



**NPCA**  
Precast ... The Concrete Solution

**Injury Management Process**  
Early Return-to-Work Value Features  
& Bottom-Line Savings

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**Learning Objectives**

- Recognize that an early Return-to-Work (RTW) process is comprised of multiple steps.
- Understand how a RTW program can positively affect a company's profitability.
- Identify the impact of indirect costs on a company's bottom-line profitability.
- Demonstrate the potential savings a transitional work program provides.



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**What is an Early Return-to-Work Process**

The Return-to-Work (RTW) process is a planned approach that provides injured or ill employees with temporary medical restrictions, the opportunity to remain on the job working in some capacity.



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### Program Goals

- To lower workers' compensation (WC) claim costs when a workers is injured.
- To contain or reduce WC insurance premiums.
- Reduce the number of lost work days away (DART) metric
- Assist the injured employee return to their job.




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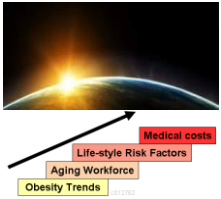
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### What's Emerging on the Horizon?

1. Economic Recession
2. Healthcare Costs
3. Aging Workforce
4. Obesity & Lifestyle Decisions



The cost of WC injuries in the US is at a crisis level. The medical and indemnity costs are rising.




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### Medical Severity Difference due to Age

Age has an impact on Medical Costs:

Study of the average medical severity for claims with temporary indemnity payments between 1996 to 2007.

- \$5,073 for the 20-34 age cohort study group.
- \$7,649 for the 45-64 age cohort study group.
- That is a 51% difference.

Source: 2011 NCCI Holdings, Inc.




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### Value of an early RTW Process

Value of an early RTW process can be seen in the following ways:

- 1. increased productivity of your workforce,
- 2. reduced cost due to fewer lost work days,
- 3. minimized wage loss to employees,
- 4. reduced disability claims and duration,
- 5. greater employee morale and communication,
- 6. fewer work performance issues.




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### This is NOT an "All or Nothing" Process

- Unrealistic Expectation: Return 100% of the Injured Workers Back to Work
- **Goal:** Return Most of the Workers Most of the Time
- Percent Will Vary Between Injury Types and for different department for manufacturers and different jobsites for contractors.




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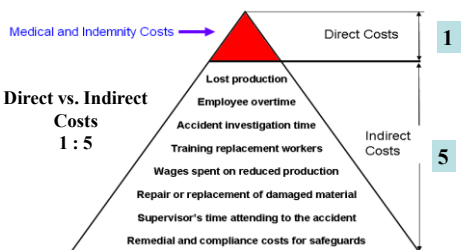
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### Direct versus Indirect Costs




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### 4- Steps to RTW Success




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### How to Began

Key components:

1. A Written Return-to-Work Policy, signed and supported by Top Management.
2. Communicate the Policy:
  - To employees
  - To supervisors
  - Your healthcare providers
  - To the Worker's Compensation insurance company




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### What is a RTW Process

A RTW process is a clearly defined and documented plan with the injured employee, employer and medical providers to enable the injured employee to return to work quickly and safely in:

- Temporary work assignments, within the doctor's restrictions, or
- Modified or alternative jobs once discharged from medical care.
- Ensure all aspects of the return-to-work process are managed and coordinated.




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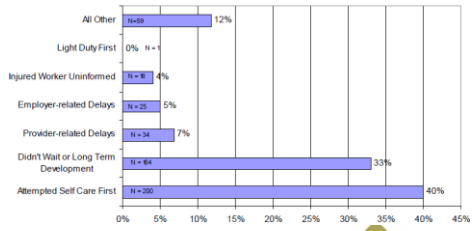
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## Timely Notice of Loss

### Reasons for Delayed Reporting




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## Timely Notice Loss Savings

### TIMELY NOTICE OF LOSS CALCULATOR

Accidents cost more than you think. Prompt reporting of Workers' compensation claims makes more of a difference than you think. Contacting CHA's Claim Department within 24 hours of an accident could save your company 2-6 percent of the accident's direct costs. Indirect costs -- such as employee overtime and the hours spent investigating an accident -- can be as much as five times more than those direct costs. That can add up quickly when you delay filing a claim.

CHA's Timely Notice Of Loss Calculator illustrates the difference that time can make in terms of these costs. Use the calculator to see the difference that prompt action could make to your company.

