

GUIDE TO RETURN-TO-WORK PROGRAMS

One of the biggest components of Workers' Compensation is having an effective return-to-work (RTW) program. Injury and illness are unavoidable, but after an incident, an RTW program can significantly impact employer expenses and workforce well-being.



WHAT IS AN RTW PROGRAM?

An RTW program is characterized by specific, documented organizational policies and procedures that provide guidance to supervisors and employees in managing the RTW process following a work-related absence due to injury, illness, or chronic disease. The primary goal is to expedite the individual's recovery and reintegrate them into productivity, achieved through various means such as referral, counseling, coordination of medical care, or adjustments to the workplace or job responsibilities. RTW programs may also include vocational rehabilitation services alongside transitional work options to facilitate a smooth return to full productivity.

WHY ESTABLISH AN RTW PROGRAM?

An RTW program can be a significant source of relief for employees grappling with concerns, anxieties, and frustrations stemming from workplace injuries and illnesses. An employer's proactive outreach and support during these challenging times can foster a positive connection between the injured worker and the organization.

There are numerous benefits linked to establishing an RTW program for employees, including:

- Helping injured workers return to their jobs quickly, preventing the significant likelihood they wouldn't have after an extended absence, and improving retention.
- Providing a structured way to address workplace challenges, even during an injured worker's return.
- Demonstrating a commitment to supporting employee well-being and ensuring a smoother recovery process after workplace injuries, thereby helping to increase employee morale.



RTW BEST PRACTICES

State-specific requirements may impact the following.

6 Steps for Success (Before the Injury)

1. **Consider the Basics.** Align the culture of an RTW program with company values, including roles and responsibilities of all stakeholders.
2. **Develop Your Transitional/Return-to-Work Policies and Procedures.** Adopt written policies and procedures that outline the expectations and involvement at every level of the organization. Essentially, be sure to understand and articulate the who, what, where, when, why, and how.
3. **Establish Medical Provider Relationships.** Many states allow for the establishment of medical care partnerships and direct care. In the event you cannot obtain direct care, recommendations of medical providers or panels can be identified.
4. **Implement Functional Job Descriptions.** Establishing current, clear, and concise job descriptions with essential functions and limits such as lifting, bending, stooping, and pushing, is key to an effective RTW program.
5. **Create Transitional/Return-to-Work Jobs.** Since every injury is unique, a job index with varying degrees of work capability based on job descriptions is vital to providing a meaningful, productive job during the RTW journey.
6. **Communicate with Employees.** Early and immediate communication is essential. This includes medical providers, the Utica National companies, claimants, employers, and other stakeholders.

4 Steps for Containment (After the Injury)

1. **After-Action Communication with the Medical Provider.** A key component in providing meaningful transitional/modified duty is understanding the medical providers' RTW directives and timelines.
2. **Establish Timeline for Transitional/Modified Duty.** Where applicable, transitional/modified duty should be established on a temporary basis with set intervals for medical provider progression updates and reevaluation of the work capability of the transitional/modified duty position.
3. **Communication with Claimant and Stakeholder.** Maintain consistent, clear, and appropriate communication with claimants about transitional/modified duty job requirements and expectations as outlined by the employer and medical provider team.
4. **Follow Up on Transitional/Modified Duty.** Active connections and engagement with all parties on the transitional/modified duty position and established timelines that meet the RTW program objectives are imperative.

GOALS OF AN RTW PROGRAM

Helping employees return to work faster from a work-related injury increases their odds of a full recovery. For employees, participation in an RTW program can aid in recovery, allowing them to resume work as they recuperate, which often fosters a sense of physical and emotional progress.

Introduce modified job roles to help with reengagement at the workplace. Extended absences diminish the likelihood of employees returning to their original positions. While complex conditions may necessitate prolonged leave, experts acknowledge a culture of absence that can cause employees to remain out of work due to disengagement. Some employees may find benefits in not working, while others may become detached from their former identities, eventually losing motivation to rejoin the workforce. This isn't necessarily a deliberate act of fraud, but rather a lack of desire to return.

Employers, on the other hand, initiate an RTW program for various reasons, such as:

- Managing benefit costs efficiently
- Creating a more employee-focused process
- Bolstering managers' ability to achieve optimal productivity

The foundational goals of an RTW program should be clearly articulated from the outset, with periodic reassessment. Some objectives may be met, prompting the need for more ambitious targets; others may require adjustment to align with evolving corporate needs or if they were initially set too high.

While all program goals hold significance, **cost reduction is a prevalent objective. Organizations can achieve savings through:**

- Decreased costs related to employee absence (e.g., Disability, Workers' Compensation)
- Reduced expenses associated with replacement workers (e.g., training, recruitment, team dynamics)
- Lowered medical costs
- Reduced litigation expenses
- Early detection of fraudulent claims
- Heightened awareness of injury prevention and safety protocols
- Enhanced employee morale, potentially leading to decreased turnover

Well-crafted processes and plans offer a mutually advantageous solution for both employees and employers.

An RTW program isn't just about reinstating employees in their specific roles, although that's the ideal scenario. Not only does such a program provide many advantages to employers, it also encompasses the involvement of employees in alternative positions as steppingstones toward full-time, full-duty work, or as a means for them to remain engaged during their periods of disability. To do this, employers should follow best practices to make sure they build the most efficient and effective RTW program possible.

LOOKING FOR MORE RETURN-TO-WORK GUIDANCE?

Contact our Risk Management team at 315-235-4700 — they're ready to help.

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