

Risk Management Insights



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Dan has more than 30 years of workers compensation claim management experience. He began his career with ESIS and was promoted through a series of leadership positions. Most recently, he served as a Claim Vice President with responsibility for management and technical oversight of workers compensation claims in the NY region. Dan earned the Associate in Risk Management (ARM) and Chartered Property & Casualty Underwriter (CPCU) designations from the Insurance Institute of America and the Certified Employee Benefit Specialist (CEBS) designation through the Wharton School of Business. Dan holds both a Bachelor of Business Administration degree with a concentration in Finance, as well as a Master of Science Administration degree from the University of Notre Dame.

16 Weeks

An effective return-to-work (RTW) program can reduce the average injury duration by 16 weeks.

1 RAND Corporation, "How Effective are Employer Return to Work Programs?"

5 Things to Know about Return-to-Work Program Best Practices

An effective return-to-work (RTW) program can reduce the average injury duration by approximately 16 weeks.¹ That can translate into significant cost savings and lessen the impact of the employee's absence. Creating a strong RTW or stay at work (SAW) program requires an initial investment of time and resources plus an ongoing commitment to managing the program consistently. To get your program off to the right start or to help you enhance your current program, Dan Garrett, VP — Workers Compensation, shares Five Things to Know about Return-to-Work Program Best Practices.



Start with a Strong Return-to-Work Culture

Starting at the top, company leaders need to set expectations for employees to return to work as quickly as medically able. Clearly explain the benefits of returning to work. Develop and share return to work policies and procedures to ensure consistent understanding and execution. Engage people at all levels in developing the program to increase trust, buy-in, and compliance. For example, managers and employees bring front-line knowledge that can improve the efficacy of the program and mitigate potential litigation.

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Communication and Consistency are Key

RTW options must be deployed consistently across the organization for both occupational and non-occupational injuries. Failing to offer RTW options to all employees — not just those with workers compensation injuries — may be considered a form of discrimination and a violation of the Americans with Disabilities Act (ADA).

A library of forms and letters should include:

- Employee communications (pre- and post-injury) such as posters and brochures, and information available on an internal portal
- Temporary transitional duty (TTD) job descriptions that can be shared with medical providers geared to abilities rather than restrictions
- TTD job offers that specify start and end dates, hours and location, and specific tasks/duties and physical demands
- A TTD agreement for the injured employee to sign

Measuring Your RTW Program

Some key metrics that can help you measure the impact of your RTW program – or identify area for improvement – include:

- Lag-time Metrics
- Date of injury
- Date of employer knowledge
- Date Reported
- First Contact
- Stay at Work/Return to Work Metrics
- Date of Injury
- Date of TTD Offer
- Date TTD begins
- Date TTD ends
- RTW/SAW program metrics
- Temporary Total Disability/

Temporary Partial Disability

 Number of employees on TTD assignments

Create a Job Bank of Light or Transitional Duty Assignments

Assignments should be temporary, accommodate work restrictions from the medical provider, enable the employee to return safely to work, and contribute to the organization. The assignment descriptions should focus on essential job functions, specific tasks and durations, as well as physical and cognitive requirements. Having a bank of these alternatives makes it easier to find a solution for a given situation. If possible, involve a safety and/or an ergonomics expert in creating the job descriptions to ensure that restrictions or limits are appropriately incorporated.

Consider Alternative Return-to-Work Options

For some organizations, the nature of the work performed means they cannot always offer TTD assignments. Alternative RTW options, such as placing injured employees with local nonprofit organizations, can be a viable solution. The employer realizes the benefits of shortened disability duration. An added benefit may include positive recognition for supporting community organizations. The employee returns to productive duty within their abilities faster, facilitating their transition back to full employment. The nonprofit benefits from having additional workers.

5 Support the Program with the Right Team

The RTW coordinator is a pivotal role in a successful RTW program. The RTW Coordinator does not need to be a clinician, but must be collaborative, a good communicator, and able to work effectively with employees, managers, and union representatives.

Supervisors and managers play important roles as well. Communicating with employees to maintain a connection as they recover supports their early return to work. The organization's legal team should review all policies and communications.

Most importantly, don't forget about your employees. Their understanding of the role they play in the program is essential.

For more insights on how we can help you reduce your total cost of risk, connect with us on LinkedIn To learn more about how we can help your company improve your return-to-work results, connect with us today.

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