



# THE IMPACT OF RETURN TO WORK PROGRAMS

## A CASE STUDY



NOT JUST DATA. DIRECTION.

### THE PROBLEM

Workplace injuries have the potential to impact any business or organization, at any time, no matter the industry. While risk management strategies should be in place to mitigate the likelihood of an accident, they still occur. When they do, having a Return to Work Program is key. Delays in employees returning to work after an injury increases disability costs, medical costs, and have a negative impact on productivity. Plus, the longer an employee is absent from work, the less likely they are to ever return to their job.



**↓ 50%**

CHANCE OF RETURNING TO WORK FOR AN EMPLOYEE THAT MISSES 6+ MONTHS

### THE SOLUTION

Creating an effective Return to Work Program is essential for reducing the costs associated with workers' compensation. Starting with a "Zero Culture" in your workplace can help. This means aiming for:

- | **ZERO INJURIES** – the least expensive claims are the ones that never occur
- | **ZERO DELAYS** – studies have shown the longer you wait to report a claim, the higher the cost
- | **ZERO LOST TIME** – employers that plan ahead and provide immediate transitional work can reduce the number of injuries that result in expensive lost-time claims
- | **ZERO ERRORS** – experts estimate that over two-thirds of all employers are overpaying work comp premiums because of errors in classifications, premium audits and ex-mod calculations
- | **ZERO FRAUD** – a well-defined no fraud tolerance policy that helps identify abusers within your company
- | **ZERO LITIGATION** – being responsive and helpful to injured employees – showing that you care – can substantially help avoid costly litigation

### THE NUMBERS

Nearly **30% of employees who are injured on the job lose days** at work. With nearly 3 million non-fatal workplace injuries in 2014, that meant there was the equivalent of **3.2 workers' comp cases for every 100 full-time employees**. Having a return to work program in place is key. According to the RAND Institute for Civil Justice, **having a return to work program in place reduces the length of an injured employee's absence by an average of 3.6 weeks**. Even for an employee who faces a permanent disability, a return to work program reduces the average number of weeks out of work by 12.6 weeks.

TIME BEFORE REPORT	EXPENSE
1-2 WEEKS	+18%
3-4 WEEKS	+30%
>1 MONTH	+45%

