



[Workers' Comp](#)

Why Transition of Care Planning is a Game Changer for Adjusters

May 9, 2025

4 MIN READ

When an injured employee is discharged from the hospital, the road to recovery is far from over. In fact, it's often where the most critical work begins—and where claims can either move toward resolution or become more complex and costly. That's where transition of care planning steps in as a powerful tool for claim adjusters aiming to drive better outcomes.

For adjusters managing complex claims, coordinating care across multiple settings while trying to mitigate costs and support recovery is no small task. Fortunately, case managers have transition planning expertise can help bridge that gap, reducing readmissions, streamlining the recovery process, and addressing key barriers to healing.

What Is Transition of Care Planning?

Transition of care planning refers to the coordination of care as a patient moves between healthcare settings, such as from hospital to home or from hospital to inpatient rehabilitation. It ensures that no steps are missed and that injured employees have the support, resources, and guidance needed to continue recovery outside of a medical facility.

For workers' compensation claims, this continuity is critical. Injured employees are not just recovering from medical events—they're preparing to return to work, regain function, and navigate physical, emotional, and financial challenges. A successful transition plan addresses all of that.

Why It Matters: Avoiding Setbacks, Supporting Recovery

The first 30 days after hospital discharge are particularly risky. Around [27% of adult readmissions during that window are considered preventable](#), often due to issues like lack of follow-up care, medication confusion, or home safety problems.

One in five readmissions after surgery alone contributes to nearly [\\$300 million in avoidable costs annually](#).

By engaging a case manager early—ideally before hospitalization or surgery—adjusters can prevent many of these complications. Case managers assess the injured employee's health status, recovery needs, and living environment to build a tailored plan that reduces complications and accelerates return to work.

Case Managers: The Adjuster's Secret Weapon

Case managers play a vital role in executing a smooth transition. Their work includes:

- **Coordinating follow-up care**, including therapy, home health, medical equipment, and medications.
- **Communicating with providers**, injured employees, and families to ensure everyone is aligned on next steps.
- **Educating injured employees** on self-care, medication adherence, warning signs, and what to expect during recovery.
- **Checking in frequently** to address complications early and adjust care as needed.

This level of oversight ensures that critical steps aren't missed—and that injured employees don't fall through the cracks.

Addressing Hidden Barriers: The Role of SDoH

Transition of care planning also uncovers and addresses social determinants of health (SDoH)—the non-medical factors that can derail recovery if left unaddressed. Case managers assess for issues like:

- **Home environment safety** – Is it conducive to recovery?
- **Food insecurity** – Does the injured employee have access to nutritious meals?
- **Financial instability** – Are financial stressors interfering with healing?
- **Transportation access** – Can they attend follow-up appointments?
- **Workplace conditions** – Are return-to-work plans realistic and safe?

By identifying these factors, case managers can work with adjusters and employers to coordinate services or accommodations that keep recovery on track.

Results That Matter to Adjusters

The impact of strong transition planning is measurable—and valuable:

- **Faster return to work** – Addressing barriers early supports timely recovery.
- **Lower readmission rates** – Reducing complications reduces costs.
- **Improved employee satisfaction** – Injured employees feel supported, which can lead to smoother claims.
- **Cost containment** – Fewer complications mean fewer bills, fewer delays, and fewer disputes.

For adjusters, this means fewer surprises, better control over the claim, and more successful outcomes.

A Missed Opportunity on Lower-Severity Claims

While transition of care planning is often used in catastrophic cases, it's frequently overlooked in moderate-severity claims—despite its clear benefits.

Surgical claims in particular can benefit from earlier involvement. Common post-operative complications like infections, pain, mobility challenges, or comorbidity-related issues often lead to readmissions or extended recovery time. Assigning a case manager during a surgical episode—even temporarily—can be a cost-effective way to manage risk.

A Smarter Way to Manage Complex Recoveries

Ultimately, transition of care planning is not just a clinical tool—it's a strategic one for claims management. When done well, it creates a smoother, safer, and more efficient path back to work. For adjusters, it means less friction, more predictability, and improved claim performance.

In a world where [80% of serious medical errors involve miscommunication during care transitions](#) and the [average hospital readmission costs over \\$15,000](#), smart planning is no longer optional—it's essential.

Bottom Line: Don't wait for a complication to happen. Engage case managers early and make transition of care planning a routine part of your claims strategy. It's a proactive move that supports your injured employees, your timelines, and your bottom line.

Want to learn more?

Explore our white paper, [*From Hospital to Home and All Points Between: The Importance of Transition of Care Planning*](#), and discover how thoughtful coordination improves recovery and claim outcomes.



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