

## Occupational Safety

# Return-To-Work Programs

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## Abstract

This report provides guidelines for the development and implementation of a Return-to-Work (RTW) program. It discusses the roles of the employer, employee, insurance company, and medical practitioners, and identifies the key issues impacting on a successful RTW program.

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## Introduction

A Return-to-Work Program (RTW) is one element of a cost containment policy designed to eliminate wasteful spending and reduce the cost of workers' compensation insurance. In this context, it is a concept dedicated to helping injured workers get back to work, by providing them with temporary modified jobs that take into consideration physical restrictions, skills, interests, and capabilities. It is also part of a disability management program. Studies have found that delayed treatment for worker injuries may produce greater costs, while early case management, through accountability and responsibility of all involved, leads to just the opposite.

As the employee's health and strength improve, job tasks are gradually increased until the employee is back to work and functioning at full capacity. Returning an injured worker to the work place reduces associated recovery costs, including medical expenses, rehab expenses, therapy, and surgical expenses. Often the percentage of permanent impairment is significantly reduced. RTW programs have proven effective in reducing attorney involvement, and leading to quicker recovery and reduced costs while providing an excellent employee benefit.

A patient's emotional distress usually increases, as does the resulting number of surgical procedures, in correlation to the number of days away from work. This is greatly reduced when a worker enters a productive role, including modified duty.

Most workers injured on the job would rather be working than convalescing at home. Typically, the claimant will contact an attorney two weeks after injury. Nearly all litigated claims result in higher settlements, and workers who retain an attorney see an average of five physicians, while those who do not retain an attorney are treated by an average of two physicians. Studies have shown that the chances of litigation are reduced by 50 percent if the employer contacts the injured worker within one week after the injury occurs and positively reinforces the worker's self-image and value to the company.

The purpose of this report is to identify guidelines for the development and implementation of an effective RTW Program, using a team approach, involving claims, loss control, rehabilitation providers, and the employer's human resources and safety departments. This team concept is critical in the success of the RTW Program and the employer, insurance company, rehabilitation specialist, and attending physician play important roles.

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## Effective Disability Management Strategies

Workers are affected physically and psychologically by long-term injuries. They suffer the obvious impact of pain and suffering and partial loss of full income. They also may feel embarrassment, lose self esteem, feel that the company does not care about them, and even become angered with the company and possibly "bad mouth" the firm. The injured worker's absence from the company may lead to a loss of skills and knowledge acquired on the job, loss of friendships established at the workplace, and an anxiety about "what's going to happen to me next?" Experience has shown that these workers may also experience a tendency to have

## Return-To-Work Programs

deterioration of muscle tone from inactivity, to have depression, drug abuse and alcohol abuse, and possibly to engage in spousal abuse or experience other family problems. All of these effects may lead to abuse of the workers' compensation insurance system.

Key benefits of a disability management program include lower insurance cost, greater retention of skilled workers, and enhanced employee relations. Based on long-term disability (LTD) case management experience, the following tips for an effective program are offered:

- Foster a Return-to-Work Culture. Involve senior management in active support of the goals of disability management. Be willing to make accommodations, such as allowing part-time work or temporary modified duty, which help aid recovery and early return-to-work. Get all interested parties - the employer, physician, rehabilitation consultant, and insurer - involved in helping a disabled employee return to work. Ask the disabled employee's supervisor to help identify opportunities, as well as accommodations that could be made, for the employee to return to work. Maintain open communication between all members of the disability team. Someone who knows the disabled employee, preferably his or her supervisor, should contact the person shortly after a disabling illness or injury and maintain periodic contact throughout the period of disability.
- Track Disability Data. Write the LTD, in plain language, to require rehabilitation services. Integrate short- and long-term disability programs to ensure that disability claims are tracked for the best possible management from day one. Select a disability administrator or insurer that will provide information on incidence, duration, and outcomes of claims. Self-funded employers can designate individuals to monitor and audit long-term disability and other disability claims and disability management activities inside and outside the company. Share information among workers' compensation administrators, long-term disability and workers' compensation carriers, and health insurers, as permitted by state privacy laws, to facilitate recovery and a return to work.
- Use Managed Care and Managed Disability Expertise. Select health insurers or administrators that offer high-quality claims administration, as well as medical case management. Coordinate health and disability claim services to promote effective utilization of medical services and cost control. Develop a wellness program that targets high-risk individuals. Provide education on injury and illness prevention and offer health screening and exercise programs. When a workplace injury occurs, use the opportunity to educate other employees on how to avoid a particular worksite hazard.

