



Early Return to Work- Controlling Workers' Compensation
Challenging Old Assumptions / Developing a New Philosophy

Uncontrolled WC	Controlled WC
Injured employees can only come back to work when they are 100%	What can we do to get the employee back to work as soon as medically safe?
We don't have any light duty. We are too small.	<p>We can always use help. What are the main obstacles preventing the employee from returning to work? What is the employee able to do?</p> <ul style="list-style-type: none"> - Can the job be broken down into separate tasks? What aspects of the job can be completed within the doctor's restrictions? - Is there any other work in the department that could be done? - Are there any projects where the injured employee could help? - Could this employee benefit from training? Could they learn any new tasks that will help them become more productive when they return to full duty? <p>This is a philosophy. How would my "star" employee be treated?</p>
I don't want to pay someone a full wage to do a job that pays much less.	Placing injured employees in their own job or department is the preferred approach, but not required. If an employee is making \$15/hour, and the transitional duty available pays \$10 / hour, the employer can pay the \$10 / hour wage and WC will pay the \$5 / hour difference. The employee will not see a reduction in their benefit.
Other employees won't understand why the injured employee isn't doing their full job.	This simply requires educating the staff to the RTW approach. They will need to understand that offering a RTW job to an injured employee demonstrates a caring attitude and makes good business sense. Other staff will receive the same treatment if they are injured.
I don't want an injured employee to take advantage of the "light" duty.	RTW is designed to be temporary in nature. RTW should be re-evaluated after 6-8 weeks to determine progress. The effort to return a person is a positive effort for the injured worker and will help contain WC costs.
I don't want the employee to get re-injured.	An employee is returned to work with a doctor's restrictions. RTW can actually help increase mobility in a method approved by a physician. If left at home, injured employees may tend to exceed restrictions by completing household tasks (cleaning, shopping, child care, etc).
I'll just let the WC carrier pay...that's what insurance is for, right?	This attitude leads to increased costs of claims and may lead to a situation where the insurance market finds a policyholder undesirable. This can impact an employers future premiums and overall insurance marketability.
If they can't work, then we don't need them.	A return to work program helps establish a culture that lets employees know that if they are injured on the job, the employer will do their best to help them return. Old attitudes lead to lawsuits, extended disability duration, poor morale, and an uncontrolled approach to handle workers' compensation injuries.
What does 1.40 experience modifier mean?	Wow, you mean my .70 experience modifier has saved me money compared to my competition!