- Contact CHA Claim at 1-877-CHAASAP (1-877-262-2727)
- Report a Claim Online

Select from one of six periods




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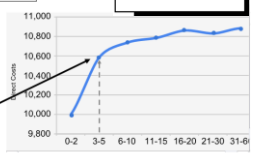
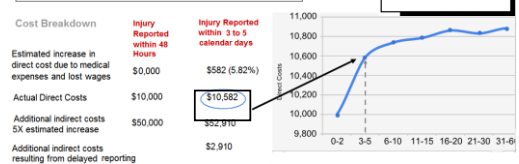
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## TNOL- Cost Breakdown

This example calculated an additional \$2,910 dollars of indirect costs for late reporting. Time does matter!




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### Step 2: RTW Team Members

**Have a PLAN**

Management:

- Process Coordinator (On site or at office)
- Superintendent or Forman
- Healthcare Providers
- Insurance Carrier
- Employee




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### Step 3: Establish Metrics for Success

**Record the dates of:**

- The injury
- Employer notification of injury
- Insurance carrier notification of injury
- First treatment and medical treatment
- Residual disability of injured worker
- Assignment to full or modified duty for injured worker
- Medical provider release back to work
- Have a loss investigation kit




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### Step 4: Address Each Injured Worker

**Establish a RTW Plan for Each Injured Worker.**

Job Function Evaluation is not a job description

Have a bank of modified, alternate or transitional jobs




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### Step 5: Work with Your Insurance Carrier

Work with your Claim Handler to anticipate medical costs and time away from work. Inquire about possible medical complications and the impact to RTW.

Allowing the injured employee to return to work one, two, or more days earlier is the goal!

This is a **WIN-WIN** program.



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### Money Saving Steps Before an Injury

- Communication
- Inform Workers of WC Coverage
- Injury Reporting Steps
- Foreman or Superintendent Involvement
- First Aid Availability
- Conduct a Job Function Evaluation
- Choose a Medial Provider
- Employee Transport



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### Communication & Coverages

- Explain what does WC Insurance coverage provide the workers if are injured or develop an occupational illness.
- Pass out insurance cards
- Employees must notify their supervisor or crew leader if they become injured.



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### Perform a Job Function Evaluation

- Job Title
- Job Responsibilities
- Essential Job Functions should meet ADA requirements
- Job Modification Opportunities for Transitional or Modified Work
- Identify available Alternate-Duty Jobs
- Review your RTW Process Regularly




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### Key Concepts

- Transitional Work - denotes a work change on a limited time basis.
- Modified Duty – means a temporary work change to allow the employee to perform the regular job, usually while recovering from their work-related disability.
- Alternative Duty – denotes a temporary work change to a different job other than his/her regular/routine job.




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### Job Function Evaluation Form

- Job Function Evaluation Form
  - Quantify the physical demands that the job requires.
  - List other factors, such as temperature or PPE worn while performing the job.

**CNA** Job Function Evaluation Form

Employee Name: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Department: \_\_\_\_\_  
 Job Title: \_\_\_\_\_

1. Job Function - please check all that apply to the job (check all that apply):

|                                  |                                   |                                    |                                   |                                   |                                   |                                    |                                    |
|----------------------------------|-----------------------------------|------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------------|------------------------------------|
| <input type="checkbox"/> Lifting | <input type="checkbox"/> Pushing  | <input type="checkbox"/> Pulling   | <input type="checkbox"/> Carrying | <input type="checkbox"/> Reaching | <input type="checkbox"/> Climbing | <input type="checkbox"/> Digging   | <input type="checkbox"/> Trenching |
| <input type="checkbox"/> Bending | <input type="checkbox"/> Twisting | <input type="checkbox"/> Squatting | <input type="checkbox"/> Kneeling | <input type="checkbox"/> Crawling | <input type="checkbox"/> Standing | <input type="checkbox"/> Walking   | <input type="checkbox"/> Running   |
| <input type="checkbox"/> Pushing | <input type="checkbox"/> Pulling  | <input type="checkbox"/> Carrying  | <input type="checkbox"/> Reaching | <input type="checkbox"/> Climbing | <input type="checkbox"/> Digging  | <input type="checkbox"/> Trenching | <input type="checkbox"/> Other     |

2. Describe the job function in terms of physical demands (check all that apply):

|                                  |                                   |                                    |                                   |                                   |                                   |                                    |
|----------------------------------|-----------------------------------|------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------------|
| <input type="checkbox"/> Pushing | <input type="checkbox"/> Pulling  | <input type="checkbox"/> Carrying  | <input type="checkbox"/> Reaching | <input type="checkbox"/> Climbing | <input type="checkbox"/> Digging  | <input type="checkbox"/> Trenching |
| <input type="checkbox"/> Bending | <input type="checkbox"/> Twisting | <input type="checkbox"/> Squatting | <input type="checkbox"/> Kneeling | <input type="checkbox"/> Crawling | <input type="checkbox"/> Standing | <input type="checkbox"/> Walking   |
| <input type="checkbox"/> Running | <input type="checkbox"/> Pushing  | <input type="checkbox"/> Pulling   | <input type="checkbox"/> Carrying | <input type="checkbox"/> Reaching | <input type="checkbox"/> Climbing | <input type="checkbox"/> Digging   |

