



The Safety Zone

The Newsletter of the AHA Workers' Compensation Self-Insured Trust

Getting Workers Back on the Job

A win-win

When a worker is injured on the job, they go from being a productive asset to an unproductive liability. The longer workers remain in that condition—out of work and drawing disability—the less likely it is that they will ever return to work. Only half of workers who are out for 3 months return; after a year, only one-quarter come back.

That's a long time to be paying a workers' compensation claim – and it will show up in your premiums. Good claims management and good employee management are on the same page with respect to returning employees to work: The sooner, the better.

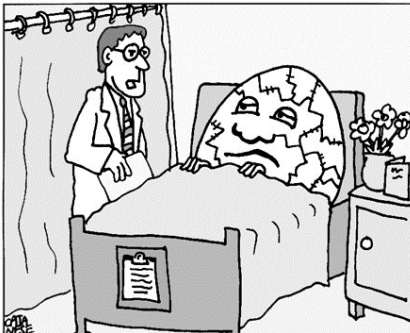
Here are some best practices:

Don't be a stranger. Workers may fail to return to work in a timely manner because they fall out of regular contact with the workplace. Everybody learns to work around them and eventually, without them. But you can prevent the “out of sight, out of mind, out of work for good” problem by keeping in touch with the worker throughout the process of obtaining care, healing and returning to work.

Start on the day the worker is injured – or as close to it as possible—and keep in touch with the worker, making sure that the worker:

- Has all of the paperwork required to file a workers' compensation claim and returns a completed copy to you.
- Understands the process of obtaining care, particularly that the worker will receive medical care while the claim is pending, with the possibility of additional benefits after the claim is accepted.
- Knows that you are available to answer questions and help put the worker in touch with people who can help (for example, vocational rehabilitation providers).
- Knows that you're willing to provide assistance with any needs the worker may have (for example, obtaining rides to or from medical appointments).

Clearly define the job. To get the worker back on the job as quickly as possible, you must define the “essential functions” of the job. Anything that's essential, the worker must be able to do. Anything that's nonessential, you may have to work around or eliminate from the job description.



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

For example, if the job involves scanning labels on arriving shipments, and the employee typically moves materials around manually while performing the job, what is essential? Scanning the materials, or moving them around? If the employee is able to scan items but not perform manual material handling, you may need to come up with a workaround.

Find the limits. Take the information you've developed about the essential job tasks, and have the worker give it to their physician or other appropriate health care professional (for example, a physical therapist). You can also provide a letter or



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Getting Workers Back on the Job, continued

form that tells the health care professional the information you need – which is, of course, a list of tasks the worker can do safely and a list of restricted or prohibited tasks resulting from the injury.

Look for accommodations. Based on the list of essential job tasks and the worker's limitations, determine which accommodations might be possible that would enable the worker to do the job. Make sure that both the worker and the healthcare professional are involved in the process.

You don't have to rebuild the workplace around an injured employee, but you do have to make "reasonable accommodations."

Examples of reasonable accommodations include:

- Limiting tasks to those that are safe for the employee (job restructuring)
- Making changes in the way duties are performed
- Physically adjusting the workstation based on an ergonomic evaluation
- Providing new equipment and training on how to use it
- Establishing a part-time work schedule
- Allowing time off for medical appointments or medically necessary time off for a longer period while recovering

Make an offer. Based on the information you have in hand, you can now decide how best to put the employee back to work. You must consider accommodating the employee in the following order, unless you and the employee agree otherwise:

- Provide accommodations that would enable the employee to stay in their original job.
- Reassign the employee to an equivalent vacant position in a job the employee is qualified to perform, and provide reasonable accommodations as needed.
- Reassign the employee to a lower-graded vacant position in a job the employee is qualified to perform, and provide reasonable accommodations as needed.
- Temporarily assign tasks that the employee is able to perform while recovering.

Make the employee an offer of work based on the accommodation you select. This could be, but isn't necessarily, an offer of regular, modified or alternative work.

It's in your best interest to get the employee back to work as promptly as is reasonable.

*If you should have any questions regarding **Return to Work** programs, please contact Risk Management Resource (RMR) - Loss Control team members at the numbers listed in this newsletter.*

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. Tina Creel, Vice President of AHA Services, Inc., is the Group Manager of the Trust and provides oversight of the day-to-day operation of the Trust.

The Board of Trustees provides oversight of the overall operation of the Group Trust.

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