



Building Return-to-Work Strategies for Claims Success

Your Hosts



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Why Is Return to Work So Important?

The Statistics

- According to the Washington State Department of Labor and Injuries, the chance of an injured employee returning to full employment:
 - **After a six-month absence is 55%.**
 - **After one year away from work, that chance of returning drops sharply to 32%.**
 - **After two years away from work, the chance of returning to employment falls to a meager 5%.**
- In a 10-year BLS study (2008–2018), they found approximately 30% of employees that are injured on the job lose days away from work.
- According to the RAND Institute, having a RTW program reduces the length of an injured employee's absence by an average of 3.6 weeks.
- BLS studies of employees surveyed, showed 80%+ of injured workers would rather RTW than collect disability.



Obstacles

Medical Providers

Securing the light and/or full-duty return-to-work release

Lack of details for what the employee can physically do

Legal

Attorney representation and its implications (i.e., lack of employee contact)

Forms, changing of physicians, conflicting return-to-work opinions

Employer Accommodation

Availability of light-duty positions

The limitations and/or duration of restrictions

Employee Capabilities

Transportation and modification to their routine

Motivation and shifts to attitude or morale

Costs to Your Organization



Litigation

Per a CLARA Analytic study, 28% of claims have legal involvement, resulting in an average cost of \$77,807 versus \$15,936 for non-litigated claims.



Medical

AMA data showed a 4% annual increase on medical treatment costs from 2021-2023, with an 8.4% increase in prescription costs.



Production

Potential additional staff needs, reductions in output, and shifting schedules, or overtime for current employees.



Benefits

Temporary total, temporary partial, or permanent partial disability paid to the injured worker.



Morale

Reduced morale of the employees required to cover the injured worker's duties.



Light Duty vs. No Offer

CASE STUDY

- California claim, Comp rate: \$983/week
- Injured worker was released to light duty (full-time) nine weeks post-injury
- Positions were available that aligned with their needs
- Employer refused to offer light-duty due to minor conflicts and full-release expectations
- Released to full-duty after 97 weeks

COSTS

- **Potential TTD Paid with Offer**
 - 9 weeks x \$983/week = \$8,847
- **Actual TTD Paid with No Offer**
 - 97 weeks x \$983/week = \$95,351
- **Cost Difference**
 - **\$86,504 = 978% increase!**



Strategies for a Successful Program

Create a Written Policy

All return-to-work programs should have the same objective – returning injured employees to full health and productive work, while mitigating the risks and costs associated with the workers’ compensation claim. State this objective clearly in your policy and then outline the step-by-step process that will help you achieve it. Include each stakeholder’s role and responsibilities.

Utilize a Work Comp Employee Advocate

Having a dedicated employee that focuses on injured workers and their return-to-work progress is key in a successful program. This person is the go to contact for the injured worker for all questions related to workers’ compensation. They stay on top of work releases and communicate with the injured worker often.



Strategies for a Successful Program

Communicate the Program

Provide clear communication about your program to anyone involved. This could include employees, managers, your insurance carrier, healthcare providers and, if applicable, labor representatives. Provide these stakeholders with your policy, a description of processes to be followed, and key contact information.

Perform Job Analyses and Identify Alternate Duty Jobs

To create a clear picture of core requirements, this analysis should include information about responsibilities, skills, tasks, outcomes, and work environment for each position. Once complete you will be able to utilize an employee's work restrictions to find a position that they might be suited for until they are released to full duty.

Report Your Success Metrics

Metrics like claim duration, cost, lost workdays, and return-to-work claims percentage can help you evaluate your program's success.





Claims Strategies

Field Case Nurses

- Secure and provide the employee's job description to the provider
- Communicate the availability of work, and set expectations for return to work timing.

Second Opinions

- Independent Medical Evaluation (IME), or the state equivalent panel physician.
- Peer Review MD discussion.



Claims Strategies



Legal Engagement

Coordinate with defense counsel on jurisdictional requirements and selection of any physicians if applicable.

Communicate openly with the employee's counsel on work availability and expectations.



