

RETURN TO WORK

HOW TO IMPLEMENT A BEST PRACTICES PROGRAM

RETURN-TO-WORK BENEFITS

- ▶ Reduces experience modification factors in most states*
- ▶ Reduces hiring and training costs associated with replacement workers
- ▶ Keeps employees in the workplace while they recover increasing the chances of a successful return to work—studies show that it helps them to recover faster, as well
- ▶ Programs are required by many states
- ▶ Ensures the fair treatment of all injured workers and documents your return-to-work efforts



MEMIC's Return-to-Work Program rating will help you take the steps needed to advance your program to a best practice standard.



TAKE YOUR PROGRAM TO THE NEXT LEVEL	BLUE	SILVER	GOLD
Return-to-Work Policy	<input type="checkbox"/> Informal	<input type="checkbox"/> Formal <i>(written policy, roles and responsibilities Management Support)</i>	<input type="checkbox"/> Formal <i>(written policy, roles and responsibilities) Management Support and Accountability</i>
Coordinator	<input type="checkbox"/> None Established	<input type="checkbox"/> Established with Shared Responsibility	<input type="checkbox"/> Established with Designated Backup
Training	<input type="checkbox"/> Provided Upon Hire and/or in Handbook	<input type="checkbox"/> Provided Upon Hire Reviewed Annually	<input type="checkbox"/> Provided Upon Hire Reviewed Annually As Needed for All Roles
Job Descriptions	<input type="checkbox"/> Written for Some Positions	<input type="checkbox"/> Written for All Positions Most Include Physical Capacity Details	<input type="checkbox"/> Written for All Positions Includes Physical Capacity Details
Preferred or Occupational Medical/Health Provider	<input type="checkbox"/> Established for Some Locations	<input type="checkbox"/> Established for All Locations	<input type="checkbox"/> Established for All Locations Met with Routinely Proactive Communication <i>(such as attending safety meetings)</i>
Medical Provider Communication	<input type="checkbox"/> Policy and Work Capacity Details are Provided Verbally Work Capacity Report is Provided in Writing	<input type="checkbox"/> Policy Details are Provided in Writing Work Capacity Report is Provided in Writing	<input type="checkbox"/> Policy Details are Provided in Writing Reviewed Annually Work Capacity Report is Provided in Writing <i>(collaborative assessment)</i>
Transitional/Modified Work	<input type="checkbox"/> Work Restrictions are Reviewed for Accommodation	<input type="checkbox"/> Work Restrictions are Accommodated with Established Guidelines	<input type="checkbox"/> All Restrictions are Accommodated and Provided with Established Guidelines Adaptable
Transitional Assignment	<input type="checkbox"/> Provided to Injured Worker Verbally	<input type="checkbox"/> Provided to Injured Worker in Writing Transition End Date Set Monitored for Progression	<input type="checkbox"/> Provided to Injured Worker in Writing Reasonable Transition Date Monitored for Progression Maintains Identified Task List

*In NCCI states, medical-only claims are discounted by 70 percent when calculating the experience modification factor, resulting in an approximate ROI of \$2 to \$1.



SEVEN KEY STEPS TO BUILD A RETURN-TO-WORK PROGRAM

1. Knowledge and acceptance of the potential benefits of a Return to Work program.

An effective Return to Work program can reduce costs directly associated with lost time injuries, such as:

- disability payments
- medical costs
- litigation costs

In addition, it can provide indirect benefits to both the employee and employer. Injured employees can stay engaged and productive during their recovery period:

- speeds recovery time and requires less medical care
- demonstrates a work environment where all employees are valued which can lead to lower incidences of fraud or claim litigation
- reduces the need to replace injured workers, lowering turnover and associated costs
- helps retain an experienced workforce

2. Willingness to commit resources to develop and sustain a Return-to-Work program.

The commitment of leadership is critical to the development of a culture of safety and achieving Return to Work program goals. Providing necessary resources, such as training and accommodation, creates a sustainable program.

3. Have a Return to Work policy statement.

A written policy statement should be consistent with company values outlining the purpose, scope, philosophy, commitment and applicability of the program.

4. Establish and document the process.

A formal, written program that includes the responsibilities of everyone involved should have a list of clear steps to be followed after an injury has occurred. A documented Return-to-Work program establishes employer commitment to helping employees return to work following an injury and defines what will be expected of everyone involved.

5. Effective communication to everyone involved.

Communications is key! Everyone who has a role in the success of the program should be made aware of the program and their responsibilities. The program coordinator(s), supervisors, employees, medical providers and MEMIC should be fully informed of their responsibilities under the program.

6. Formal implementation.

7. Monitor and make adjustments as needed.

Evaluate and enhance the Return-to-Work program on a regular basis. Ensure continuous program improvement—determine what has worked, what hasn't and course-correct as needed.

ADDITIONAL RESOURCES

Visit MEMIC.com for tools to implement a Best Practice Return-to-Work program:

- ▶ Preferred Provider Search
- ▶ Downloads—Physical Assessment Evaluation and Job Analysis Worksheet
- ▶ Links to more MEMIC resources