3. Describe the job function in terms of other factors (check all that apply):

|                                      |                                   |                                |                                    |
|--------------------------------------|-----------------------------------|--------------------------------|------------------------------------|
| <input type="checkbox"/> Temperature | <input type="checkbox"/> Humidity | <input type="checkbox"/> Noise | <input type="checkbox"/> Vibration |
| <input type="checkbox"/> Other       | <input type="checkbox"/> Other    | <input type="checkbox"/> Other | <input type="checkbox"/> Other     |

4. Describe the job function in terms of other factors (check all that apply):

|                                |                                |                                |                                |
|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| <input type="checkbox"/> PPE   | <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other |
| <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other |

5. Describe the job function in terms of other factors (check all that apply):

|                                |                                |                                |                                |
|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other |
| <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other |

6. Describe the job function in terms of other factors (check all that apply):

|                                |                                |                                |                                |
|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other |
| <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other | <input type="checkbox"/> Other |

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### Choose a Medial Provider

- Most insurance companies have a preferred provider organization (PPO).
  - Select medical providers according to State laws.
  - If allowed to direct an injured worker, you want to consider the clinic's hours, security, location, credentials, customer service, and their quality of care.
  - Take every opportunity to communicate with your selected medical provider and build a working relationship




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### Preferred Provider Organization

**Network Workers' Compensation**

[Find a Network Provider](#) to view, print, or download information and materials regarding network providers. [View this job aid](#) for assistance.

**Access information and materials regarding:**

- ✦ [Texas Healthcare Network \(TXHCN\)](#)
- ✦ [California Medical Provider Network \(CAMPN\)](#)
- ✦ [PPO Panel Requests](#)




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### Example: List of Providers By Types and Specialties

| Provider Type:              | Specialty:                      |
|-----------------------------|---------------------------------|
| First Treatment Sites (115) | Acupuncture                     |
| Hospitals (10)              | Aerospace Medicine (1)          |
| Physical Therapy (68)       | Alcohol/Chemical Dependency (5) |
| Orthopedics (150)           | Allergy (22)                    |
| Chiropractic Care (22)      | Ambulance/Air Transport         |
| Surgery (396)               | Ambulance (1)                   |
| Neurology (66)              | Anesthesiology (246)            |
| Radiology/CT/MRI (718)      | Angiography (2)                 |
| Other (2057)                | Arthrogram (2)                  |
|                             | Audiology (2)                   |




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### Transitional Work Program (Solution)

A **transitional work program** uses real job duties to accommodate injured workers' medical restrictions for a specified time period – generally to gradually return them to their original job.

- Benefits:**
- Lowers compensation cost paid to the worker.
  - Returns employee to productive employment sooner.
  - Increases the employee's earning potential.
  - Creates the potential to save on WC premiums (lower modifier).




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### Example: See How It Works

Complete the forms below to calculate the indirect costs of having an injured worker.

\* Indicates required field

Injury Type -

Age Group of the injured worker

Does the majority of your workforce suffer from obesity?  
 Yes  No

Company's net profit margin -

- This example illustrates how the calculator operates.**
- A 30 year old worker, who was graded as obese strained his back.
  - The company has a NPM goal of 15%.




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### Injury Costs for Injury Type

|                 |   |
|-----------------|---|
| <b>Results:</b> |   |
| <b>\$2,199</b>  | Average <b>Medical Cost</b> for the selected injury   |
| <b>\$5,900</b>  | Average <b>Indemnity Cost</b> for the selected injury |
| <b>\$8,099</b>  | Average <b>Total Direct Cost</b> paid by insurance    |

Data provided by the 2010 **Official Disability Guides** for the average lost time days, medical and indemnity costs.\*

(\*) Work Loss Data Institute (WLDI) is an independent database development company focused on workplace health and productivity.




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### Transitional Work Days Saved

- 20 Average numbers of lost time days (LTDs) for this type of injury
- 12 Average number of LTDs by having a Transitional Work Program
- 8 LTDs saved by the Program

39.3% Percent of LTDs saved

Days were rounded to a whole number for appearance




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### Transitional Work Savings

**INDIRECT COSTS**  
Average indirect costs not covered by insurance can be 5 times the direct costs

Without a Transitional work program  
**\$40,494**

With a Transitional work program  
**\$28,905**

Transitional Work Savings 28.1%

**TIP**

**Transitional Work**

A transitional work program has the potential of saving your company between 5% and 30% of the medical and indemnity costs.




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### Injury Management Process

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