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## Return-To-Work Program Objectives and Benefits

In the past several years, the concept of a RTW program has gained recognition and been implemented in many businesses. Although there are many variations to the program, they all share some common characteristics.

### RTW Program Objectives

Nearly all RTW programs are structured around the following objectives:

- Accelerate the employee's return to work by addressing the physical, emotional, attitudinal, and environmental factors that otherwise hinder the return-to-work process.
- Facilitate temporary or permanent job reassignment or job restructuring.
- Identify alternative employment, consisting of modified duties.
- Reduce the number of cases entering the workers' compensation litigation system.
- Decrease the number of lost work days.
- Increase employee morale and motivation to return to and remain at work.
- Assist in compliance with the Americans with Disabilities Act.

## Return-To-Work Programs

### RTW Benefits for Employers

Effective RTW programs benefit employers because they can:

- Reduce workers' compensation insurance costs.
- Promote good will and enhance corporate image.
- Allow active participation of management in the employee's recovery.
- Reduce costs associated with temporary or replacement workers.
- Reduce potential for litigation.
- Maintain an experienced work force.
- Minimize productivity slow-downs.
- Improve employee/management relations.
- Promote employee morale/security.
- Improve work ethic.
- Decrease opportunities for repeaters and malingerers.
- Decrease potential of re-injury.
- Tie workers, supervision, and management together.

### RTW Benefits for Employees

The programs also benefit employees because they:

- Provide a sense of security and stability.
- Reinforce management commitment to employee welfare.
- Reinforce a positive self-image to injured worker.
- Provide positive reinforcement to injured worker to recover quickly.
- Discourage the "disability syndrome" thought process.
- Encourage normal working relationships with other employees.
- Reinforce the "going to work daily" habit.
- Allow injured worker to directly contribute to profitability of employer.

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## The Team Approach

An effective RTW program is enhanced by a strong team of personnel dedicated to getting the injured worker back to work. This team should consist of the employer, the injured worker's supervisor, the insurance company, the medical personnel, and the injured worker.

## Return-To-Work Programs

### The Role of the Employer

The key elements associated with the employer's responsibilities and accountabilities in a RTW program are management support, communication, position description (outlining essential job functions) and job analysis, orientation and training, and hazard identification and control.

#### Management Support

First and foremost in the development of a RTW program is the establishment of a policy stating management's commitment, responsibility, and support for program implementation and achievement of its objectives. This show of support should be evidenced at each level of administration.

#### Communication

A key element in achieving and promoting support is communication. The simplest method of assigning responsibility and accountability for implementation of the RTW Program is the appointment of a coordinator with strong communication skills. The coordinator represents the employer and assumes the position of liaison between the managing supervisor and the employee, the labor representative (if any), the insurance company, and the physician. Active communication, especially with the supervisor and employee, will help to monitor the course of treatment and will encourage and reaffirm the employee's value to the company, prompting a timely return to work. Direct communication between the supervisor and employee is also important in improving the employee's morale.

Continued communication with the insurance company will expedite the processing of information involving an employee's rehabilitation progress. Written communication with all "team" members enables the coordinator to establish realistic targets for the employee's return to work and allows for all parties to plan for a smooth and positive transition as the employee returns to productive status.

#### Position Description and Job Analysis

The employer needs to develop position descriptions that identify essential job functions. The position description process identifies those jobs or tasks that are performed by able-bodied employees and can be modified to accommodate disabled workers. Some jobs can be classified as "transitional" for placement of workers returning on a temporary "modified-duty" basis.

Job tasks can be effectively identified on a narrative or matrix basis. However, the descriptions must conform to U.S. Department of Labor standards. The documented description of standard and modified job tasks should be retained in a manual and supplemented with photographs or diagrams depicting the performance of these tasks. The manual of position descriptions and job analyses should be made available to the insurance carrier and the treating physician for review, reference, and feedback.

#### Orientation and Training

It is important to orient and train new and existing employees on the elements of the RTW program. The process should include a review of the applicable workers' compensation system being employed so that a claim can be expedited properly. Employees should understand the concepts of the RTW program, especially management commitment, position descriptions and identification of standard and modified job tasks.

