

The Importance of Early Return-to-Work Programs

By Timothy K. Michels, Esq.,
Chief Operations Officer, Chesapeake
Employers' Insurance Company.

Benefits of Return-to-Work Programs

As soon as your worker is able, it is in everyone's best interest to return him or her to work in some capacity. Chesapeake Employers' experience shows that the longer an injured worker remains away from work, the more difficult it is to return him or her to gainful employment. Conversely, injured workers recover faster when they return to work. And returning to regular work usually occurs more quickly when transitional or modified duty is offered.

There are further benefits. For employees, a Return-to-Work program allows them to continue their earning capacity, maintain a productive mindset and stay on a regular schedule. It also gives them a sense of security and stability, increasing self-esteem. Employees



are allowed to maintain social contact with their fellow employees which enhances the overall morale of the workplace.

For employers, Return-to-Work programs reduce the financial impact of workplace injuries, improve the ability to manage an injury claim, and reduce the likelihood of malingering or fraudulent claims. They also get experienced employees back to work, reducing the cost of hiring and training replacements and reducing indemnity expenses for temporary disability payments.

Key Elements of a Successful Return-to-Work Program

First and foremost, an employer must have the treating physician's

medical authorization that the injured employee is physically able to return to work on a part-time or light-duty basis. With a Return-to-Work program, the employer works with the medical community to help injured employees return to work -- but only when medically appropriate.

Another important element: The employer must identify alternate jobs for an injured worker to perform. Whether called "Light Duty," "Modified Duty" or "Transitional Duty," these terms all refer to the same thing -- work that is intended to be temporary, productive and meaningful. Employers should be creative in developing an alternate duty job bank. For example, you can assign less strenuous parts of the employee's normal job or have him or her work at a slower pace. You can have him or her assist with office duties. You can also combine the less strenuous parts of several jobs to create one full-time job for the recovering employee.

Conclusion

Establishing an Early Return-to-Work program before an injury occurs is the best course of action. But these programs, with their requisite transitional-duty jobs, can be challenging for most employers to create. They require a lot of forethought, some creativity and an open mind. But the benefits of Early Return-to-Work programs can be tremendous. And, as insurers put more emphasis on medical cost containment, your company's Return-to-Work program may even demonstrate a commitment to safety that could translate into a more favorable workers' comp premium.

Timothy K. Michels, Esq., is the Chief Operations Officer of Chesapeake Employers' Insurance Co. (www.ceiwc.com), the largest writer of workers' compensation insurance in Maryland. This information is advisory only and provides general information about the creation of Return-to-Work programs. Please consult your company's legal counsel for additional employment-related questions.

Helping You Protect Your Employees and Contain Your Workers' Comp Costs



Every day, all across Maryland, Chesapeake Employers' Insurance helps employers keep workers safe from accidents and injuries.

We specialize in helping to contain your workers' comp costs through:

- ◆ safety guidance
- ◆ competitive pricing
- ◆ effective medical cost review
- ◆ return-to-work programs
- ◆ responsive claims management
- ◆ vigilant fraud protection



Proud to have earned an A-(Excellent) financial strength rating from A.M. Best

Connect with your local agent
or visit CEIWC.com