Prepping the Injured Worker

Secure all medical equipment needs in advance of an offer. Be creative with position modifications, but don't create a legal hassle. Always send all job offers in writing to the employee and/or attorney.



Vocational Rehab

Perform a proactive labor market survey if the employer cannot accommodate the employee's needs. Utilize a vocational rehab program for retraining and new employment.



Return-to-Work Scenarios

SCENARIO 1: TRANSITIONAL PLACEMENT AT EMPLOYER/INSURED



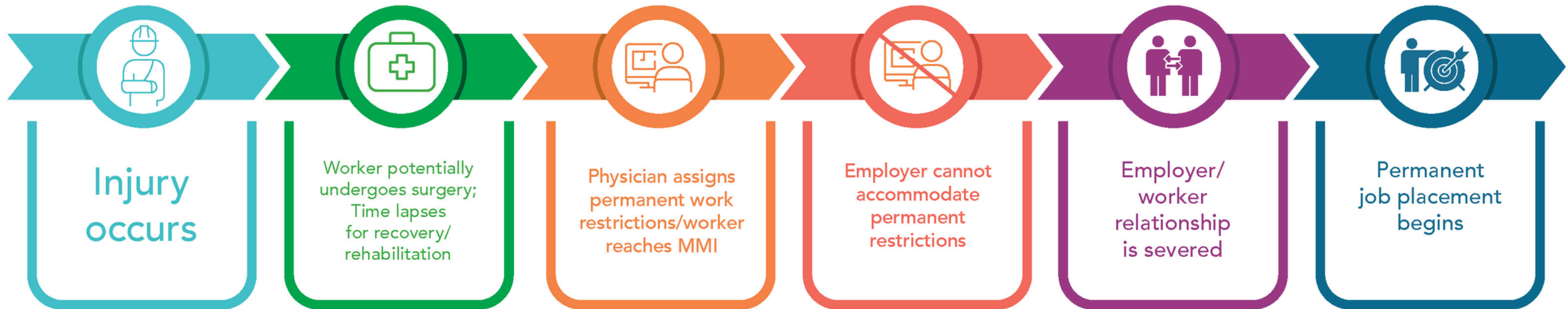
Return-to-Work Scenarios

SCENARIO 2: TRANSITIONAL PLACEMENT OFFSITE EVENTUAL RTW AT EMPLOYER/INSURED:



Return-to-Work Scenarios

SCENARIO 3: PERMANENT PLACEMENT NO RTW AT EMPLOYER/INSURED:



“

I've learned that people will forget
what you said, people will forget what
you did, but people will never forget
how you made them feel.

Maya Angelou



How Empathy Can Build Success In an Injured Worker's Recovery

- 1 Builds Stronger Relationships
- 2 Reduces Negative Thinking
- 3 Improves Treatment Adherence
- 4 Supports Family Morale
- 5 Fosters a Positive Work Environment



Success Stories

Accident

Retail worker in Michigan struck by a vehicle while walking across parking lot to provide a customer their pickup order.



Injuries

Fractured skull with brain bleed.

Four other bilateral lower extremity fractures with surgery.



Positive Influences

Field case nurse

Communicated return-to-work goals with all parties

Attitude and motivation



Return to Work

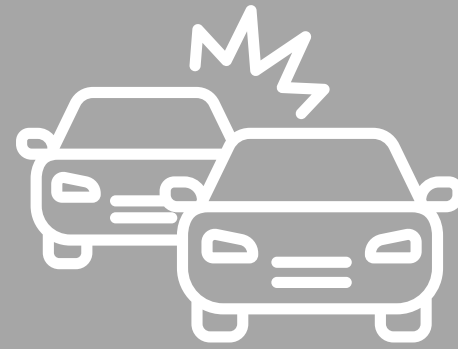
6 months from date of injury



Success Stories

Accident

Traveling employee from Maryland was rear-ended on the highway and pushed off the road into a guard rail.



Injuries

Bilateral arm fractures, low back, and disc involvement in neck necessitating two cervical surgeries including hardware.



Positive Influences

Field case nurse

Attorney coordination

Vocational rehabilitation



Return to Work

39 months from date of injury





Thank you!

Questions?