

RETURN TO WORK PROGRAMS SAVE WC DOLLARS

Early Return-to-Work (RTW) programs are designed to provide the earliest possible return of an injured worker to the workplace. The worker can perform meaningful, productive work that is within their physical limitations. When properly implemented RTW programs reduce workers' compensation insurance costs in Michigan dealerships.

BENEFITS TO EMPLOYERS:

1. Promotes employee morale - Allows an injured employee to continue to be productive and contribute to the Dealership.
2. Reduces medical and indemnity payments - Lower payments have positive impact on the MOD factor which reduces future premiums
3. Saves costs of hiring and training new employees
4. Reinforces the Dealership's interest and concern for the injured employee - improves communication between the Dealership and the employee
5. Reduces the chances of malingering or fraudulent claims
6. Dealership receives productivity for wages paid - There is no productivity during lost time claims
7. May promote faster healing, saving expenses from a prolonged disability
8. The Dealership reduces workers' compensation costs and retains the use of well-trained employees

BENEFITS TO EMPLOYEES:

1. Social contact with fellow employees speeds recovery and encourages a faster return to regular job and work schedule
2. Increases employee's self-esteem and reduces guilt over injury
3. Reduces the negative financial impact of lost time for the employee
4. Increases the morale of all employees
5. The employee avoids the negative effects of a long-term absence

TYPES OF ALTERNATE WORK:

Modified Duty - The employee returns to his original job, but with restrictions placed on the duties by the treating physician. Restrictions can include time limits and restrictions on activities such as standing, bending, lifting or twisting. The position is not as demanding as the original job.

Temporary Work - When the original job cannot be modified to accommodate the physician's restrictions, the employee returns to an alternate job the accommodates the employee's restricted abilities

RETURN TO WORK PROGRAMS CONTINUED

Implementation of an effective RTW program includes the following initiatives:

MANAGEMENT BUY-IN AND COMMITMENT

Management must confirm its support of the program and communicate its commitment to the dealership employees. Management must enthusiastically “drum up” employee support for the program by effectively communicating the need for and benefits to both the organization and its employees of a successful RTW program.

TRAINING

Management must develop a strategy to train all employees about the importance of the RTW programs and how the employee can participate. The training can take place in a number of ways including group discussions or seminars.

IDENTIFY ALTERNATE DUTY OPPORTUNITIES

Comprehensive job descriptions including, important functions, the location where the work is performed, and activities such as, lifting, walking, twisting and bending should be developed. These descriptions will help in identifying existing positions that could accommodate anticipated injury types. For example, sitting vs. standing, non-lifting or light-lifting jobs and even jobs that can be done one-handed. Develop new jobs for employees with restrictions. These new jobs should also have job descriptions that focus on the physical demands of the job to insure the right employees are placed in the right jobs.

MANAGEMENT MUST DEVELOP POLICIES AND PROCEDURES

RTW Programs must be based on policies and procedures to insure their success. Management must appoint an Administrator to oversee the program. The Administrator oversees how the program operates, who uses it and how it is used. The Administrator monitors how long alternate duty positions are used and reports to Management on its effectiveness.

EVALUATE RESULTS

As in all safety programs management must establish procedures for follow-up and evaluation of the RTW programs. Necessary changes must be made in a timely manner to maximize the benefits of the RTW program.

For help implementing your RTW program please call our TPA, MAXCIS Inc. at 1-800-930-7272