

RETURN-TO-WORK PROGRAM



A Return-To-Work Program Can Reduce Claim Costs, Lower X-Mods And Reduce Workers' Compensation Premiums.

A Return-To-Work (RTW) program is designed to help employees remain a productive member of your workforce without impeding their recovery or risking additional injury.

Having an effective RTW program can facilitate the injured worker's recovery and increase the potential for a positive resolution of the claim. Additional benefits of implementing a RTW program include:

- » Reduce or avoid temporary or permanent disability payments
- » Reduce medical costs as injured workers experience faster recoveries
- » Reduce or avoid litigation
- » Discourage fraudulent claims
- » Improve productivity and morale among all employees
- » Avoid the replacement and training costs of hiring a new employee
- » Identify cross-training opportunities that enhance employees' abilities in their jobs

ESM Solutions will help your organization navigate through the complex and often confusing Workers' Compensation system. Our customized RTW strategies help reduce claim costs and create a cost control culture.



For more information, visit our website at www.executivesm.com or call 916-381-9400.

Actual Results

Anna is a 48 year old production worker who sustained an injury to her right shoulder. As is expected according to medical protocols, she was treated conservatively with non-invasive procedures: physical therapy, chiropractic treatment, medication, and so on. She was given work restrictions of no lifting over 10 pounds and no overhead work in order for her right shoulder to heal. The employer said they could not accommodate those restrictions, so Anna stayed home, off work, for the next 8 weeks. She did not improve with conservative treatment and surgery was recommended. Following surgery, she was again given work restrictions, but the employer did not accommodate. Anna continued to remain off work.

WITHOUT Return-To-Work Plan				
Type	Cause	Type	Cost	Basis
Lost wages	No pre or post surgery alternative duties	Temporary Disability	\$19,200	32 weeks off
Permanent Impairment	No permanent job. Stress added 14%	Permanent Disability	\$14,500	Stress added
Medical	+ Medical Legal Evaluations	Medical	\$36,400	Med-legal
Expenses	Surveillance	Expense	\$5,200	Surveillance
Legal Expense	Defense attorney	Legal	\$7,500	Depositions, Hearings
Total			\$82,800	

WITH a Return-To-Work Plan				
Type	Cause	Type	Cost	Basis
Lost wages	Pre and post surgery alternative duties	Temporary Disability	\$2,400	4 weeks off
Permanent Impairment	Shoulder surgery 6%	Permanent Disability	\$3,540	-15%
Medical	Surgery only	Medical	\$26,200	Surgery
Expenses	No surveillance	Expense	\$0	None
Legal Expenses	No attorneys	Legal	\$0	None
With RTW			\$32,140	
Without RTW			\$82,800	
Total Savings			\$50,660	