Return-to-Work Post-Injury—Employer Perspectives

NCCI interviewed various employer professionals to get perspectives on return-to-work programs (post-injury). This is the second of two articles related to return-to-work perspectives. The views and opinions expressed in this article belong solely to those interviewed, and do not necessarily reflect the views or opinions of NCCI.

Helping an injured employee recover and return to work (RTW) safely is a fundamental component of a healthy workers compensation (WC) system. A successful RTW program and post-injury outcome may include many facets, such as developing a strategic plan before an accident occurs and establishing connections between the injured employee and their workplace throughout the entire WC journey. These actions can benefit everyone—from the injured employee and their family to their employer and insurer.

INTRODUCTION

NCCI recently published a Return-to-Work article from the perspective of insurance carriers. This article presents perspectives of employers having Return-to-Work programs. We interviewed employers from a variety of industries—a healthcare system, a school district, and a construction company focused on transportation infrastructure.

WHAT ARE THE OPPORTUNITIES AND CHALLENGES DIFFERENT EMPLOYERS FACE?

A Healthcare System

We interviewed a healthcare system in the Colorado area with 26,000+ employees. It has a network of nationally recognized hospitals, clinic locations, and healthcare providers that extends throughout Colorado, Southern Wyoming, and Western Nebraska. And it operates with an academic medical center at its core. It promotes individual and community health and is driven to improve and optimize healthcare.

Partnerships are key to their RTW program’s effectiveness and keeping injured workers motivated to work. Key stakeholders this employer partners with include:

- Designated Occupational Medical Providers. As the assigned treating physicians (ATP), these professionals are gatekeepers for all care. This helps determine treatment plans, injured workers’ capabilities, and making appropriate referrals.
- Department Managers, who find modified-duty opportunities for injured workers.
• Claims Program Managers, who coordinate the RTW program. They promote a “stay-at-work” recovery while continuing to work versus a “return-to-work” post-recovery philosophy by accommodating restrictions in the workplace that keep the injured worker and the business productive.

When implementing a RTW program, this hospital system finds its success is critical to all stakeholders supporting the “stay-at-work” versus a “return-to-work” philosophy. They educate all stakeholders on the benefits of a RTW program and the need to understand how the workplace functions, its physical needs, demands, and work environment. Understanding these business elements assists with identifying modified-duty functions, which may involve work restrictions. These restrictions need to be well communicated among the stakeholders. They continually review work status summaries to ensure that work restrictions are identified and updated until the injured worker is released from care.

After the injury, Claims Program Managers educate the injured workers on the RTW program, particularly when there are restrictions. The Claims Program Manager communicates with the injured worker’s home department manager to identify whether they can accommodate job restrictions. If the home department can accommodate the restrictions, the Claims Program Manager will advise the injured worker and coordinate RTW with the Department Manager.

If the home department cannot accommodate the restrictions, the Claims Program Manager works to identify modified-duty options elsewhere. Once they identify an option, they encourage injured workers to communicate with the Claims Program Manager to coordinate a RTW date, review the status of their restrictions after every occupational medical appointment, and discuss next steps. This will continue until the ATP releases the injured worker from care.

The interviewee indicated there are two main obstacles that may impact a successful RTW program—“changing workplace culture” and “motivating reluctant injured workers to return to work.”

Examples of “changing workplace culture” described to NCCI include discouraging an “all or nothing mentality” by recommending that the injured worker perform other tasks not typically considered by the Department Manager. Some examples: answering phones, filing, mentoring junior employees, or working on special projects that couldn’t previously be completed.

Department Managers need to explain the company’s support for injured workers and how all contributions add value. Their communication serves to discourage low morale by eliminating other workers’ perceptions that the injured workers appear to “not be carrying their weight” or “have easier tasks and/or reduced schedules.”

Motivating injured workers to return to work requires advising them that:

• The employer has established RTW policies, which they will enforce if restrictions can be accommodated.
• The employer will fully support them and ensure restriction compliance.
• The employee can attend injury-related medical appointments without losing pay or using paid time off.
• State rules that could potentially lead to the loss of benefits, or having employment terminated if the injured worker does not return.

Overall, a RTW program is beneficial to keeping the injured workers engaged in the workplace, continuing to earn pre-injury wages, giving them a sense of purpose and belonging, promoting faster healing, and gauging improvements in functionality.

