

DEVELOP A RETURN TO WORK PROGRAM

LOSS CONTROL BULLETIN

grinnellmutual.com

Preventing accidents is the best way to limit the direct and indirect costs associated with workplace injuries.

If an employee is injured, an effective Return to Work Program can help manage the costs and bring an injured employee back to work as soon as medically possible.

TIME OFF AFFECTS THE BOTTOM LINE

The longer an injured employee is off work, the less likely they are to return. Bureau of Labor Statistics (BLS) research shows that if an injured employee is off work fewer than 30 days, there is a 75 percent chance that the injured employee will come back to work. The longer an employee is off work, the lower the chance they will return to work. And after two years off, there is almost no chance of a return to work.

In September of 2016, according to statistics from the BLS, the average cost of workers compensation per hour worked was \$32.27 in the private sector.

By bringing the injured employee back to work, the workers compensation costs are being reduced. And studies have shown that injured employees is more likely to return to their original job if they are brought back to work in a transitional role as opposed to not working at all during their recovery process.

Regular communication shows employer concern, keeps the employer updated on the injured employee's medical status, and can make the injured employee more eager to return to work.

HAVE A PLAN

Managing employee injuries should be as much a part of the organizational focus as any other operational issue.

There are two essential elements to have a successful Return to Work Program: The employer must have a strong commitment to returning injured employees back to work as soon as medically possible; and there must be on-going communication with Grinnell Mutual's Claims Department, the injured employee and, if necessary, medical care providers throughout the recovery process.

Grinnell Mutual's Loss Control department can help you put together a customized return to work program for your organization with its "Developing a Return to Work Program" resource. Ask Grinnell Mutual's Loss Control Department how to get your copy.

This bulletin has been prepared as an underwriting reference for members of Grinnell Mutual Reinsurance Company and does not signify approval or disapproval by the Company of any product or device. Please do not copy or reproduce any portion of this bulletin without the written permission of Grinnell Mutual Reinsurance Company. The information included in this publication and program was obtained from sources believed to be reliable, however Grinnell Mutual makes no guarantee of results and assumes no liability in connection with its use. It is the user's responsibility to comply with any applicable regulations or laws. Information obtained from or via Grinnell Mutual should not be used as the basis for legal advice, but should be confirmed with alternative sources. Grinnell Mutual Reinsurance Company, Grinnell Mutual, and coordinating logos or marks are property of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2017.



AUTO | HOME | FARM | BUSINESS