

National Markets Division

# Return-To-Work

## Program Guide



  
GREATAMERICAN  
INSURANCE GROUP

# Return-To-Work Program Contents

<b>Introduction</b> .....	pg. 3
<b>Keys to a Successful Return-To-Work Program</b> .....	pg. 4
<b>Groundwork</b> .....	pg. 5
<b>Step 1: Establishing Goals and a Written Policy Statement</b>	
<b>Step 2: Selecting a Program Coordinator</b>	
<b>Step 3: Publishing and Communicating the Policy</b>	
<b>Step 4: Identifying a Medical Care Provider</b>	
<b>Step 5: Developing Standard Program Forms</b>	
<b>Step 6: Identifying Modified Duty Jobs and Tasks</b>	
<b>Implementing the Program</b> .....	pg. 7
<b>Great American's Responsibilities</b> .....	pg. 9
<b>Program Training for Supervisory Personnel</b> .....	pg. 9
<b>Alternative Return-To-Work Program</b> .....	pg. 10
<b>Notes</b> .....	pg. 11

## This booklet supports the following documents:

<b>Policy Statement</b>	<b>GAIC.519-2</b>
<b>Absentee Call-In Data</b>	<b>GAIC.519-3</b>
<b>Physician Notification</b>	<b>GAIC.519-4</b>
<b>Physician Evaluation</b>	<b>GAIC.519-5</b>
<b>Job Physical Assessment</b>	<b>GAIC.519-6</b>
<b>Physician Job Approval</b>	<b>GAIC.519-7</b>
<b>Job Approval Reply</b>	<b>GAIC.519-8</b>
<b>Modified Duty Availability</b>	<b>GAIC.519-9</b>
<b>Tracking Sheet</b>	<b>GAIC.519-10</b>

*Request these from your agent, claims and/or loss prevention representative.*

# Introduction

## Workers' Compensation Insurance

Workers' compensation insurance is a hot topic. Due to the high cost of medical care, an expanding definition of compensable injuries, increased wages and benefits, we are experiencing an increase in the cost associated with lost time cases. Businesses complain that they cannot afford the premiums and insurance companies complain that the premiums have not kept pace with the costs. But, for the most part, meaningful reform has been slow to occur and problems continue to plague the workers compensation systems in many states. Your business can gain control with the right risk management programs.

## Reducing Your Accident/Injury Costs

There are several ways that your company can gain control over its work-related accidents/injuries and associated workers compensation costs. Great American can help you begin the process. This guide is designed to help your company join the others who are lowering their employee work related accident/injury costs through implementation of a *Return-To-Work Program*. It is an essential part of any risk management program that employers who are serious about reducing their workers' compensation costs should undertake. An effective risk management program includes effective safety prevention programs and a post accident program such as a *Return-To-Work Program*. Consider the following:

- Our experience suggests that the average injured worker remains off the job longer than is medically necessary.
- The longer an injured worker remains off work, the less likely he or she is to return to work.
- Returning an injured employee to productive work as quickly as possible is one of the best ways to expedite the recovery process.
- Most employers can lower their workers' compensation experience rating through better safety controls and claims management.
- Return-To-Work Program will assist in detecting and/or detour workers' compensation fraud.

A *Return-To-Work Program* is intended to find meaningful, productive work for recovering workers who are not physically able to resume their pre-injury jobs. In addition to modified duty, this work is sometimes referred to as "light" duty or "bridge work." It is important to note that a recovering worker must be given approval for modified duty by their treating medical provider.

## Return-To-Work Programs it possible to:

### Speed the Recovery of Your Employees

In many cases, the "best medicine" for injury recovery is to get the employee back to work as quickly as practical. Most employees want to work and make a contribution. When an injured worker can return to productive work, his/her state of mind and mental outlook improves, speeding full recovery. An injured employee will usually return to his/her regular job more quickly if given modified duty work than he/she not worked at all during the recovery process. In addition, the sooner that workers can return to work, the more likely they are to maintain good work habits.

### Reduce Your Workers' Compensation Experience Rating

Determination of workers compensation premium is, in part, affected by past accident experience. Lower injury costs directly affect the state's modification factor. Because both medical and indemnity costs can be reduced through a return-to-work program, it is possible to lower your company's experience modification rating factor.

