



Utilizing Return to Work to Control Claim Costs

We know that our safety efforts can help control the frequency of employee accidents, but did you know those efforts can also control claim costs? When a major accident occurs and an employee misses work for a period of time, there are ways to bring the employee back to work the right way and keep them involved in the daily operations. A successful Return to Work (RTW) program will have personnel versed in the steps of the process and prepared with modified job tasks readily available.

When an employee is injured and begins missing days from work, there is a window of time that begins to shrink. “Studies show that employees who stay out of work with a job-related injury for more than twelve weeks have less than a 50% chance of ever returning.” (<https://www.avmaplit.com/rtw/>). We don’t want to lose employees, so the key is to get them back to work, even with doctor’s restrictions, as soon as possible. Don’t wait for a full release from the doctor. The added benefits of RTW are quicker recovery times, retention of job skills, continued connection to the workplace and the employee maintains pre-injury wage stability.

While an employee misses work due to injury, temporary income benefits (TIBs) kick in after the eighth day. TIBs are determined by summing the employee’s thirteen weeks of pay prior to the injury and dividing by thirteen. This is called the average weekly wage. That number is then multiplied by 70%. To show an example of TIBs with a RTW program, let’s assume an injured employee’s TIB’s are calculated to be \$560 (\$20 per hour @ 40 hours per week = \$800; 70% of 800 = \$560).

Average Weekly Wage (AWW)	Hours Worked per Week (post Injury)	Earned Income from Work (post injury)	Temporary Income Benefits (TIBs)	Total Amount Paid to Employee
\$ 800	0	\$ 0	\$560	\$560
\$ 800	10	\$ 200	\$ 420	\$ 620
\$ 800	15	\$ 300	\$ 350	\$ 650
\$ 800	20	\$ 400	\$ 280	\$ 680
\$ 800	25	\$ 500	\$ 210	\$ 710
\$ 800	30	\$ 600	\$ 140	\$ 740

The above chart shows a return to work, light duty task at \$20 per hour. When the employee does not work any hours, the total paid to the employee is \$560. However, look closely at the last column. That number increases as the employee can return and work more hours. Additionally, TIBs decrease as the employee is able to work more hours. The best way to show you how is through math.

10 hours worked at \$20/hour = \$200
 Average Weekly Wage of \$800 - \$200 (earned income) = \$600

70% of \$600 = \$420

\$420 + \$200 = \$620 paid to employee for 10 hours of work

Another piece of the process is communication. We encourage you to communicate with the employee, the doctor and supervisors. Check in with the employee at least once a week to see how they are feeling and how treatments are going. A lack of communication can create a perception of indifference. When communicating with the doctor, we want to let them know that we have a Return to Work program with modified job tasks readily available. Prior to that conversation, email that list to the doctor along with a description of the employee's current tasks. Through this communication we can learn what limitations are in place and adjust tasks accordingly. Questions to ask the doctor:

- Can the injured employee return to the original job with no work restrictions?
- Can the injured employee return with restrictions?
- Can the injured employee perform other light duty tasks?

It is important to have a list of light duty tasks readily available. Do not rest your success on "If we have something for them, we will bring them back." If you take this approach, you may run the risk of the employee never returning. There are several ways to bring them back and keep them within the doctor's prescribed limitations. This is the reason we want to communicate with supervisors. Long before we are faced with a lost time accident, we want to sit down with supervisors and identify or create light duty tasks. These types of tasks would be necessary only if the employee cannot return to their regular position with limitations.

Examples of light duty tasks include:

- Lobby ambassador
- Training assistant
- Transport
- Assist with intake
- Assist with appointments
- Job hazard analysis entries
- Paint
- Check light fixtures
- Answer phones
- Purge or shred files

To view the Texas Department of Insurance's Return to Work Guide, the link is: <https://www.tdi.texas.gov/wc/rtw/documents/rtwguide.pdf>

A successful Safety Program enables an organization to be prepared for future obstacles. Taking a proactive approach acknowledges that accidents will happen. Having a RTW program in place can help you control claim costs, retain quality employees, increase morale, and avoid high turnover. The TCRMF Loss Control staff would be happy to help you start or improve this aspect of your Safety Program. Please contact Jeremy Wade at jeremy.wade@sedgwick.com with any questions you may have.