



WHITEPAPER

A Day One Approach

Improving Worksite Productivity and Employee Engagement Through Stay at Work and Return to Work Programs

“When an employee remains connected to the workplace and continues to make a positive contribution to society, recovery rates and life expectancy improve.”

– The International Association of Industrial Accident Boards and Commissions (IAIABC)

AUTHOR

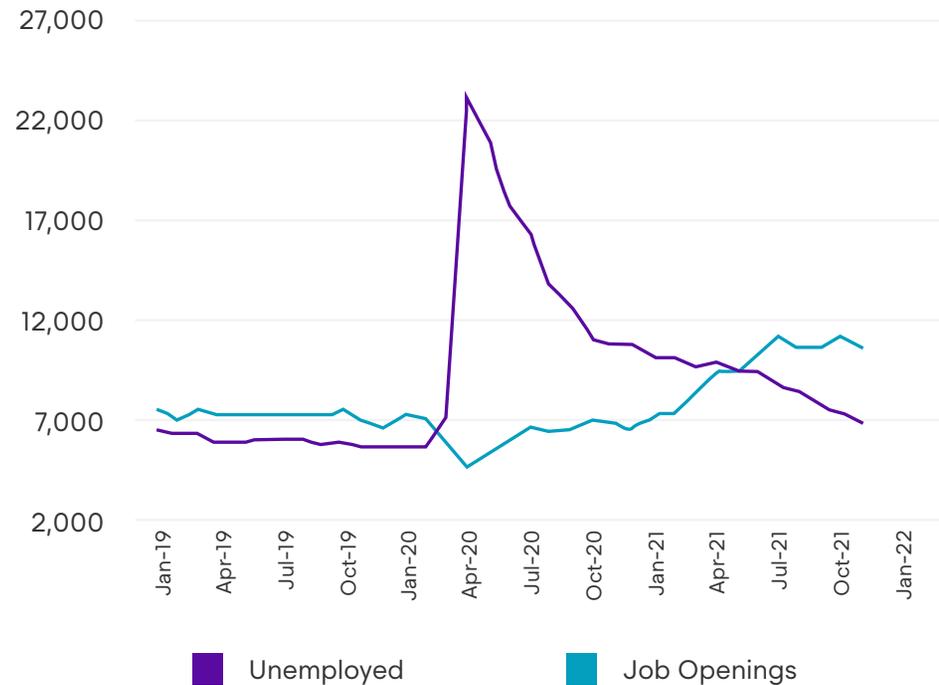
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Each year, [millions of workers in the United States experience an injury or a serious medical problem or disability](#) that results in absence from work to receive needed medical care and allow time to recover fully. In many cases, time away from work is short in duration. Even a short time away, however, can cause stress to both the employer and employee. In fact, according to the [Bureau of Labor and Statistics](#), the average median days away from work increased from 8 to 12 days from 2019 to 2020.

For the employee, they are navigating a system (workers' comp, disability, healthcare) for which they likely have little or no experience. Navigating the systems, loss of income, concern over the availability of work as well as their functional ability to return to work can cause undue mental stress on the employee which in turn may complicate and delay recovery. Many employees may also feel a loss of identity and social network when unable to work. At the same time, the employer may be suffering reduced productivity because the employee is absent. Given the current number of job openings versus available workers, employers may not always be able to easily replace a worker who is unable to work.

Unemployment vs. Job Openings*



*<https://numbernomics.com/unemployment-vs-job-openings-2/>

Injured workers return to work up to 50% sooner and claims costs are reduced by 70% on average when there is a formal return to work program in place.

Allowing the employee to return to work as soon as possible, even at less than full duty can help ease some of the employee's fears and reduce days away from work and lost productivity for the employer. [According to The International Association of Industrial Accident Boards and Commissions \(IAIABC\)](#), "When an employee remains connected to the workplace and continues to make a positive contribution to society, recovery rates and life expectancy improve."

