



# **RETURN-TO-WORK**

## **A Strategy for Successfully Returning Employees to the Workplace on a Timely Basis**

In a continued effort to provide value-added services, Mitsui Sumitomo Insurance Group (MSIG) has developed a Return-to-Work program to assist our customers' cost containment and risk management goals. An effective Return-to-Work (RTW) program is an integral part of managing employee injuries and illnesses. RTW is a process designed to help injured workers get back to work quickly and safely and should be considered a core function of a model safety and workers' compensation program.

Studies have shown that the sooner an injured employee can be brought back to work, the faster they will recover and be able to return to their regular work assignments. Employees out of work with a work-related injury for longer than six months have less than a 50 percent chance of ever returning. That can have a significant impact in the lives of workers and the outcome of their recovery after sustaining a work-related injury/illness. Providing an injured worker with suitable transitional duty facilitates recovery, assists in maintaining job skills, and reduces the impact of the work-related injury/illness on the injured worker's family and income. Incorporating a program based on best practices also results in minimizing the production lost by the employer as well as increased insurance costs and expenses.

Traditionally, RTW programs emphasize disability management, but MSIG's program is based on the belief that every injured worker is able to return to meaningful employment. By focusing on what an injured worker can do, rather than on their limitations, RTW provides opportunities for the employer to temporarily modify the employee's existing position and/or work schedule, or create a position to accommodate the temporary physical restrictions identified by the treating physician or other medical provider.

The key components of an effective Return-to-Work program address administration, communication, policies and procedures, identification of transitional duty, coordination of medical care, and training.

The policies and procedures that follow identify and describe key components of an effective RTW program. Implementation of the program will require individual tailoring to suit your company.

### **Forming a RTW Team**

A RTW team of in-house personnel and outside consultants is necessary for management of injury cases. The RTW team establishes communication among the employee, supervisor/management, medical provider, and claims office. The RTW team is most effective when all interests are



represented. The composition and size of the RTW team may vary according to the size and organization of each operation. In some cases, the RTW team might consist of two or three individuals. An effective RTW program can be implemented even with a limited number of staff. Team meetings may take the form of formal meetings, videoconferences or teleconferences.

The RTW team should consist of the injured party and employer representatives of:

- Management
- Supervision
- RTW Coordinator
- Safety
- Human Resources
- Medical

The RTW Coordinator is a critical representative of the team and is responsible for establishing meetings and coordinating team activities. The position of RTW Coordinator must have the support and commitment of management. It is imperative that all management personnel become familiar with this position.

Consultants to the team participate on an as-needed basis. Consultants might include:

- MSIG claim representative(s)
- Nurse case manager
- Physician
- MSIG risk engineering representative
- Rehabilitation specialist (e.g., occupational therapist, physical therapist)
- Vocational rehabilitation counselor

In all instances, a MSIG claim representative should be included as a team member with all consultants supporting the implementation of program elements.

## **Task Assessment**

Task assessment is necessary in matching job requirements with capabilities of returning employees. During task assessment, problems and risk factors associated with the jobs are identified. Opportunities for transitional work can also be identified.

This analysis provides a basis for matching job requirements with physical capabilities. A written summary of the task assessment can be used by the treating physician and will be useful in determining work readiness and work restrictions.

## **Provider Selection**

A panel of medical providers is established with input from the MSIG claim representative(s). The list may include physicians and therapists. Criteria for selection include:



- Prompt and appropriate medical treatment
- Basic understanding of the employer's business operations
- Return-to-work focus and a willingness to work with the employer and claims professional on treatment and transition to meaningful work as soon as medically feasible

Employees should be informed of medical provider information (names, addresses, phone numbers, and office hours) through orientation and postings. In some states, the employer has the legal right to specify acceptable physicians for treatment of work-related injuries. States laws in other states do not permit the employer to specify particular physicians, but allows for suggested providers. Consult the MSIG workers' compensation claim professional for additional information.

## Identifying Transitional Duty Opportunities

A transitional job is a way for your employee to return to work when restrictions preclude him/her from performing the job held when the injury occurred. An employer may feel challenged in identifying transitional duty assignments for the RTW program. Considering the kinds of restrictions that are typically associated with various injuries, on the surface the idea of bringing an injured worker back to work may seem impractical. However, when the returning worker's abilities are considered along with what is actually required to perform the injured worker's job or other jobs, you will see that opportunities do exist. There are several types of transitional jobs:

- **Modified Work** – Involves an adjustment or alteration to the way a job is normally performed in order to accommodate the employee's physical restrictions. This may be as simple as changing the lifting requirements or purchasing tools/equipment that allow the employee to work.
- **Part-time Work** – An option when the physician has not released the employee for full-time work. The employee's doctor will monitor his/her progress, authorizing gradual increases in hours worked and the variety of tasks performed.
- **Alternative Work** – A different job within a company's operations that meets the physical restrictions the injured employee's healthcare provider specifies. It can be an existing job or an identified set of job tasks that the employer needs done on a regular basis.

