Workers' Comp

How Employers and Insurers Can Create The Most Effective Return to Work Programs

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5 MIN READ

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No one wins when employees miss work due to job-related injuries. Company productivity goes down and injured workers are often left vulnerable, confused, or feeling frustrated at what they believe is a complex workers' compensation program. With this in mind, employers and carriers are continuously looking for ways to ensure their return-to-work programs are effective and focused on what's best for injured workers.

What is a Return-to-Work Program?

It's important to understand the main goal of any return-to-work program: getting the injured worker back to their pre-injury condition in a safe and timely manner. Typically, these programs are comprised of all of the accommodations and resources that are needed to facilitate the processes that make up the return-to-work program for injured workers. Employers and insurers generally collaborate to create these return-to-work programs and are responsible for identifying and providing work arrangements that accommodate any restrictions or limitations that may interfere with an injured worker’s return to work. In pursuit of building out an effective return-to-work program, it would greatly help employers and carriers to keep in mind the following best practices and elements.

The Employer's Role in Building an Effective Return-to-Work Program

Communication is key

Communicate the company’s return-to-work policy internally and externally

In order to set the right expectations, it's essential for employers to clearly define, establish and communicate their return to work policy and protocols to internal employees across the organization, as well as communicate out to their external program vendor partners. Often, it's not until after the fact that nurse case managers know the employer's return-to-work policies, which can cause discrepancies in expectations. If the nurses are aware earlier of the employer's policy and its goals of the program, it could lead to easier and more effective facilitation of processes.

Keeping the lines of communication open with the injured worker

Employers who keep the lines of communication open with the injured worker post-injury are playing an important role in keeping the worker engaged. Injured workers tend to withdraw from their employer and coworkers when they are recovering. Losing that sense of connection has the potential to demotivate injured workers from wanting to return to work. To that end, by highlighting that the employer's return-to-work program focuses heavily on the injured worker and their health and wellness, staying in touch with the worker becomes an essential part to uplifting an injured worker's wellness to keep them motivated to return to work quicker.

Identify one human resources contact for insurers or vendor partners to speak with

If employers designate one contact in the Human Resources department for say a nurse case manager to work with, the nurse case manager can easily negotiate return-to-work suggestions with seamless and transparent ease – avoiding confusion on other parties.

Accommodate light-duty job assignments

The goal is to keep the worker engaged even if the work that they come back to post-injury is not the work they are used to performing. Employers should consider making accommodations or modifications to job positions so that the injured worker feels safe and supported to return to their job. Even small modifications can yield significant results – such as, not lifting more than "x" amount of pounds. Larger accommodations, for instance, offering the flexibility for employees to telecommute or work part-time, can also yield great results – as they are providing employees with the tools and resources they need to carry out their responsibilities. Studies have shown that the longer an injured worker is out of commission, the more likely it is that they don't return to work at all. Because of this, there is an imperative to helping injured workers avoid long delays in returning to work, and accommodating light-duty job assignments is one way of doing so.

Ongoing monitoring of the program

It's a good best practice for employers to continuously track progress, review and modify their return-to-work program to meet the changes occurring in the market as well as keep up with the best practices among other peer groups and their programs.workers

How Insurers Can Work with Employers to Ensure an Effective Return-to-Work

It's common for employers to programmatically coordinate their return-to-work efforts with an insurance company. It makes sense to engage vendor partners in return-to-work initiatives, such as medical management organizations' case management programs. As a result, employers can then leverage these company's subject matter experts who are well versed in this particular area of expertise – and have the ability to help refine the

programs for optimal outcomes.

Partner with a medical management organization to refer the case to case management

In an ideal world, the first notice of treatment of an injured worker should be forwarded to the medical management organization partner for case management triage. Realizing that not every case warrants a nurse at the beginning, employers and carriers benefit from having a "trigger" list of injuries on which it would be advantageous to enlist early case management. The key to cost containment is not to prohibit workers from care or provide less desirable care, but rather to ensure the right care is provided at the same time. Early case management facilitates treatment:

- Provided within networks, if applicable
- Provided within evidence-based guidelines
- And engages the injured worker to educate them on the workers' compensation process which can often be a confusing and frustrating process for most.

Everybody Wins with an Effective Return-to-Work Program

It's essential for employers and insurers to work together to create an effective return-to-work program. Addressing the challenges head-on that arise when creating a return to work program ensures an injured worker is never lost in the process. A successful return-to-work program aligns the employer, insurer and injured worker, and can make the recovery process less worrisome for the person impacted. Ultimately, that peace of mind can help speed up their recovery process and make sure the injured worker feels supported – which means the employee gets back to work sooner.

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