Journey to Return to Work or the Road to Recovery

Few would argue that the goal in injury recovery is return to full function and return to work, but the journey we take to get there can vary greatly in terms of not just treatment but return to work options as well. So, while the end goal may be returning to work, how one gets there can take many paths. Essential to a successful return to work is the availability of transitional duty options. Studies show consistently that the longer an injured worker stays off work, the less likely they are to ever go back to work. [Even after only three months, the odds of the employee returning to work drop to 50%](#). Therefore, [it is imperative to bring injured workers back to the workplace as soon as physically able](#). However, in many cases, while they may be able to return to work in some capacity, they may not be able to return to full duty. This is when transitional duty becomes important.

[The terms "stay at work" \(SAW\) and "return to work" \(RTW\)](#) describe a broad range of programs that are intended to help an injured or ill employee to retain attachment to the labor force or, if the worker has left the labor force, to return as soon as medically feasible. RTW programs are most effective when combined with injury prevention and SAW strategies that include general health and wellness programs, employee assistance programs (EAPs) and prevention initiatives such as ergonomics programs that can detect potential work-related musculoskeletal disorders (MSDs) and develop solutions. This approach prevents further losses in productivity, quality and profit by lowering rates of absenteeism, lost time injuries and workers' compensation premiums.

Create Your Roadmap Before the Journey Begins

Employers should develop a SAW/RTW roadmap or strategy to help guide them in managing employee absence. RTW planning should start long before an injury or illness requires absence from work. Employers should have a contingency plan in place so that when injury or illness occurs, time away from work for the employee and loss of productivity for the employer is minimized. Studies show that [injured workers RTW up to 50% sooner and that claims costs are reduced by 70% on average](#) when there is a formal RTW program in place. Transitional duty is used to describe temporary placement of the employee either in a

56%

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temporarily modified version of their usual job (same job, adjusted hours, or duties) or at a transitional work assignment (different tasks) until they can return to their regular duties.

Critical to the success of RTW is being able to match the injured worker's physical capabilities with the physical requirements of the position. Although there is often confusion about terms, there is a qualitative difference between a Job Description (for example: an accounting clerk performs general accounting support tasks) and a Job Analysis or Physical Demands Analysis (which starts with the job description but then incorporates much more information, including essential functions and associated physical demands for each essential function). Optimally, every position within an organization should have a Job Analysis or Physical Demands Analysis. Employers should consider having both Job Analysis and Transitional Work Alternatives loaded into a searchable database that can locate jobs by not only job title but also based upon the physical capabilities of the employee. This database helps facilitate easy placement of recovering employees in a position that meets their functional capability. [Research by the Job Accommodation Network \(2019\)](#) suggests that more than half (56%) of accommodations that employers offer to employees have no monetary costs. For the accommodations that do involve monetary costs, the average cost was only \$500.

Unfortunately, many employers believe they have a limited number of suitable modified or transitional duty positions. For them, an Offsite or Alternative Transitional Duty Placement may be an option. In this scenario the employee is placed at an offsite location with a non-profit organization during the recovery period. The employee is considered to be back at work, and the employer pays regular or modified duty wages as jurisdictionally appropriate. [According to PsychologyToday.com](#), volunteering is psychologically valuable and the emotional benefits of unpaid work are very similar to paid work.

The SAW/RTW journey should begin with prompt attention to medical care and activation of the "contingency plan" for RTW if the injured employee will have some recovery time before they are able to return to full duty. Separating medical recovery and RTW discussion is a common error we see in the industry. This view misses the essence of an effective RTW process. RTW should be a "day one" discussion and should be an integral component of every intervention, medical and otherwise, that is carried out; it should be part of every discussion between the employee and the doctor, case manager and anyone else who is involved in the injured employee's recovery. Employers of all sizes can enhance outcomes and reduce costs by taking an active and proactive role in this process.