## Coordination of Medical Care

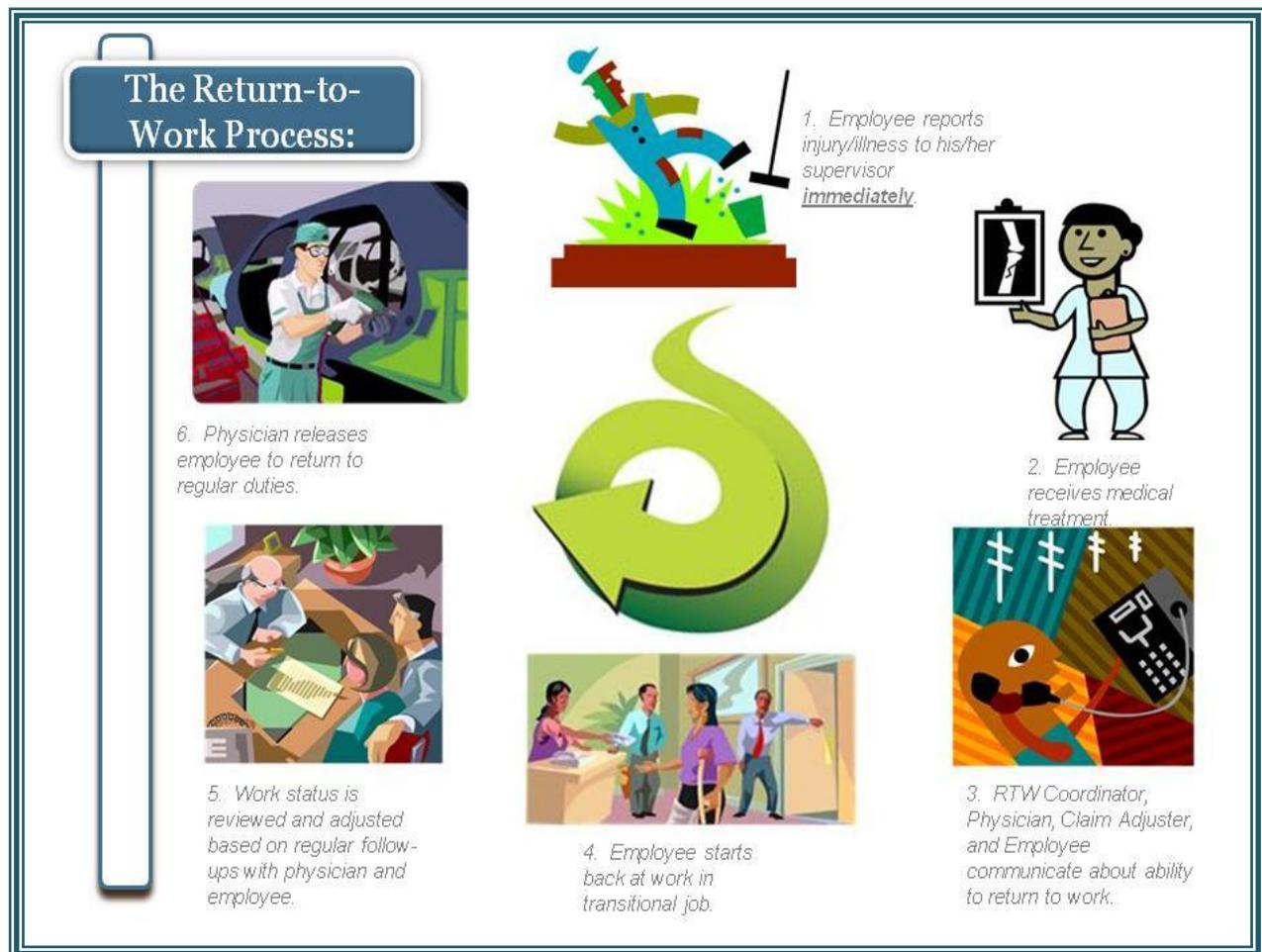
The method in which a claim is handled can affect the progress and resolution of a workers' compensation claim or disability case. Well-established and timely claim procedures are of prime importance in the RTW process. Early reporting is the first and most important step in a successful return-to-work program. Coordination and ongoing communication between all parties (injured worker, employer, medical provider, and claims adjuster) are critical elements in the RTW process.

## Educate Employees

Educate all employees concerning workers' compensation benefits and your return-to-work policy. When employees know what to expect when they are hurt on the job, litigation and fraud are reduced. Also, by educating all employees, co-workers are reassured that modified duty isn't a form of preferential treatment.

## The Transitional Return to Work Process

1. The employee reports injury/illness to his/her supervisor immediately.
2. The employee receives medical treatment.
3. The Return-to-Work Coordinator, Physician, Claim Adjuster, and Employee communicate about ability to return to work.
4. The employee starts back to work in a transitional job.
5. The employee's work status is reviewed and adjusted on the basis of regular follow-ups with the treating physician and employee.
6. The treating physician releases the employee to return to regular job duties.





## How to Set Up a Return-to-Work Program

To set up a Return-to-Work (RTW) program, follow these ten easy steps:

Items 1-5 should occur as part of the development stage of the program (pre-injury).

1. Develop a Return-to-Work Policy
2. Establish a Return-to-Work Team
3. Develop Functional Job Descriptions
4. Identify Opportunities for Transitional Duty
5. Educate Employees (including Management)

Items 6-10 should be followed after an injury has occurred (post-injury).

6. Report Injuries Promptly
7. Send the Injured Employee for Medical Treatment Promptly
8. Communicate and Coordinate
9. Investigate the Incident
10. Return the Employee to Work as Soon as Possible

Strategically planning for return-to-work can have an impact on reducing your workers' compensation overall claim costs. Additional information and services to help you develop and implement programs in these areas are available by contacting a member of your **MSIG Account Management Team** or emailing [RiskManagementServices@msigusa.com](mailto:RiskManagementServices@msigusa.com).