The rehabilitation process should be reviewed along with management's procedure for identification of transitional modified duty positions designed to return the employee to work according to a planned, targeted schedule. The insurance company rehabilitation specialist can assist the managing supervisor and/or human resources manager. The carrier, through inquiries made to the physician on identified employee limitations and analysis of essential job functions, can help develop modifications that address these limitations. Most importantly, the orientation process should affirm the employee's confidence that his/her best interests are being considered.

Management should be included in the RTW program orientation and training process. Management needs to be familiar with program benefits involving the company, the insurer, and the employee. Cost containment measures should be reviewed and a documented cost-savings tracking program developed. A documented record of savings attributed to the RTW program will help the coordinator obtain support for continued program activities.

## **Return-To-Work Programs**

### **Hazard Identification and Control**

Hazard identification and control procedures are used to detect loss exposures which, when corrected, will reduce the likelihood of employee injury or illness. The basic objectives of such a program are to maintain a safe and healthful work environment, reduce or eliminate the risks of injury, and maintain operational profitability for the company. All aspects of the hazard identification and control program should be periodically monitored with a documented loss-control-program audit.

An important segment of the hazard identification and control process is the job hazard analysis (JHA), also known as the "Job Safety Analysis" (JSA). Closely related to the development of position descriptions and related job tasks, the JHA/JSA is used to analyze each step of a job to identify safety, health, and ergonomic hazards and to develop solutions that will minimize or eliminate the identified hazards.

Facility and workplace inspections represent another important segment. Inspections are conducted to "detect and correct" hazards and deficiencies and can be accomplished by managers, supervisors, employees, safety committees, and/or technical specialists.

### **The Role of the Supervisor**

The supervisor is the key to keeping the communication with the employee open and on a personal basis. The return-to-work coordinator can assist the supervisor in maintaining this contact while the employee is off work. Monitoring is necessary to ensure that the employee works within his/her limitations and that supervision is appropriate. Supervisors can undo the work of the RTW program by insisting the employee work outside the prescribed limitations; therefore, it is extremely important that the supervisor supports the RTW program.

The supervisor must set a positive tone for the rest of the employees that will be coming into daily contact with the returning worker. The worker needs to feel wanted and secure. A positive psychological state is tremendously important at this stage in the worker's recovery. The supervisor should always respond positively to the employee's first report of injury and take time to handle the injury properly. The supervisor and injured employee should complete the first report of injury form. The supervisor should investigate the accident or illness and record all pertinent information. Finally, at some point, the worker should be ready to return to full work. This is the whole idea behind RTW.

### **The Role of the Insurance Company**

The role of the insurance company is to obtain and support the employer's commitment to the development and implementation of a RTW program. Through the services of its claims and rehabilitation units, the carrier plays a key role in identifying the potential candidates for the program. Once identified, the adjuster and rehabilitation specialist need to obtain medical documentation of the employee's work potential from the physician.

In keeping with the "team" approach, the carrier maintains active verbal and written communication with the disabled worker and the employer. The employer's questions on benefits are also critical to the success of the insurance company's participation in the RTW program. The loss control representative plays a significant role in the return-to-work process. The loss control efforts of the employer in reducing accidents and eliminating or controlling loss exposures can be supported by the carrier through services provided by its loss control unit, such as industrial hygiene and ergonomics evaluation, job hazard analysis, loss control policy and program review, and employee/supervisor safety training.

### **The Role of the Treating Physician**

Whether contracted by the employer, adjuster, or employee, the physician's primary role is the review, evaluation, documentation, and treatment of the employee's disability. The physician must have access to the employer's position descriptions to review the current and modified job functions, and recommend additional modifications and work restrictions where warranted. The employee's current and future medical status and physical capabilities are determined and documented, and communicated to the interdisciplinary team. Medical progress needs to be monitored. Physician referrals are made where a more definitive diagnosis is needed to evaluate anticipated recovery results. Communication is a key component in the roles of the carrier and the physician as they provide services agreed upon with the employer.

## Return-To-Work Programs

### The Role of the Employee

The employee must also play a role in the return-to-work process. Employees have a responsibility to report an injury immediately to their supervisor. They should complete all the needed paperwork following company proscribed and established rules, practices, and policies. The employee should maintain contact with the employer and provide regular updates on their health condition. They should follow the physician's directions and treatments and not work beyond the medical limits set by the physician.