Roadblocks

Medical recovery is not the only barrier to RTW. There are a number of non-medical or psycho-social barriers such as a workers' fears and misconceptions, family considerations and motivation that can impact RTW. For so many of us, work is part of our identity and after an injury or illness, a worker not only experiences the loss of a paycheck and benefits but may also begin to feel isolated from his colleagues and support system. This is especially difficult when you consider that individuals spend most of their time at work and may participate in social activities revolving around work. While away from work, an individual may have issues with lower self-esteem and loss of identity associated with being away from work and changing home-life roles. Additionally, a stigma may be attached to the disability especially if it includes mental health and/or substance use. It is critical to understand these non-medical barriers and implement behavioral strategies for bringing about changes in attitudes and behaviors to facilitate RTW.

Therefore, returning employees to work goes well beyond treating the physical nature of the injury, health condition or disability. It also includes psychological impact, family and workplace dynamics. By creating an effective and holistic SAW/RTW program based on communication and trust, employers can take positive steps to keep their employees productive, safe and valued in the workplace.

Investing in the Journey Will Pay Off in Dividends on Investment

SAW/RTW programs have benefits for both employees and employers with an estimated [\\$8-\\$10 savings for every \\$1 invested](#) in such programs. Historically these programs have been predominantly used to reduce time away from work after a work-related injury/illness. However, creating an integrated SAW/RTW strategy for all absence types can reduce productivity loss and help to retain needed talent.

Across the U.S., [there is at least one open job for every American seeking work](#) which is great news if you happen to be looking for work but not necessarily good for employers who are looking for qualified candidates and are having difficulty meeting productivity demands. The jobs with the highest vacancies are typically hourly employees and frontline workers who work in accommodation and food services, leisure and hospitality, transportation, warehousing, and utilities as well as healthcare and social assistance. [According to the Bureau of Labor and Statistics](#), we can expect the labor force participation rate to continue to decline from the current 61.7% to 60.4% in 2030, mainly due to the aging workforce.

SAW/RTW PROGRAMS

- › Increase productivity
- › Improve employee retention
- › Accelerate recovery
- › Improve employee engagement, self-esteem and morale
- › Reduce negative financial impact on employee
- › Reduce costs due to overtime pay for worker coverage or replacement workers
- › Reduce disability durations
- › Reduce absence

SAW/RTW RESOURCES

- › U.S. Department of Labor Office of Disability Employment Policy's [Stay at Work/Return to Work publications](#)
- › [Disability Management Employer Coalition](#)
- › [Job Accommodation Network \(JAN\)](#)



In summary, employers need to retain the employees they have and attempt to balance the work-life-health and productivity equation. Many frontline employees are being asked to work overtime. Excessive overtime can lead to employee burnout, more turnover, poor health and increased incidence of injury. Employers need strong health, prevention and safety strategies including ergonomic programs to prevent injuries due to over-exertion. When injuries do occur, having a RTW program that allows for transitional duty during recovery can help to accelerate the employee's return to full duty and while the injured employee may not be able to perform all the essential functions of their regular job, they can contribute to the employer's overall productivity and may prevent the need and cost for a temporary replacement.



\$8-\$10 savings for every \$1 invested in SAW/RTW programs.



Tammy Bradly is a solutions-oriented product development professional with over 30 years of experience in the insurance industry. Her expertise includes medical case management, disability management, and the integration of health, disability and workers' compensation. Tammy has a proven success in the creation, implementation and delivery of clinical products and services. She is experienced in communicating with both internal and external customers to assess their business needs. Tammy enjoys working with highly motivated and skilled professionals in the development of creative solutions that deliver strategic value for the customer.

As Senior Director of Clinical Product Marketing, Tammy is responsible for strategic planning and product marketing for all clinical products including Genex's 24-7 nurse triage, case management, return to work, IME, utilization review and physician advisor services. Tammy holds several national certifications, including certified case manager (CCM), certified rehabilitation counselor (CRC), certified professional disability manager (CPDM) and certified in critical incident stress management (CISM).



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