



LOSS CONTROL ALERT

Return to Work Programs

Current studies of workers' compensation claims show that policyholders with an effective return to work program in place have substantially reduced their insurance costs and overall operating expenses while contributing to productivity. Return to work programs allow policyholders to exert positive influences in reducing the length of time injured workers are unproductive. Through the effective implementation of these programs worker morale and enhanced productivity often result.

The purpose of this Alert is to advise policyholders of return to work programs and to encourage their implementation.

The primary goal of a return to work program is to accommodate injured workers, identifying or modifying jobs to meet their capabilities, returning them as productive assets as quickly as possible. The main objectives of a return to work program include:

- Accelerating an employee's return to work by addressing the physical, emotional, attitudinal, and environmental factors that otherwise inhibits a prompt return.
- Facilitating temporary or permanent job reassignment or job restructuring.
- Reducing the time of an employee's disability.
- Reducing the number of cases entering into the workers' compensation litigation system.
- Increasing productivity by returning workers to their jobs as quickly as possible.
- Increasing worker morale and motivation at work.
- Complying with applicable labor and employment laws such as the Americans With Disabilities Act.
- Identifying alternative employment opportunities to accommodate unique needs of workers such as part-time, alternative work schedules, or work-at-home.

Successful return to work programs often incorporate a multi-disciplinary team approach involving the policyholder's management team, the managed care provider, and the insurance carrier's claims adjuster. This team concept is critical to achieve the above stated objectives.

Elements of a Return to Work Program include:

1. Management Commitment:

Management must be committed to returning workers. This commitment must be translated into specific responsibilities and accountabilities throughout the company. Management and employees throughout the company must be aware of your return to work program and trained in their responsibilities under the program. Performance measures should be established and used to track the effectiveness of the program. One measure may be the days lost due to accidents.

2. Job Profiles:

A job profile outlines the physical demands of a job to allow a medical practitioner or managed care provider to determine if a job matches the capabilities and limitations of an injured worker. A profile should define the job in terms of overall physical demands, motions required, environmental conditions, the number of times the job is performed per week and its duration. Companies should develop profiles of existing jobs considered suitable for early return to work. The attached Job Profile form can be used or modified to help you develop profiles of jobs within your company. Job profiles should be developed through a team approach within your organization. Members from production, human resources, engineering and safety should work together in developing profiles for each job. This team approach is recommended to assure all applicable physical demands, health and safety issues, production demands, and environmental issues are identified and quantified. The job profile also more clearly communicates job duties when available to the medical provider and is useful in his determination of return to work status.

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3. Job Modification:

In the event that there are no current jobs available that meet the needs of the injured worker, a systematic analysis should be performed for the purposes of modifying specific jobs to match worker capabilities. Job modifications should be performed through a team approach. Representatives from production and human resources, including the front-line supervisor, should review existing jobs, identifying those that could be modified to meet the needs of the injured worker. Once these jobs are identified, a careful, in-depth analysis by individuals skilled and trained in ergonomic task analysis, engineering, and safety, should be completed. The purpose of this analysis is to initiate specific modifications that will allow the worker to be productive without impacting his/her safety, or the safety of others. In most cases your managed care provider can assist in your job modification needs. Your human resources professional and front line supervisor should also be consulted to explore the possibilities of alternative work options such as part-time, alternate scheduling or work at home.

4. Communication:

The simplest method of assigning responsibility and accountability for the implementation of the return to work program is the appointment of a coordinator with strong communication skills. The coordinator represents the employer and assumes the responsibility of a liaison between the managing supervisor, injured worker, and the managed care provider and claims adjuster. Active, regular communication with the supervisor and injured worker will help to monitor the course of medical treatment, identify return to work opportunities, and re-affirm the employee's value to the company. Continued communication with your managed care provider and claims adjuster will help to expedite the processing of information involving an employee's rehabilitation progress and continually confirm return to work opportunities. The presence of jobs that can accommodate injured workers should be communicated to your managed care provider, claims adjuster, and injured worker. Aggressive and continued communication with internal and external team members will aid in setting realistic targets for the worker's return to work, and will provide a smooth and positive transition of the employee back to productive status.

Summary:

Studies show that return to work programs are effective claim cost containment efforts that contribute to production and worker morale. Everest National Insurance Company recommends policyholders develop and implement return to work programs.

Everest Loss Control has prepared a sample Return to Work program to assist you with developing your own policy and program. This is located on our web site at http://www.everestnational.com/national/services_mstr.html

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Job Profile Evaluation

Company: _____

Job: _____ Department: _____ Location: _____

Date of Evaluation: _____

Evaluation Team: _____

Name Title Department: _____

1. This Job is considered to be:	Occasionally (Up to 33% / day)	Frequently (34-66% / day)	Continuously (67-100% / day)
Sedentary Work Lift/Carry 10 lbs Occasionally			
Light Work Lift/Carry 20 lbs Occasionally, 10 lbs Frequently			
Medium Work Lift/Carry 50 lbs Occasionally, 20 lbs Frequently, 10 lbs Continuously			
Heavy Work Lift/Carry up to 100 lbs Occasionally, 50 lbs Frequently, 20 lbs Continuously			
Very Heavy Work Lift/Carry Over 100 lbs Occasionally, Over 50 lbs Frequently, Over 20 lbs Continuously			

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2. These motions are required:	Never	Occasionally	Frequently	Continuously
Sit				
Walk				
Stand				
Drive				
Push/Pull - Standing				
Bend				
Squat				
Kneel				
Climb				
Reach at Shoulder				
Reach Above Shoulder				
Reach Below Shoulder				
Twisting Back				

The job requires the use of hands or feet for Repetitive Actions	Never		Occasionally		Frequently		Continuously	
	R	L	R	L	R	L	R	L
Fine Manipulation								
Gross Manipulation								
Simple Grip								
Pinch Grip								
Hand/Wrist Twisting								
Leg/Foot Movement								
Foot Control								

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4. The job is normally performed _____ Hours per Day, _____ Days per week

Available work alternatives include: None, Flexible Scheduling, Job rotation, Work at Home,

Part Time, Other. Explain selection: _____

Describe any unique safety and health considerations required for this job:

Describe any unique environmental conditions associated with this job (lighting, temperature, noise, work pacing):

Reviewed by: _____ Date _____

Job Supervisor Return to Work Coordinator _____ Date _____

Remember, Everest Loss Control offers services to help you in your loss prevention efforts. If you would like more information about these services, visit our web site at www.everestnational.com.

Loss Control is a daily responsibility of your individual management. This publication is not a substitute for your own loss control program. The information that is provided in this Alert should not be considered as all encompassing, or suitable for all situations, conditions, or environments. Each organization is responsible for implementing their safety/injury/illness prevention program and should consult with legal, medical, technical, or other advisors as to the suitability of using the information contained in this Alert. The information contained in this publication is intended for general informational purposes only and is not intended to constitute legal advice or opinions. You should contact an attorney if you need legal advice and/or you have any questions concerning your obligations under any law, statute and/or code identified in this publication.

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