



ISRITM

SAFETY GUIDANCE MATERIAL

SAFETY MANAGEMENT GUIDANCE

This safety resource was written for the scrap industry by the scrap industry and was developed to assist you in making your scrap operation a safe place for employees, customers, and visitors. The best safety programs are custom-tailored to individual operations. These resources offer sample wording of policies and procedures.

WORKERS' COMPENSATION MANAGEMENT AND RETURN TO WORK

APPLICABLE STANDARD: N/A

EMPLOYEES AFFECTED: All

WHAT IS IT?

A workers' compensation management and return-to-work program is a means of controlling the claims process when one of your employees gets injured. It involves techniques for getting claims reported, managing the claims, and getting injured employees back to work as soon as possible.

WHY IS IT IMPORTANT?

In the competitive world of scrap processing, the ability to control costs can be the difference between prosperity and failure. Yet, one area of variable expense many companies overlook is that of workers' compensation costs. Over the past 30 years, workers' compensation costs in the United States have spiraled from an incidental budget item to a major expense.

There are two sides to any safety program. Most employers place a great deal of emphasis on accident and injury prevention, which is often reinforced through communication, training, and general awareness programs. The post-injury side of loss control is cost containment, and unfortunately employers all too often allow the "system" to take control at this point. Here are a few facts about the money that can be saved through effective workers' compensation management and return to work.

- Prompt (within 24 hours) reporting of a workers' compensation claim can reduce average costs by 44%.
- The chances of litigation are reduced by 50% if the employer contacts the injured worker within one week after the injury occurs and positively reinforces the workers' self-image and value. (Source: California Workers' Compensation Institute.)
- Eighty percent of all litigated claims result in higher settlements. (Source: AIA/AISG.)
- 85% of injured workers return to work within two months. The remaining 15% account for 75% of the total dollars spent in the workers' compensation system. (Source: AIA/AISG.)
- There is only a 50% chance that an injured worker who is away from work for more than six months will ever return. (Source: AIA/AISG.)
- Return-to-work programs have proven effective in reducing attorney involvement, aiding in quicker recovery, and reducing related costs, such as rehabilitation expenses, therapy and surgical expenses, and days lost.

WHAT IS REQUIRED?

- Develop a written company philosophy indicating the importance of the employee's return to work.
- Appoint a Return-to-Work Coordinator.
- Develop a list of preferred physicians or designated managed care facilities for referral of injured employees.
- Train and certify employees in CPR and first aid.
- Implement accident investigation and reporting procedures.



- Develop a standard system for reporting claims.
- Develop descriptions of jobs and their physical demands for use in identifying transitional work.
- Communicate and educate employees and supervisors about the return-to-work program before injuries occur.
- Intervene early and stay in touch with the injured employee.
- Establish a system to track results.

HOW DO YOU DO IT?

Develop a written company philosophy

Your policy or philosophy should convey an “I care” (or “we care”) attitude. It should be set up to treat employees fairly, in a caring way, to reinforce their importance to the company. Many studies have concluded that the employee’s perception of the workplace can have a big impact on how quickly he or she returns to work after any injury.

Communication of a policy does not stop with the written statement. Actions speak louder than words. It is imperative that all management, including senior managers, supervisors, etc., exhibit an “I care” attitude in everything they do. Nothing hurts the success of a program more than a manager who exhibits an unsafe work ethic or negative attitude. The manager who is positive, shows concern for employees, and enlists the assistance of employees goes a long way in promoting a successful program.

Appoint a Return-to-Work Coordinator

To ensure the program is properly implemented, it is necessary to designate one person with the responsibility for coordinating workers’ compensation claims. The Return-to-Work Coordinator must be able to skillfully communicate with injured employees, managers, supervisors, physicians and other health care providers, insurance representatives, and unions if applicable. This does not have to be a full-time position, but it is important that it be handled by one person.

Designate preferred physicians or managed care facilities

Workers’ compensation laws vary from state to state. Understand the laws in your state and exercise the controls allowed. Even where the injured employee has a right to use his or her own physician, with proper communication, most injured employees are willing to use a preferred physician or managed care facility on the company’s referral. A managed care facility that specializes in occupational injuries and rehabilitation is ideal. Individual physicians should be familiar with workers’ compensation and support the concept of conservative management with continued work whenever practical. Your workers’ compensation insurance company can review the procedures regarding physician referral for your state as well as identify appropriate medical providers.

You should talk with the designated care providers before any work injuries occur. Make sure they understand you are committed to getting the employee back to work.

Train and certify employees in CPR and first aid

Clearly, a major step in cost containment is to keep employees at work. Treating minor injuries using trained (Red Cross certified) employees substantially reduces costs and returns employees to their regular jobs quickly with the perception they are cared about. Regardless of cost, it is also important to recognize when the injury is serious enough to warrant professional attention.

Implement accident investigation and reporting procedures

Effective accident investigations identify the root causes of accidents. Once the root causes are identified, supervisors and managers can take the proper corrective actions to prevent future occurrences. Documenting the specific corrective actions taken, as well as recommending additional corrective actions to management, is crucial to reducing frequency, severity, and costs of accidents.

Develop a standard system for reporting claims

A tremendous cost saving can be realized through prompt reporting of workers' compensation claims. The faster you can notify your insurance company's claim professionals, the sooner they can start handling the case. Most insurance carriers now offer toll-free numbers for claim reporting, and some offer Internet claim reporting. Using either of these tools will greatly reduce reporting time and associated costs.

