



Plan for a Safe Return to Work

Lost work time injuries are the most expensive injuries, with costs increasing every day an injured worker is off work. Having a planned, consistently applied transitional return-to-work program provides you with a tool to reduce workers' compensation costs.

IWIF's professionals will work with you to help plan and implement a successful return-to-work program. We are experienced in implementing return-to-work strategies involving all types of injuries and employers. We can help you remove roadblocks that prevent return to work.

Non-medical and emotional factors often present barriers to return to work. Issues such as fear and anxiety, mistrust of the employer or insurance company, loss of income, potential loss of career position, and fear of re-injury can delay a return to work. Help address these emotional factors by making return to work a positive part of your organization's overall culture. Communicating with your workers honestly and treating your injured workers with respect and care is vital.

Incorporate return to work as part of your 3-step workplace safety culture message to your employees.

Step 1: Safety First.

Employees are to report unsafe conditions, and always perform their job duties safely.

Step 2: Report Injuries Promptly.

Employees are to report all workplace injuries immediately to their supervisor.

Step 3: Welcome Back!

After prompt medical care is provided, have a modified, safe, transitional and temporary job available until your employee can resume regular job duties.

Realize that not every injured employee can return to work on transitional duty, but most can, with support from their employer and from IWIF.

Please let us know how we can help you.

Tom Phelan, IWIF President and CEO

Removing the Roadblocks: Frequently Asked Questions About Return-to-Work Programs

1. Does my injured worker require a physician's release to return to work performing transitional duties?

Yes. You the employer should provide the job description and modified transitional duty assignments for approval by the physician, and also provide copies to your claims adjuster. The physician will provide a "medical release" which may include a listing of restrictions that you and your IWIF claims adjuster can review.

2. My injured worker's treating physician has denied a release for return to work, but I believe the injured worker is physically able to perform some transitional job duties. What recourse do I have as the employer?

Your IWIF claims adjuster can discuss the option of requesting an Independent Medical Evaluation, or IME, of your injured worker from an independent physician/specialist. The IME is effectively used by the claims adjuster to evaluate the medical status and potential return-to-work status of the injured worker.

3. What if my injured worker is medically released and able to perform transitional duty work, but refuses to come back to work?

If transitional duty is available that meets the restrictions provided by the physician, and the injured worker elects not to accept the transitional job, the injured worker's temporary claims benefits may be jeopardized. IMPORTANT: This is often determined on a case-by-case basis. Return to work involves a number of issues particular to each claim. Please contact your claims adjuster for specific case guidance.

4. What if we just don't have any "transitional light-duty" work?

The injured employee's job duties may include many that just cannot be performed because of medical restrictions. But, most likely, the injured employee is able to perform a number of modified or alternate tasks despite the injury restrictions. Review all of the potentially useful work activities listed on your job bank of ideas. IWIF's claims, nursing and loss control team can also help you identify light-duty work. IWIF has seen literally every type of injury restriction and we are experts in helping to remove roadblocks for light duty and return to work.

5. I don't want to risk a re-injury. Should my employee be 100% before returning to work?

If the injured employee has been medically released for light duty, it does not benefit the employee or the employer to have a worker sitting at home. This can prolong and possibly lead to a malingering recovery. Statistics show that injured workers rarely re-injure themselves, especially if the assigned transitional duty is medically appropriate and the worker's activities and duties are carefully monitored for safety.

6. What if my employee says he cannot do the transitional light-duty job once I've brought him back on transitional duty?

It is important that you closely monitor the employee's first days of transitional work. Stay positive and open to the employee's suggestions or complaints about the job functions. Minor discomfort may be expected when first performing modified duty. Look for ways to continue to modify the job tasks incorporating the employee's input. Document the employee's concerns and communicate any issues to your claims adjuster, including improvement or deterioration in abilities. If the employee is showing great discomfort or pain, stop the work immediately.

7. What if my injured worker is medically released for transitional duty, but the injury prevents him/her from driving a vehicle? Can I, as the employer, arrange for and provide transportation?

Yes. This is a good practice to aid the injured worker in returning to a transitional job. Consult your claims adjuster if you have specific transportation questions. Remember to use safe and reliable transportation with a dependable driver if offering to transport the injured worker to and from your workplace.

Note: Recognize that if a vehicle accident occurs to or from work and your employee is further injured, that may become part of the workers' compensation claim.

8. What if my injured worker was earning a higher salary in his or her regular job than the transitional duty job pays?

(Ex. skilled craftsman's salary vs. a mailroom clerk's salary) The injured worker would be entitled to Temporary Partial Disability benefits from IWIF. Temporary Partial Disability is paid at one-half of the difference between the injured worker's average weekly wage and the wage paid by the employer during modified duty.

Example 1:

Average Weekly Wage of \$600
(Temporary Total Disability benefit would be \$400 per week)

If Injured Worker returns to work 40 hours per week on modified duty and only earns \$400 per week due to difference in position, the Temporary Partial Disability benefit would be \$100 (one-half of the \$200 difference).

\$600.00 Average Weekly Wage
-400.00 Wages paid for the light duty job
200.00

One-half of \$200 (\$100) is payable to the injured worker as Temporary Partial Disability. The take home pay would be \$500 less taxes on the \$400 that is paid as wages.

9. What if my injured worker can only work a half day of transitional duty, or 20 hours per week?

Temporary Partial Disability benefits would be provided by IWIF.

Example 2:

Average Weekly Wage of \$750
(Temporary Total Disability benefit would be \$500 per week)

If the injured worker returns to work 20 hours per week on modified duty and only earns \$375 per week (20 hours at his normal rate), the Temporary Partial Disability benefit would be \$187.50.

\$750.00 Average Weekly Wage
-375.00 Wages paid
375.00

One-half of \$375 (\$187.50) is payable to the injured worker as Temporary Partial Disability. The employer would need to report the modified duty wages to the adjuster weekly so that the proper amount would be processed by IWIF.

10. Is it a good idea to promote the availability of transitional duty to all employees?

Yes. If your employees see that you take early return to work seriously and offer meaningful and productive work to all injured workers, they will not feel like they have been singled out or made the exception. Detail your return-to-work policy and transitional duty as part of your employee orientation training and overall company benefits presentation. Make early return to work a positive part of your company's culture. ■

Amy Gates, IWIF Senior Claims Adjuster, is helping to remove return-to-work roadblocks by coordinating IWIF's Claims and Loss Control outreach to employers.

I act as the liaison between Claims and Loss Control for our Return-to-Work program. Claims are referred when the doctor has released the injured worker to light duty but the employer has no light duty available. The adjuster sends the referral for return to work to me, and I then coordinate with our Loss Control field consultants. Loss Control then works with the adjuster and policyholder to implement a modified-duty program and I help track the progress.

Hopefully, the end result is a return to work in a transitional position until a full-duty medical release is obtained.

The Return-to-Work program is a great way to help facilitate a safe, transitional return to work with the policyholder as soon as medically appropriate for the injured worker.

It is an effective program for the policyholder that can help reduce claim costs.

I am excited to be a part of this initiative.

I Can Help