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### Early Management of the Injury

The immediate response to the injured through first aid will help minimize the extent of the injury. Once a serious injury has occurred, the family should be notified by the company and the insurance carrier contacted. Contact with the employee should be made immediately following medical treatment and should be sympathetic in nature, as well as expressive of the company's concern. Contact should be continued with the employee to discuss his/her progress. It is important that the program coordinator track medical visits with the physician and discuss each visit and the employee's progress with the physician and the employee. At the appropriate time, the Return-to-Work program should be discussed with the employee.

### Return-to-Work Offer

At some point, it is appropriate for the employer to offer work to the injured employee. The offer should describe the temporary work and conditions and outline the expectations for employee and supervisor. It is not necessary to make the initial offer by mail. The offer for the modified work can be made by phone and the employee can start the very next shift. Follow-up can be made with a letter to the employee. It is essential to have the employee's physician approve, in writing, the modified duty. This can be done after the employee starts the assignment.

### Working With Medical Limitations and Modified Duties

Since no work assignment should be made without proper medical authorization, a good rapport between the company and the physician must exist. The physician needs to be aware of the company's policy regarding the RTW program and the degree of accommodation that the company can make. This can best be accomplished by discussing the matter with the physician before information is put on a return-to-work evaluation form.

The specific limitations, with regards to lifting, bending, standing, or contact with various substances, needs to be identified by the physician. The supervisor must understand these limitations and implement them when an employee returns to work. Medical limitations must be clearly understood and clearly followed by the employee, as well as the supervisor, to prevent further injury.

### The First Day Back

Keeping employees on the job after they return from an absence due to illness or injury is sometimes disappointing. Frequently, employees who return to work, after an extended illness or recovery from an accident, find that they suffer a recurrence or relapse after several days back on the job. In most cases this is a normal reaction to weeks of inactivity and often is more of a psychological barrier than anything else. It is characterized by fatigue and depression about not being able to do the job as they once could.

One technique that can help the employee "ease" back into the swing of things is to start back to work on a day when there will be a holiday in a couple of days or on a Wednesday or Thursday so that only two days elapse before there is some time off. Another arrangement, if possible, is providing a week of half days to accomplish the same purpose. It is also advisable to visit the employee, after returning to work, on the first day to let him/her know you are glad he/she is back, give encouragement to stay on the job, and to offer him/her help to make the extra effort required at this critical juncture.

When an employee who has had a serious illness or long recovery from an accident or operation returns, he/she may have a great deal of self-doubt, if not outright guilt, about the extended absence, and may need to justify the seriousness of it. What better way to clearly indicate that "I'm not completely recovered" than by leaving again in midweek? Supervisors must do everything they can to make it easy for a person to

## Return-To-Work Programs

successfully return to the job and stay. Having maintained contact with him/her during the absence also helps pave the way back.

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## Types of Alternate Work Activities

An employee who is off-work for an extended period of time will lose interest in his/her job and be less effective upon returning to work. There is a point when a disabling injury becomes irreversible and the longer the person stays off work, the less chance there is for him/her to return. An early return-to-work program enhances the psychological and physical healing of an employee and limits possible malingering cases due to poor company attitudes or poor company relations.

The main idea is that the employee moves from a rather placid environment, where the disability is the reason for being at home or off work, back to an environment that stimulates productivity. The psychological and mental behavior exhibited by a productive individual is much more conducive to the company's goal and the individual's goal than one of a non-productive disabled person. At home, the employee's mind is preoccupied with the injury, and this may magnify the physical pain. At work, the employee's mind is busy with production, and the productive atmosphere fosters positive thoughts.

### Modified Work

When an injured employee is brought back to work and placed temporarily within an existing job that is not as physically taxing or demanding as their normal job, it is considered to be modified work. This temporary job placement must meet the physical restrictions that a physician has assigned to the injured employee.

### Restricted Work

When an injured employee is brought back to their normal job, with restrictions assigned by the physician, it is considered restricted work. For example, the physician may restrict the weight to be lifted by the injured worker to "no more than 30 pounds, six times per hour." It is important to convey these restrictions to the injured worker and his/her supervisor.

### Modified Duty or Total Accommodation

When positions are specifically created that will accommodate the restrictions of any injured employee, it is considered to be modified duty or total accommodation. These positions may be previously established or created as individual injuries dictate.

