

Why Should You Focus on a Return to Work Program?

Regardless of how well an employer may promote workplace safety, employees will occasionally be injured while working. When this occurs, ***return to work (RTW) programs can present great benefits to both the injured employee and the employer!***

Timely return of injured employees to productive roles in the workforce through avenues such as RTW programs represents one of the key components of the workers' compensation mission, and is a responsibility shared by management and employees. With an effective RTW program in place, employees recovering from a work-related injury or illness with temporary restrictions are given the opportunity to continue serving the employer in a temporary transitional capacity. This promotes business continuity and financial savings; helps facilitate a positive environment conducive to safe, quick recovery of the injured employee, and paves the way for the employee's eventual transition back to full duty employment.

Some Details of How Return to Work Programs Can Assist

- ***When an injury or illness occurs, and a workers' compensation claim is filed, there is absolutely nothing more impactful that employers can do than engage an employee in transitional duty.*** The longer an employee is away from work after an injury, the harder it is for them to return to work; and the longer an employee is away from work, the higher the employer's workers' compensation costs and related business costs. Engaging an effective RTW program can also reduce (or eliminate) fraudulent claims. RTW provides a conduit for positive impact upon physical and mental state of the injured employee, continuation of business operations, and your financial statement.
- ***Injured employees move forward with defined purpose.*** Those returning to work early in transitional capacities stay active, engaged, and productive. This is therapeutic, and may offset negative feelings experienced by injured employees such as stress, boredom, depression, or helplessness that sometimes arise following an injury, and generally serves to help speed overall recovery.
- ***Negative financial impact from an injury is minimized for the employee.*** Injured employees who continue to work in a transitional capacity also continue to receive compensation for their service directly from the employer. Injured employees who do not return to work do not earn wages - they instead receive temporary total disability (TTD) under workers' compensation, equating to 66 2/3% of the employee's average weekly wage. Employees who do not earn wages may see negative impacts upon health insurance and retirement contributions from involved employers.
- ***Employers have opportunities to play a direct role in helping employees resume normal, productive lives.*** As injured employees progress through the recovery process, restrictions will ideally reduce over time. This allows the employer to gradually increase workload connected to transitional tasks, in a manner that corresponds to gradual restriction reduction. From this perspective, transitional duty assignments become a form of work hardening that helps to recondition the employee over time, to the point of readiness for eventual physician-approved full duty release.
- ***Employers retain resources, special needs get addressed.*** Utilization of a RTW program allows employers to maintain direct contact and communication with skilled, experienced workers during injury recovery, thereby giving employers the ability to continue benefiting from employee knowledge and contributions. As well, those working transitional positions may serve as great

resources for getting work accomplished in “special attention” areas that do not normally receive adequate daily attention, due to time constraints faced by regular, full duty employees.

- ***Helps keep your workers' compensation experience mod in check, and that saves you MONEY!***
Employers who embrace RTW programs can save money on workers' compensation insurance premiums. Injured employees remaining on the payroll limits temporary total disability payments coming from your workers' compensation policy. Lower insurance payments can serve to help keep your experience modification factor and premiums in check.