

From Macro to Micro: Global Perspectives and Strategies on Return to Work

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Making Return to Work a Priority

Return to work is not a primary focus for many workers' compensation stakeholders in the U.S. We want to make it a priority.



The Paper

Return to Work: A Foundational Approach to Return to Function

Primary Stakeholder Groups



Perception: Employees/Union



Reality: Employees/Union

When an injured worker is out of work, their earning capacity decreases dramatically.

< 3 months
off of work



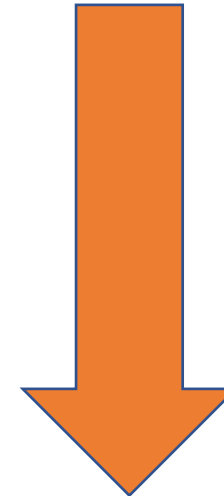
3.5% loss
in earning
capacity

3-12 months
off of work



11.6% loss
in earning
capacity

> 3 years off
of work



28% loss in
earning
capacity

What Works: Employees/Union

- Pre-injury the injured worker should actively work to understand workplace policies, plans and procedures (helps mitigate stress and miscommunication after an injury)
- Engage with and be responsive to requests from their employer and the work comp insurer's claims management team
- Participate in all medical treatment decisions
- Limit use of narcotics
- Talk with employer and doctor about return to work option
- Unions – participate in discussions with other stakeholders to encourage return to work

Perception: Caregivers



Reality: Caregivers

- Generally, it is in the patient's best interest to get them back to work as soon as medically possible – Hippocratic Oath at work!
- Good return to work outcomes can be beneficial to a provider's business

What Works: Caregivers

- Promote early and safe return to work
- Reinforce the message that return to work is important for both physical and psychological healing
- Return to work should be a key measure of a caregiver's success in a workers' compensation case
- Better outcomes should result in higher satisfaction and more referrals
- Allowing an injured worker to stay away from work longer than necessary is not in the best interest of the patient



Perception: Employers

100%
Recovery

Reality: Employers

Initial productivity losses are offset by

170%

as a result of cutting costs and increasing productivity in the long-run.

What Works: Employer

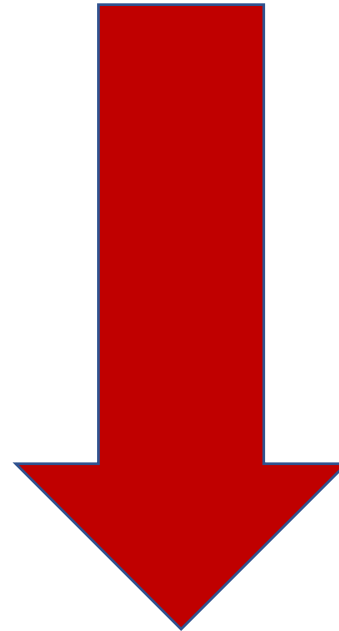
- Trust
- Create an environment where workers know there is a return to work program in place if injured
- Provide basic information and expectations to the injured worker about the work comp system in their jurisdiction
- Positive safety culture
- Up-to-date, job-specific regular and light- duty job descriptions
- Proactively reach out to worker to engage them in return to work options

Perception: Government/Regulator



Reality: Government/Regulator

Impact of work-
related injuries
on global GDP



4% loss

What Works: Government/Regulator

- Take a leadership role to implement financial incentives for employers – educate them on the value of return to work
- Support occupational health best practices for medical providers
- Partner with vocational professionals

Perception: Insurers



Reality: Insurers

Someone might be under a little too much stress....



What Works: Insurers

- Ensure your policyholders (employers) are prepared for RTW, should injuries occur
- Coordinate workers' compensation claim services to eliminate delays
- Promote RTW as the purpose of workers' compensation
 - Opportunities exist across operations, including underwriting, risk management, loss prevention, and claims management

What Works: Insurers

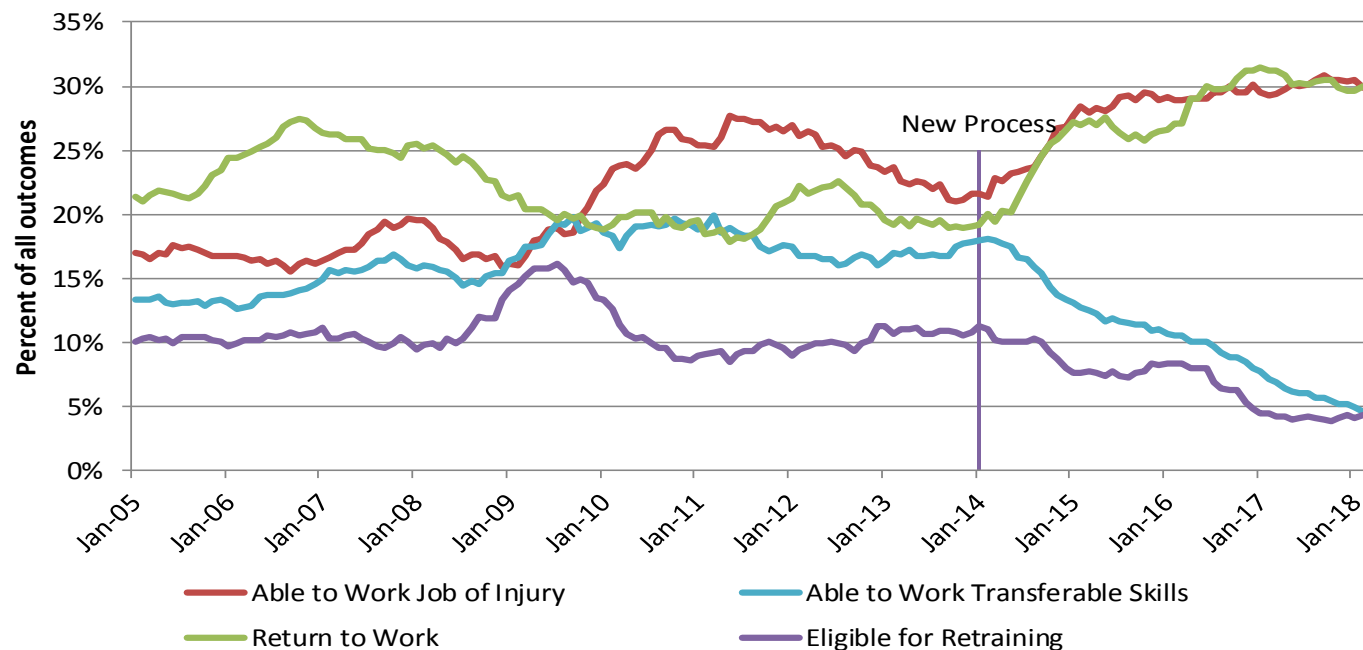
Some lessons from Washington State's experience

- Identify and address barriers to RTW early in the claim – start from Day 1!
- Take steps to instill a RTW culture across your claim stakeholders, policyholders, and customers.
- Don't be afraid to use vocational professionals. Their services should be seen as an investment, not a cost.

What Works: Insurers

Don't be afraid to use vocational professionals. Their services should be seen as an investment, not a cost.

Outcome distribution when first AWA referral made with less than 90 days of time-loss, select outcomes (12-month rolling average)



Where We Go From Here



Thank you.

You can find the IAIABC paper at
www.iaiabc.org/return-to-work-paper

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