

AHA Workers' Compensation Self-Insured Trust

news & notes

Once an employee is ready to return to work, help them transition safely:

- Ensure that supervisors adhere to a worker's restrictions during the transitional work period to avoid further injury.
- Assess workers during their first days back and frequently thereafter to see how things are going and what further modifications may be needed.
- Keep in mind the value of simple modifications. For example, if someone can't lift more than 40 pounds, find a way for two people to do the lift instead of one.
- Make sure that supervisors who are helping to return employees to the job respect their privacy rights. It's all right to focus on function (what a worker can do relative to job requirements), but it's not all right to ask specific questions about illness, disability, etc.

Consider the RTW needs of those with diverse conditions, such as mental-health issues or cancer treatment. If an employee is involved in a rigorous chemotherapy regime and requires a rest period at work it may be perfectly acceptable to help them nap in the onsite clinic. Or, for an employee returning from a mental-health-related illness, providing a staggered transition of four hours the first week, six hours the next week, etc. may be most effective. It's important to focus on the unique needs of the employee and the worksite to identify the optimal solution.

Getting Workers Back on the Job: *A Win-Win*

Spend a few hours in front of the TV on a weekday and you'll get an eyeful of what injured workers see every day: Ads for lawyers promising large settlements for their injuries. Experts consulted for this article advise something quite different-getting employees off the couch and back on the job as soon as possible. The benefits of early return-to-work (RTW) have been known for decades. The new and diverse initiatives under way by employers, insurance companies and disability-management providers are the subject of this newsletter.

A number of themes emerged from interviews. Among them:

- The need for efficient communication among employers, employees, medical professionals and benefit managers.

- The importance of focusing on return to work from the outset of injury.
- Established policies and protocols to assure consistency in the process.
- A can-do attitude among all parties involved.
- Consistent demonstration of employer concern for the employee.
- A blurring of the distinction between at-work injuries and those sustained elsewhere.

Return-to-Work Works

Whether the effort is led by an employer, a disability service provider, or a workers' compensation carrier, the common wisdom is that early RTW makes good sense for employees and those who pay them.

The Wisconsin Workers' Compensation Division states: It is to everyone's advantage for an injured worker to return to work as soon as possible after injury, within medical restrictions, because returning to suitable work

helps employees more readily recover from injuries, [and helps] employers gain lost productivity, lower compensation costs and less dependency on other types of assistance.

The state's comp division and other sources point to studies showing that employers with proactive RTW programs realize a:

- Lower rate of lost-workday cases
- Decrease in lost work-days, and
- Reduction in workers' compensation claims incidence.

Other research has found that:

- At workplaces with some type of RTW program, the majority of workers will return to their jobs early in their recovery periods.
- Most injured workers want to go back to work.
- Injured employees who miss 6 months of work have only a 50 percent chance of ever returning. Employees who miss a year due to injury return to work



"You were lucky this time, Mr. Dumpty. But I think your wall-sitting days are over."

AHA Workers' Compensation

AHA Workers' Compensation Self-Insured Trust Program is administered by Risk Management Resources (RMR), a division of BancorpSouth Insurance Services, Inc. www.bxsi.com

In March 2003 the AHA Workers' Compensation Self-Insured Trust was established. The program provides workers' compensation coverage to AHA members.

Risk Management Resources, the administrator for the program, assists members in the areas of claims management, safety and loss control.

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in only about a quarter of cases, and those off the job two years or more have little chance of ever making it back.

The value of early return-to-work is reflected in a code for disability management adopted by the International Labor Organization (ILO) of the United Nations in 2001. According to Boston University professor and disability-management expert Norman Hursh, the code "provides a blueprint for action both for the small employer who wants to be proactive in developing workplace disability-management programs, and the larger company [that] operates in many states and different countries." The tenets apply to those with temporary and more permanent disabilities.

Among key points contained in the ILO code:

- With the right skills, in the right job, with support as needed, people with disabilities are capable and reliable employees and are an asset to their employers.
- Managing disability in the workplace is in the business interest of employers. It leads to savings in terms of lost time, insurance and healthcare payments, and costs of recruiting and retaining workers.
- Retaining people who acquire a disability while working means the employer keeps experienced workers with valued expertise in whom considerable investment has been made.
- Basing an approach on evidence, best practices, and experience enables workers with disabilities to contribute productively in the workplace.

[AHAWCSIT](#) Early Return to Work Policy

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