

A loss control and risk management communication for schools.

Extra Credit

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Today's Lesson: "Return-to-Work 101"

We all know that from time-to-time our employees get injured while doing their jobs and often need time off from work to recover. However, in many cases getting an employee safely back to work soon after an injury can be healing and productive too, even if that means getting the employee back to work doing a transitional or light duty job.

This is the basis of a quality "return-to-work" program for employees with work-related injuries. Because losing your valuable employees to work-related injuries can be very costly in a variety of ways – e.g., fiscally, socially, regulatorily – your school district should consider developing and implementing a quality "return-to-work" program for its injured employees. You may find that doing so will help your injured employee and your school district too.

What Is a "Return-to-Work" Program?

In essence (and as the words imply), a "return-to-work" program is an employer plan that encourages employees to return to work as soon as reasonably (and safely) possible following a work-related injury. The primary goal of such a program is to provide injured employees with meaningful, productive work within recommended physical (or other) parameters outlined by the respective injured employees' treating medical providers, while at the same time meeting job-fulfilling needs of their employer.

Why Does a "Return-to-Work" Program Make Sense?

"Return-to-work" programs have proven to be an effective way to control the costs associated with work-related injuries, while serving the interests of both the employer and employee. "Return-to-work" programs also often generate improved labor/management relations and employee/supervisor satisfaction, as they frequently enhance the team concept in employment environments.

Can a "Return-to-Work" Program Truly Help Control Costs?

"Return-to-work" programs can help control a school district's costs associated with work-related injuries. For example, "return-to-work" programs have been shown to impact employers' work-related injury costs through reduced:

- Medical and indemnity costs
- Workers' compensation insurance costs
- Litigation and dispute resolution costs
- Wage replacement costs
- Short-term and long-term disability benefits costs
- Worker replacement and productivity costs

A quality "return-to-work" program can have a positive impact on your school district's injured employees, cost containment initiatives, and overall work environment.





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Home Office:

222 South Ninth Street, Suite 1300
Minneapolis, MN 55402-3332
Main Line: 612.766.3100
Fax: 612.766.3099
Toll Free: 888.762.3083

Mailing Address:

P.O. Box 948
Minneapolis, MN 55440-0948

www.riverportinsurance.com

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While these cost reductions often are not measurable or achieved immediately, implementing a quality “return-to-work” program can allow you to see an effective cost savings over time.

Why Does a “Return-to-Work” Program Really Work?

While there's no one answer for this, it's somewhat common sense when you think about it. Enabling an injured employee to safely and productively regain or perform an appropriate job function after a work-related injury can help:

- Maintain the employee's sense of job security and self-esteem
- Reestablish the employee's pre-injury work lifestyle
- Control the employer's overall workers' compensation claim costs
- Aid in the employer's ultimate recovery and recuperative process

Any and all of these things can lead to a healthier, more collaborative, and conscientious work force. . . which typically translates to a productive and cost effective work environment.

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What's the Key to Developing a Quality “Return-to-Work” Program?

Again, there's really no one “key” to developing a quality “return-to-work” program. However, there are often certain critical elements that are associated with such programs, such as:

- Identifying appropriate transitional or light duty jobs for injured employees
- Embracing a strong management commitment to the program
- Empowering a person or team to champion and coordinate the program
- Working with your insurance carriers to understand and refine the program
- Recognizing that the paybacks are often measured in years (not days or weeks)

In addition to the above elements, it often makes sense for an employer to develop and make available to its employees a medical provider network that also understands the value and importance of a quality “return-to-work” program.

Lessons Learned?

A quality “return-to-work” program can have a positive impact on your school district's injured employees, cost containment initiatives, and overall work environment. As such, we encourage all of our school district policyholders to consider developing such a program for the benefit of their injured employees and the school district overall.

If you have any additional questions or comments about this information, please contact our loss control department at (612) 766-3100 or nschneider@riverportinsurance.com.