

A majority of workers' compensation claims costs are from workplace injuries that result in time away from work. A study by the National Institutes of Health found that a proactive return to work program can reduce claim costs by an average of \$2,300 per claim and reduce lost time by over 19 days.

A return to work (RTW) program brings injured employees safely back to work as soon as medically capable. Transitional tasks are matched to the injured worker's abilities for a specific time frame, allowing the worker to rejoin the workplace sooner—an advantage to both the employer and the employee.

Benefits of RTW Programs

A consistent, timely and medically-approved RTW program can:

- Reduce the experience modification factor, thereby reducing workers' compensation premiums.
- Reduce indirect costs associated with replacing injured employees. These costs are typically several times more than direct claim costs.
- Promote faster healing while reducing medical and lost-time costs.

Employees participating in RTW programs are less likely to become totally or permanently disabled and are less likely to seek legal services, helping control claims costs.

RTW Program Implementation

There are four straightforward steps:

1. Write a policy statement and share it with employees.
2. Develop a program with procedures that define roles and responsibilities.
3. Identify transitional tasks suitable for common restrictions.
4. Build job descriptions that identify essential tasks and physical demands.



Our easy to use program template can be customized to help get your program up and running.

Communication Roles

An effective RTW program facilitates communication between the employee and employer, promoting timely response to medical, employment and claims issues. The following communicators play important roles in an effective RTW program:

- **Claims Adjuster**—communicates with the employer, the injured/ill employee, the employer's RTW coordinator, medical providers and others involved with the claim. The adjuster is interested in an effective RTW process and closing claims with the best possible outcome.

Continued

- **Employer's RTW Coordinator**—contacts the claims adjuster, the injured employee and the employee's supervisor within 24 hours of the reported incident and maintains ongoing communication.
- **Supervisor**—communicates directly with the injured worker. Supervisors may be the first to be aware of the employee's injury, and they should remain in communication afterwards. Working with the RTW coordinator, the supervisor may be the primary source of information for the employee about work-related questions and the availability of meaningful transitional tasks or work.
- **Injured/Ill Employee**—may have questions about workers' compensation claims procedures and RTW policies. The employee communicates changes in their work restrictions to their supervisor and RTW Coordinator.

For Additional Information

EMC Insurance Companies:

www.emcins.com/losscontrol

- Return to Work Safety Topic Page
- Return to Work Program Template
- How a Return to Work Program Can Save You Money (Video)