### Eliminate Unnecessary Litigation

Unfortunately, the workers compensation system in many states has become increasingly litigious in recent years. This has added to system costs and created an unnecessarily adversarial environment. When employees understand that their employer wants them to return to work, there is less reason for them to secure legal counsel. Therefore, extra claims costs can be avoided and a healthy relationship between management and workers can be fostered.

## **Productivity**

Your company will gain by having a worker, although with a modified capacity for a limited amount of time, contributing an economic benefit. In most companies there are jobs that just never seem to get done. Use these for modified duty as long as they are within the medical provider's work restrictions.

## **Progress**

A return-to-work modified duty job is for a limited amount of time and is never intended to be permanent work. We are working with your medical provider to assist in the worker's full recovery or to obtain maximum medical improvement within a reasonable time limit.

## **Getting Started**

This guide can help you put a program in place. In addition to outlining responsibilities and the process, we have included a sample *Return-To-Work Policy Statement* and sample letters and forms needed to get your company's program started.

# **Keys to a Successful Return-To-Work Program**

The success of a Return-To-Work Program requires support and coordination between all levels of your organization and medical providers. Following are four key elements for achieving a successful program.

## **1. Management Support**

The program must have total support, involvement, and commitment from your company's management. A policy statement must be developed, bargained with any unions if necessary, and explained by management to all supervisory personnel and other employees. The policy should clearly state that a *Return-To-Work Program* will be used to return all injured employees to work as early as possible during their recovery periods. (See separate example policy statement sheets.)

## **2. First Line Supervisory Support/Program Management**

The program relies heavily upon frequent communication between all involved parties: the injured employee, line management, the program coordinator, medical care providers, the insurance carrier, and the injured employee's co-workers. The lead role in administration and communication must be handled by the program coordinator. Supervisors also should be trained on their roles in maintaining contact with the injured worker, making injured-worker job assignments, and dealing with co-workers.

## **3. Support by Your Company's Medical Care Provider**

A close relationship must be developed between the employer and a preferred medical care provider who is familiar with the nature of your company's jobs. Your medical care provider can help guide all involved parties to achieve the full spectrum of benefits of a Return-To-Work Program. Each case has unique characteristics, however, our goal remains the same: to return the injured employee to full duty. We will need to have good communication with the medical provider on a regular basis (at least monthly) so that the injured employee's medical condition is showing improvement. If complete recovery is not obtainable then to determine what maximum medical improvement can be expected.

## **4. Support by Great American**

Great American has performance standards in place for prompt, direct contact with the claimant, the employer and the medical provider. Ongoing communication facilitates rapid resolution of claimant questions, and establishment of a return-to-work target date. The Great American Insurance team will work together with you to make your Return-To-Work Program a success.

# Groundwork for the Elements

The following steps will help implement the *Return-To-Work Program* in your business.

## Step 1: Establish Goals and a Written Policy Statement

Involve any unions or employee groups to draft a Policy Statement. This Policy Statement acts as the cornerstone of a formal program. The program goal(s) need to be well thought-out, concise, and articulated in the policy statement. It is essential that the goals and policy statement have the firm support of company management. Great American has included a sample Policy Statement in this package, which can be adapted to fit your company's special needs. The Policy Statement should be applied consistently to all affected employees. Periodically, review the Policy Statement to ensure that it meets the changing needs of your organization. If needed, analyze the program's interaction with collective bargaining agreements. Contract changes may need to be bargained to facilitate effective operation of the program.

Use the following guidelines when creating the Policy Statement:

- Carefully define the employees who will be affected by the program. Limit employee participation to those individuals having temporary physical restrictions that are the result of a work-related injury.
- State that modified duty assignments will be consistent with the physical restrictions placed upon workers by their physicians. Also state that if work that conforms to the treating physician's guidelines is offered to an injured employee, the employee will be required to perform the job assignment. (Actual physical restrictions should be specified in writing by a licensed physician.)
- Your company legal counsel should review the policy and provide you with their opinion as to wording and implementation.

## Step 2: Select a Program Coordinator

The program coordinator will be the central contact for the program and will ensure its consistent administration. Your safety director or risk manager may be a good choice for the program coordinator. (If you do not have a safety director or risk manager, please select one. Great American Insurance Loss Prevention and Claim Representatives can be more effective when they can work with one person who has the authority to and is responsible for making the workplace safer.) Clearly define the responsibilities of the program coordinator and allow them the authority to take action when appropriate.