### Job Function Analysis

A Job Function Analysis is an extension of a Job Description and its purpose is to describe tasks and physical demands of the regular job. This can be accomplished by developing a task inventory. The supervisor should catalog the individual tasks that can be used to fill the work day for an injured worker. The supervisor should be allowed a broad selection from which to choose and accommodate many different types of injuries. Supervisors should prepare a Job Function Analysis for each "position" they supervise and should tie it into the Position Description. This way, a worker's original job can be modified quickly. The task inventory enables the supervisor to quickly identify and combine many tasks to fill up an injured employee's allowed work time.

Supervisors should always look at the employee's regular job first. Consideration should be given to letting him/her continue to do the parts of the job that he/she is able. If there is a need to "fill in," then the supervisor should select, from the task inventory, those assignments that fall within the written medical limits. Assignments should be changed as the employee's condition improves, with the changes in restrictions approved by the physician. If there is no progress every 2 weeks, the situation should be discussed with the employee, physician, and the Human Resources Department.

### Accommodations Speed Return to Work

Making accommodations can bring employees back to work sooner. Providing special adaptive equipment, the flexibility to work part-time, or to do regular-duty work temporarily can help disabled employees gradually regain

## Return-To-Work Programs

the stamina and ability needed to perform their essential job functions. Modifying work stations, restructuring job tasks, and providing short-term retraining are other tools that can help employees return to work.

Job accommodations can be as simple and inexpensive as providing an elevated work surface to allow an employee with a back condition to alternate between sitting and standing at his/her desk. Experience indicates most job accommodations cost less than \$500. Some accommodations may involve the purchase of adaptive equipment, such as a glove with a built-in wrist support or a special lens to improve readability of a computer screen for a worker with a visual impairment.

Job modification is a part of work accommodation. It may involve changes in training, tools, machine or workstation design, or an alteration in work procedures. The following are some simple, yet effective, ways to implement job modifications:

- Minor workstation modifications - simplify the work flow process and eliminate unessential features.
- Job task redesign - rearrange task sequence, eliminate tasks, or distribute them to more than one worker.
- Ergonomic or physical accommodations - provide adjustable chairs, hydraulic pallets, clamping devices, and ergonomic or electric tools.
- Environmental accommodations - rotate workers to limit exposure to repetitive trauma.
- Others - arrange graduated or flexible work hours, a mid-week return to work, or a modified work job-bank.

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## Alternative Productive Work Assignments

Alternative productive work can be full- or part-time, one-time, or ongoing, but it is generally better to avoid make-work or menial tasks, both for the injured employee's sense of worth and for the morale of the entire work unit. Consideration should be given to assignments for which tasks are not being done by anyone now, or jobs that are being done only occasionally, or those tasks now being done that, if assigned to someone else, would free other employees to do other work.

Alternative work should not be assigned without an agreement from the physician stating that the employee is capable of performing the tasks designated. The physician must completely understand the alternate work assignment. One effective tool is to videotape the job. Videotaping the job is not expensive and will certainly be less costly than having the physician review the actual job. Insurance company loss control representatives can usually assist in reviewing jobs and evaluating any associated safety hazards.

Management should not overlook the importance of making certain that the entire work unit understands the alternate productive work approach and the specific assignment. It is important to ensure that the returning employee's co-workers understand the situation and the purpose of the alternate productive work assignment. It should be emphasized that the injured employee is not receiving any treatment different from what they would get.

The supervisor should also be responsible for monitoring the injured employee's progress and communicating with the workers' compensation coordinator to see that the employee returns to his/her regular job as quickly as possible. Recovery periods will vary with individuals, so all parties must stay flexible and not force the situation. It defeats the purpose if the employee tries to return to his/her regular job before he/she is ready.

Throughout the alternative work period, positive reinforcement concerning the progress the employee is making is vital. The supervisor should emphasize the abilities the returning employee is displaying, rather than dwelling on the remaining disabilities. In addition to the supervisor, members of the facility management team should demonstrate their interest and concern as they come in contact with the employee. Remember, the goal is to get the employee back to his/her regular job and feeling good about his/her recovery.

If the employees are represented by a union, it may be advisable or mandatory to involve the union in assessing and identifying alternate work assignments. At the same time, it is beneficial to communicate the company's philosophy and plan for alternate productive work to all employees.

## Return-To-Work Programs

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