



ESSENTIALS OF RETURN TO WORK

Implementing a Fast Response System

Lost time compensable injuries that are reported late typically cost much more than identical injuries reported at the time of injury.

As medical expenses rise across the board, employers are increasingly concerned about controlling their workers' compensation costs. As such, every new injury is a decisive moment: the injured worker needs help and the employer is suddenly tasked to assist its employee and set in motion a reporting process.

Fast response is an essential element in a successful return-to-work strategy. Employers who have created formal systems to respond are reaping the benefits of lower workers' compensation costs and quicker return to work. These systems are designed specifically for the employer, but all share the same core concepts.

A well-designed fast response system helps ensure that injuries will be appropriately treated, reported, and monitored. Surprisingly, the cost of failing to implement a fast response system is frequently highest when an injury appears to be "light," that is, one which appears to require little medical care or recovery time. These injuries, when not carefully monitored, can turn into medically complex, excessively long lasting, and often litigated cases.

A fast response system matches every injury with the appropriate care, timely reporting, and follow through to accelerate return to work and reduce workers' compensation expenses.

Essentials of a Fast Response System: PIE

Successful fast response systems for work injuries have in common the key elements of **P**roximity, **I**mmediacy, and **E**xpectancy, or **PIE**.

Close Proximity of Responders. Is the initial response as “close” to the worker as possible? Supervisors need to directly engage when their workers are injured. The employer should show convincingly that it cares through prompt response from managers and use of onsite medical skills, if available.

Immediate Care. Are you sure that the right medical response will occur within an hour of injury? A qualified individual should, as quickly as possible, assess the worker’s condition for the most appropriate treatment, be it first aid, a walk-in clinic, or hospital emergency department. A 24/7 nurse triage phone line can be used for immediate consultation.

Expect Recovery. Is the employee, with support by the employer, medical provider, and claims payor, confident of timely recovery? Studies show that people more readily recover from work injury if they perceive from the outset that they will recover. Medical treatment can be daunting; pain and other symptoms can cause anxiety. Many injured workers need a trusted medical professional to coach them on medical care and assure that they are on the path to recovery.

Common Signs of Uncoordinated Response

When the following problems occur, medical care is likely to be sub-par and required reports are often inaccurate and late. The result is delayed return to work, excessive claims costs, and employee distress.

- › The injured employee does not know what to do and may not inform his or her supervisor
- › Supervisors do not know what to do and do not report an injury to management
- › Surprising complications arise in simple injuries, such as infection, worsening pain, and adverse reaction to medications
- › Days after an injury, the injured worker appears to be self-treating, or not complying with medical instructions, even though they are informed about medical treatment
- › No medical professional appears to be coaching the worker back to recovery

ELEMENTS:

- › Written Procedures
- › Periodic Training
- › Immediate Care
- › Recovery Monitoring
- › Injured Worker Coaching

Many injuries that start out as unremarkable turn into the most difficult injuries to manage. It's best to report all incidents when they occur.

Establishing a Fast Response System

An effective fast response system ensures:

- › 24/7 access to a nurse hotline to consult at the moment of injury
- › Onsite medical care or local offsite care is pre-arranged, such as at an occupational medicine clinic
- › The initial medical response is appropriate and swift, preferably within an hour of injury
- › The employer's internal injury records are complete
- › The claims payor receives first reports of injury with little delay
- › Claims are not reported weeks or months after the date of injury
- › The employer is engaged with its injured workers, whether they are on temporary modified duty or in convalescence
- › The claims payor keeps close track of medical care

An employer matching this profile has established written procedures to follow for every worksite incident involving a possible work injury. The procedures include steps for supervisor response, prompt medical care, internal communications, and formal reporting to the insurer/third party administrator. These procedures instruct how the insurer and employer will monitor the worker closely during recovery, including an escalation plan for cases that appear to be stalled.

Employees and supervisors should receive training on the procedures on a regular basis. The first medical responders stay informed about injury patterns and special aspects of the workforce that could affect how care is delivered—for instance, the presence of workers with limited English proficiency.

Though it is possible the number of reported claims could increase due to more thorough attention to injuries, the costs will be more than offset by the reduction in total number of disability days and lower workers' compensation costs.

Selected Sources

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