An effective program coordinator should be knowledgeable regarding the workers compensation system and the proper reporting and investigation of accidents, understand your company's jobs and work processes, and have the verbal and written communication skills to deal with injured workers, your medical care provider(s), and the Great American Insurance Claim Representative. The program coordinator will be responsible for:

- Identification of modified duty jobs.
- Following up at least weekly with supervisors to confirm that regular progress discussions and encouragement are taking place with their injured workers.
- Monitoring the medical status of injured workers in cooperation with Great American Insurance Claim Representative(s).
- Processing paperwork to and from your company's medical care provider to confirm physical restrictions and modified-duty assignment approvals for injured workers.

### Step 3: Publish and Communicate the Policy

Explain the *Return-To-Work Program* to all employees. Post the Policy Statement in a conspicuous place. The program coordinator should be able to answer any questions that employees might have.

### Step 4: Identify a Medical Care Provider

We encourage you to enlist Great American Insurance can help in identifying a medical care provider. Use the following criteria during the evaluation and selection of a care provider:

- Whether the provider is a member of a hospital or physician preferred provider organization that offers lower prices while maintaining the highest standards of quality;
- Experience in treating occupational injuries;
- Knowledge of the workers compensation system;
- Understanding of your company's *Return-To-Work Program* and the physical demands of your company's jobs;
- Hours of operation (consider your company's work shifts);
- Willingness to communicate with other medical care providers;
- Willingness to promptly return phone inquires from any member of company management; and
- Capability to coordinate a workplace injury medical examination or injury, to supply second injury fund information, to conduct drug testing, etc.

### Step 5: Develop Standard Program Forms

Using standard program forms ensures that all involved parties ask the essential questions and provide appropriate answers for complete and proper handling of each case. In addition, standard forms ensure consistency when dealing with different employees. Great American has included sample forms with this package. They include:

- An **Absentee Call-In Data Form** for a supervisor to use when receiving a phone call from an injured or ill employee;
- A **Physician Notification Letter** which informs the treating doctor of the company's *Return-To-Work Program* and requests his/her cooperation;
- An **Injured Worker Physical Capabilities Form** to be completed by the doctor, detailing the employee's physical capabilities;
- A **Job Physical Assessment Form** which describes the physical requirements of a job. The job may be a temporarily created job;
- A **Physician Job Approval Letter** which requests the doctor to approve a proposed modified duty assignment;
- A **Modified Duty Availability Letter** to inform an injured worker of modified-duty availability, date and time to start, contact person, etc; and
- An **Employee Injury Tracking Sheet/Log** for weekly follow-up with each injured worker.

## Step 6: Identify Modified Duty Jobs/Tasks

Identify modified duty jobs/tasks throughout each department in the company. Jobs included in the program should not necessarily be the most desirable or stimulating work activity however they should be meaningful work that is of value to your company. Supervisors should be innovative regarding work assignments, in order to make effective use of the employee, while at the same time observing the physician's restrictions. The identification and/or creation of modified-duty tasks can be accomplished by one or any combination of these methods:

- Part-time employment, i.e. 2-6 hours per day; this allows time for medical treatment, physical therapy, work hardening, etc.;
- Job placement throughout the entire company rather than just the injured employee's department;
- Modifications of the employee's regular job to meet the employee's physical restrictions;
- Creating a temporary job or alternating several job tasks to accommodate the injured worker's physical limitations.

Identify work that needs to be done but never gets accomplished and/or jobs that need extra help. These might include:

- Clerical-filing, photocopying, typing, data entry, updating manuals
- Inventory, tool room attendant
- Light assembly, packaging, painting (no ladders or scaffolding)
- Reorganizing files, storage, library
- Light cleaning/janitorial
- Quality control inspection
- Repair work, vacation relief

You should complete a *Job Physical Assessment Form* for each existing standard job position. In addition, complete an assessment for those jobs or duties which could readily be created to meet modified-duty program needs.

## Implementing the Program

Once steps 1 through 5 have been completed, your business is ready to begin using the *Return-To-Work Program*. Step 6 (Identify Modified Duty Jobs/tasks) will be a continual process.

In the unfortunate event that an employee suffers a work-related injury that requires medical attention, follow the procedures listed below. Note that the program coordinator should document the completion of each step and the contact with the various parties involved.