From the company perspective, a RTW program maintains department productivity along with staffing levels/department headcounts. It could help the company’s budget by lowering claim costs, insurance premiums (via a lower experience rating modifier), and potentially reducing the number of litigated claims (as the injured worker feels supported by the employer).

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Return-to-Work Philosophy:

“Promote ‘stay at work’ versus ‘return to work.’”

– UCHealth
A School District

This Texas School District serves numerous communities—encompassing about 60 square miles, 51 campuses, and approximately 40,000 students. It established a risk management program 31 years ago, which included a component to create roles for injured workers so they would be able to come back to work in a modified capacity.

The most important components of the School District’s RTW program are communication, education, and stakeholders committed to the process. It is important for everyone to be aligned, understand the positive impacts, and embrace overall goals. The employee handbook outlines this program, as does its website. Importantly, it includes a network of doctors who understand occupational injuries.

The School District’s process focuses on benefits to the injured worker and what the injured worker can perform after the injury. Personnel at the School District are committed to making reasonable accommodations given their care for the injured worker and its emphasis on the importance of employees. Working with individual departments such as custodial, food service, and maintenance to best identify light-duty roles, they feel that the departments best understand the tasks an injured worker can do and how the injured worker may best contribute. They identify work that the employee enjoys doing in order to make it attractive for the injured worker to return to work.

The School District’s philosophy is to get the best medical care for its injured employees and provide personalized attention and care. The risk management team is always available for any questions. Empathy is an especially important component of their program as they focus on maintaining the dignity of the injured worker.

The School District also makes continual improvements to its risk management and RTW programs. They produce a risk management report annually, which they review with employees, departments, the school board, cabinet levels, and the superintendent of schools. The results continually indicate that the RTW program benefits everyone, especially the injured worker.

A Construction and Transportation Infrastructure Maintenance Company

This company constructs and maintains transportation infrastructure in Alaska. It is committed to safety to prevent losses and has a comprehensive claims process to secure excellent medical care with a focus on RTW while dealing with geographic challenges.

Transparency is a major focus for this company, and it begins with the hiring process. To prevent injuries, the company addresses safety even before making an employment offer. During the hiring process, the employer shows prospective employees safety training videos, and trains on how to report a claim, get medical intervention, and participate in the RTW program. Pre-employment training sets expectations in the event of an injury and RTW after the injury. The employer clearly defines its culture up-front so the prospective employee may make an informed decision if offered a job. They also sign an acknowledgement form to work within the process outlined in the pre-employment orientation.

In the event of an injury, the supervisor is notified immediately, and calls a medical hotline to contact registered nurses, who help the injured employee navigate to the appropriate medical provider. If the employee has restrictions, this company will look for meaningful work for the injured employee. They will endeavor to find work within the company and will consider paying the employee to work as a volunteer at nonprofit agencies as well. In some instances, injured workers participate in making safety videos for the company.

“Create a win-win environment that everyone can see the value.”
An injured employee “deserves the same type of medical care and physical therapy as if they are the star quarterback.”
– Mesquite, Texas School District

“The relationship between the employer and employee is the biggest factor impacting return to work.”
– Colaska, Inc.
This employer strategizes to learn the employee’s interest and provide ideas for RTW opportunities from within the organization. The company representative we spoke with said, “We focus on trying to find something that’s meaningful to the employee [as well as] meaningful to the company.” These options range from duties close to their original position to working on a continuous improvement team. Success stories he shared include a concrete truck driver who was interested in becoming a dispatcher. Another employee worked with training electrical arc welding safety.

“The relationship between the employer and employee is the biggest factor impacting RTW,” he said.

SUCCESSFUL RTW PROGRAMS—THE FINAL PERSPECTIVE

Reflecting on our interviews with both insurers and these employers, we note the following commonalities identified by the participants toward achieving a successful RTW program:

- Management commitment needs to be foundational within the employer’s culture. Communication of this commitment builds trust between employees and management.
- Communication and setting clear expectations are key both before and after an injury occurs.
- Involved medical providers must understand occupational injuries and RTW programs.
- It is beneficial for a single source of contact at the employer to coordinate the RTW program for the injured worker, insurer, and medical providers.
- The employer should create and maintain an inventory of light-duty or transitional tasks.

CONCLUDING REMARKS

The purpose of the WC system is to provide a means of support for employees injured on the job, as well as for their families. Keeping injured workers on the job post-injury, in some meaningful capacity, retaining their dignity and pride, and ultimately returning them to full-duty purposeful work, is truly the ultimate success story.

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