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Focus on Return to Work

When you have an injured worker who may have lost time from work you can expect to receive a phone call from the claims adjuster inquiring as to whether the employee has returned to work. If the employee has not returned to work, you can expect to be questioned about any modified duty you may have available.

Why all the focus on return to work?

Our worker's compensation act encourages employers to provide work for their injured employees. In fact, this return to work motivation is a re-occurring theme throughout the act. You should understand that the cost of claims is greatly reduced when injured workers return to work.

By providing work for your injured employee before the employee reaches Maximum Medical Improvement, the employee can stay in touch with you and his co-workers, stay in shape and remain a key part of your work force. Further, no Temporary Total Disability workers compensation payments are being made, which helps the employer's loss history.

Before Maximum Medical Improvement, if you can't bring a worker back to full duty and/or full pay at a modified job, think about a lower wage job or a part time job. Did you know that if you bring a worker back to work in this type of situation worker's compensation benefits will pay two-thirds of the difference between the employee's pre-accident wages and the modified duty wages?

Bringing an injured worker back to work after Maximum Medical Improvement is also important. A worker with a whole body injury, such as a back, neck or shoulder, will receive a higher weekly permanent partial disability payment if not re-employed at his or her pre injury wage. Permanent Partial Disability benefits pay out over the remainder of 500 (or 700 weeks, depending on the level of disability). This increase in payout can be a very significant additional cost of the claim. Because this increased payout affects the employer's loss history it is yet another motivator to return injured employees to work. An employee who does not return is a loose-loose situation for everyone.

If one of your employees is injured on the job be creative, think about the worker, your loss history and the built-in motivators in the workers compensation system and bring that employee back to work! Feel free to contact the claims department for more information on this or any other claim related topic.