### Handle the Injury First

1. Upon being informed of a workplace injury that requires treatment by a licensed medical provider, the

employee's supervisor should immediately notify the program coordinator. In states which allow employer direction of care, the supervisor should direct the employee to report to the company's medical care provider. In other states, the supervisor should suggest that the injured employee report to the company's medical care provider.

**Important:** In case of a medical emergency, the injured worker should be taken to the nearest emergency facility. All employees should be instructed in how to contact Emergency Medical Services, i.e. 911.

2. Notify the appropriate Great American Insurance Claim Office immediately. Complete a workers compensation First Report of Injury and submit it to the Claim Office and the state Workers' Compensation Commission.

## Investigate the Cause

3. Your company's safety director, with the assistance of the employee's supervisor and the program coordinator as appropriate, should conduct a thorough accident investigation to determine cause and identify corrective measures. This will involve talking to co-workers and the injured employee. Use an accident investigation form to document the investigation. Complete the *Absentee Call-In Data Form* during the conversation with the injured employee. While exercising good judgement and showing concern for the injured worker, obtain as much information as practical. Remind the employee of the company's return-to-work policy. Furthermore, if the employee is in the hospital, his/her direct supervisor should visit within 24 hours to show concern and support.

## Working with Medical Providers and the Injured Employee

4. To inform the treating physician of the company's *Return-To-Work Program* and request cooperation, the program coordinator should send the physician a *Physician Notification Letter* within 24 hours of the injury. Also send the physician an *Injured Worker Physical Capabilities Form* for completion. Request the physician to set a return-to-work date within 24 hours of initial treatment and put it in a letter to your company. (The physician may change the return-to-work date at a later time, but it is important to get the injured worker and physician to start thinking "return-to-work" as early as possible. It can improve recovery time.) Communicate the return-to-work information with the Great American Insurance Claim Representative.
5. Contact the injured worker to check on his/her status and communicate the company's concern for his/her health. The return to work target date established by the physician should be communicated to the employee.
6. Upon receiving a completed *Injured Worker Physical Capabilities Form* from the physician, the program coordinator and employee's supervisor should attempt to match the injured workers' physical capabilities to an existing or modified job. The *Job Physical Assessment Form* will assist in his process. The physician may need to modify the *Injured Worker Physical Capabilities Form* as the injured worker's condition changes.
7. After identifying an appropriate modified job, the program coordinator should send a *Physician Job Approval Letter* and a *Physician Job Approval Reply Letter* to the treating physician to request approval of the modified duty position for the injured employee. After receiving a signed form from the physician indicating approval for modified duty, immediately notify (via phone call) the injured worker and the Great American Insurance Claim Representative of the modified duty position available. Also, send the injured worker a *Modified Duty Availability Letter* confirming the job offer. The worker should know what the job is, where he/she reports, when, and to whom.
8. Use an *Employee Injury Tracking Sheet/Log* for weekly follow-up on the injured worker's recovery and physical capabilities, including after he/she has returned to work in a modified duty capacity. By doing so, it is possible with the physician's approval to move the worker into more physically demanding duties. **The program coordinator should emphasize to supervisors and co-workers that a doctor's restrictions are always to be followed, even if the injured worker believes he/she can do more.** If the injured

employee's capabilities appear to be greater than the medical restrictions, the supervisor should communicate these observations to the program coordinator who will ensure that the treating physician reviews and updates the employee's physical restriction.

**The program coordinator should report return-to-work status, hours, wages, copy of all correspondence with medical provider/s and updated medical information to the Great American Insurance Claim Representative.**

### **Co-Workers**

The injured worker's supervisor should keep co-workers' informed of the injured worker's anticipated return-to-work date. The supervisor should also motivate co-workers to express their support for their absent co-worker by sending a get-well card from the group. Co-workers need to understand that modified duty may be necessary to get their absent co-worker eased back into work until he/she is fully recovered or obtains maximum medical improvement. This discussion should be consistent with the company's published policy regarding a return-to-work program.

## **Great American's Responsibilities**

Great American's Claim Department will investigate and manage the claim by contacting the:

- **Employer** to verify employment, wages, date of injury, and the sequence of events leading to and following the injury;
- **Injured Worker** to explain workers compensation benefits, to take a statement about the events leading to and following the injury, and to get medical and personal information as related to the claim;
- **Medical Provider** to get information regarding the diagnosis, treatment, anticipated disability (if any) and expected return-to-work date.

