



WHAT'S AHEAD

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Return to Work—a Workplace Tool Whose Time Has Arrived

Extended periods of economic turmoil generate fear, tension, frustration and uncertainty for employers and employees alike. This is especially true when reporters and commentators hosting a 24-hour news cycle use words like “longest,” “worst,” “crippling” and “unsustainable” to describe both the economic woes and efforts to address them. In the context of economic pressures, employee absence imposes a huge cost to businesses: directly through medical costs, wages, claims and litigation and indirectly through reduced employee morale, lost productivity, and fraud or abuse.

A 2004 study by the Center for Disability Research and the Liberty Mutual Research Institute for Safety shows that the likelihood of an employee returning to work diminishes directly in proportion to the length of absence. Absences force employers to increase the workload of existing employees, hire temporary workers or train new employees—all of which increases costs.

More and more, employers are recognizing the potential benefits of proactive return-to-work programs.

The concept of return to work still faces hurdles because of misconceptions on both sides of the employee/employer relationship.

Employers may feel they have little control over the employee's absence—it's in the hands of the insurance carrier and care providers. Finding or developing roles to speed up an employee's return might be difficult or disruptive. Supervisors may be concerned that returning employees aren't “100 percent” and will need special handling in addition to other managerial responsibilities.

From the absent employees' perspective, he or she may grow passive during a long recovery and feel control is out of their hands. Infrequent communication or interaction with the employer may leave an employee assuming his company and co-workers don't care. The employee may be uncomfortable performing “light duty” or learning a new job.

Return to work requires a change in the way employers and employees see each other. Employers must see a benefit in acting early and systematically in an employee's absence. Employees need to

learn that returning to work quickly will lead to faster healing, a more positive outlook, and a restoration of income and benefits that inevitably suffer when an employee is absent.

An effective return-to-work program works best when all parties are engaged and understand their roles:

- The employee must be motivated to actively participate in the return-to-work process by following medical instructions, observing restrictions and keeping the employer informed of progress.

- The employer's staff works with the carrier to implement duty alterations, accommodations or retraining to create a working environment conducive to the employee's needs.

- A company's disability or workers' compensation carrier may be the best resource for guidance in establishing an effective return-to-work program.

Absent a comprehensive integrated approach involving the carrier, return-to-work programs may not be as efficient or effective.

Creation of a return-to-work program rests on three vital components:

- Education, beginning with management and continuing to front-line supervisors and employees;

- A comprehensive inventory of job descriptions, possible transitional work assignments and other devices or accommodations to reintegrate a returning employee; and

- A clearly defined communication plan between the employer, employee, provider and carrier.

At Liberty Mutual, our disability case manager coordinates with the attending physician, return-to-work consultants, the employer and the affected employee to facilitate their return. Liberty uses a clinical model employing physician consultants to



better understand the patient's complex needs. The insurance carrier can be key to ensuring that all of the participants in the return-to-work process communicate clearly and effectively.

An effective, well-managed return-to-work program will be beneficial to all involved. The employer retains an employee with training and experience. The employee reaps financial and intangible benefits as well—from regaining income lost while on disability, to the self-esteem that comes from overcoming a serious injury or disease and remaining a productive member of the workforce.

Implementation of an effective return-to-work program is a function of commitment—to the business and to the employees who make it run. An employer can send no clearer message of the value of its employees than to help them reconnect productively with the workplace as quickly and safely as possible.