The Claim Representative will continue to make contact with these parties as needed throughout the life of the claim. In addition, Great American's Claim Department will be working to ensure that treatment is appropriate and cost effective.

## **Program Training for Supervisory Personnel**

Focus employee training on the role of the supervisor and the program coordinator in the *Return-To-Work Program*. Include a thorough discussion of the program goals, policy, process, and forms.

### **Communicate Goals And Policy**

Your company's goals and policy should be communicated by senior management to the supervisors. The supervisors must thoroughly understand the concept of the program, why it is being implemented, and the consequences of capable employees not participating.

### **Understand The Process**

The supervisors and program coordinator should understand their roles in the return-to-work process. Cover the process from the point at which the supervisor is told of a workplace injury through the return of the worker to pre-injury duties. Encourage everyone to determine jobs from their areas that could be considered for the program.

## **Use Program Forms**

Familiarize supervisors and program coordinator with the forms to be used for communicating with the injured worker, the medical care provider, and Great American Insurance.

## **For Additional Information**

Great American Insurance can assist you in meeting your training needs. Please let us help you start a *Return-To-Work Program* for your business operation.

# **Alternative Return-To-Work Program**

Companies have discovered that a policy for temporary modified work is an essential part of their effective Risk Management Program. However, these same companies may have special conditions that prevent them from implementing a *Return-To-Work Program*. Some of these conditions are: remote location, no modified work available, physical assessment limitations, and fellow employee moral.

## **Alternative**

The benefits of a *Return-To-Work Program* are so great that an *Alternative* plan is needed when there are unique conditions. An *Alternative* program involves use of volunteer organizations for most modified duty job restrictions. Support for community service is a worth while endeavor for your company. Suggested organizations are: Volunteers of America, United Way, Salvation Army, Red Cross, Faith Mission, Meals on Wheels, senior center, hospital, or library. A secondary benefit is to be an involved corporate citizen by supporting one or more non-profit organizations. Consult with your tax specialist for possible tax benefits.

## **Getting Started**

- Contact organizations that your company has supported in the past to explore possibilities for modified work. Your local contacts will also provide help with identifying non-profit organizations in other locales.
- Write a company policy for *Return-To-Work* that includes use of non-profit organizations.
- Communicate company policy to all employees and, as applicable, union representatives.
- Advise Great American Insurance Claim Department Representative of the non-profit organization name, contact person and telephone number.
- Visit the non-profit organization site for a tour of the premises and complete sample Modified Job Physical Assessment forms (see Return-to-Work manual) for typical limitations of lift no more than 10 pounds, use of only one arm, restricted mobility due to leg injury, and work that permits alternating between setting or standing, etc.
- Develop a plan to monitor time worked.
- Develop a plan for daily communication with the injured worker.

## **Assistance**

Great American's Claim Department and Loss Prevention Department will provide you with assistance to reach your goal for returning injured employees to temporary modified duty jobs. We will coordinate with the attending physician, you and the selected non-profit organization. If necessary an attending local nurse will visit the work area for review of modified work and communicate this to the treating physician. The Loss Prevention Representative is available to complete a sample Modified Job Assessment forms.

## **Considerations**

As with any modified duty program close monitoring is necessary for adherence to job physical assessments as determined by the physician. The injured worker should be instructed to contact his/her supervisor whenever asked to perform work outside of his/her restrictions.

There is a financial benefit for the injured employee in accepting modified work with no decrease in weekly pay. You may elect to pay all of their salary or a combination of salary with workers' compensation

indemnification benefits so that there is no decrease in weekly pay. This will apply even when less than a full day is worked.

When the workers' compensation claim is suspect or there are extenuating circumstances (risk of re-injury) modified work should be provided within your company for direct supervision.

---

**Notes:**

*The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to imply that Great American Insurance Company and/or its affiliates is limited to the specific terms, limits and conditions of the insurance policies issued.*

The service mark Great American® is the property of Great American Insurance Company.

The products and services described in this brochure are underwritten by one or more of the following insurance companies: Great American Insurance Company®. Licensing authority varies by state.



[www.GreatAmericanInsurance.com](http://www.GreatAmericanInsurance.com)