Develop descriptions of jobs and their physical demands

It is important to have a list of potential transitional jobs available to the injured worker. This is not as difficult as it sounds. The bottom line is that you want to identify some basic jobs that a worker with medical restrictions could do while he or she recovers to full capacity. Doctors are more likely to release a worker to "light duty" if they know there is work available.

Choosing transitional employment involves looking at the tasks involved in a job. It may encompass anything from reducing hours, to identifying tasks with gradually increasing effort, to making permanent modifications. The important thing to remember is that when the employee is back at work with some degree of productivity, he or she is also on the road to recovery. Appendix A provides more information on task analysis.

Communicate and educate

Supervisors should understand the workers' compensation laws and how much a continuing claim can cost. Supervisory support is key! Supervisors must not take a negative attitude toward an injured employee on modified or restricted work. They must understand that the company's return-to-work program is a temporary alternative aimed at controlling workers' compensation costs.

Employees should be educated as to the procedures to follow when an accident does occur. They should also be made aware of the company's return-to-work program and the benefits it offers.

Intervene early and stay in touch with the injured employee

Researchers have found that workers who are injured and then ignored may perceive that the only way to get the employer's attention is to press for a retaliatory settlement. The claimant who engages an attorney is less likely to return to work. Therefore, it is vital to contact the injured employee the first day off work and at regular intervals until he or she returns to work. Good employer-employee relations is a significant element in the prevention of disability dependence.

Contact can be made by the owner, immediate supervisor, safety director, human resources representative, and/or co-workers. Regardless of who makes contact, it is important that the contact be positive. Let the employee know he or she is missed and needed back. It is also helpful to let the employee know how things are going at the plant. This makes the employee feel a valued part of the company and maintains his or her interest in returning. Some questions that can be asked to show concern for the injured employee include:

- How are you?
- Is there anything we can do?
- When do you see the doctor again?
- Are you having any problems or concerns that we can help with?
- Do you have any idea of when you will be able to return?

Sending a get-well card or personal note will also convey the company's concern about the injured employee.

Appendices B and C provide materials to assist in making and tracking contacts with injured employees.

Establish a system to track results

As with any safety program, it is necessary to develop a system to track results. This system allows you to see if your program is working or identify areas where improvement is needed. It is also a great way to stay on top of your insurance company to make sure your claims are getting the attention they need.

WHERE CAN I GET MORE INFORMATION?

Talk to your insurance agent and your workers' compensation insurance company about setting up an effective claims management system.

APPENDIX A: Task Analysis for Job Descriptions

Task analysis is the process of systematically assessing all elements of a given job, including the workstation design and job functions. During the task analysis, problem jobs and the risk factors associated with them may be used to identify possible modified or alternative work (light duty).

A copy of the employer's job description listing the essential functions of the job should be attached to the task analysis form when submitted to the treating health care provider. A job description should have been developed to identify the physical demands of the job.

Here are some key questions for identifying job components:

- What activities are involved?
- What are the physical functions required?
- How often are they performed?
- For how long a duration are they performed?
- What is a typical daily schedule?
- What equipment and tools are required?
- How are tools used?
- What skills are required?
- How much does the object being lifted weigh?

This kind of analysis provides a basis for matching job requirements with physical capabilities. A written summary of the task analysis can be used effectively by the treating health care provider in return-to-work planning. Such a breakdown of factors is useful to the physician in determining work readiness and work restrictions.

Following is an example of a form to be used for task analysis.

TASK ANALYSIS

Employer _____ Employee _____
Employer address _____
Telephone # _____

Complete the following information to describe the employee's job at the time of injury:

Job title _____ Usual job? Yes ____ No ____
Department _____ Supervisor _____

General description or purpose: _____

Work schedule:

Number of hours/day _____

Number of days/week _____

Breaks: From _____ to _____; from _____ to _____

Overtime (hours/week) _____

Description of tasks (use additional page if needed):

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____

Tool and equipment (include weight and number of hands necessary to operate):

Describe special demands: _____

Physical demands

Complete the following to show the maximum physical demand for all of the tasks listed above. For example, if Tasks 1 through 4 require no bending but Task 5 requires occasional bending, the overall job must be rated as requiring occasional bending.

JOB REQUIRES	Continuous 67%–100% of the day	Frequent 34%–66% of the day	Occasional 1%–33% of the day
Bending			
Kneeling			
Squatting			
Climbing			
Standing			
Walking			
Sitting			
Lifting/reaching above shoulder height			
Lifting/reaching between shoulder and hip height			
Lifting/reaching below hip height			
Driving			
Fine motor skills			
Climbing stairs			
Climbing ladders			
Pushing			
Pulling			

Job requires

Maximum lifting/carrying of _____ lb.

Frequent lifting/carrying of _____ lb.

Does job require repetitive motions? (check if applicable)

	Wrist	Elbow	Shoulder	Ankle
Right				
Left				

Hand coordination movement required	Right		Left		Frequency
	Yes	No	Yes	No	
Major hand					
Fine manipulation					
Gross manipulation					
Simple grasping					
Power grasp					
Hand/wrist twisting					

Completed by _____

Title _____ Date _____



APPENDIX B: Injured Employee Contact Guide

It is not uncommon for an injured worker to feel isolated and concerned about the future. Periodic contact, made by a company representative whom the employee is familiar with, can do much to allay these concerns and prevent small irritations from growing into a litigious confrontation.

When to make contact

Initial contact should be made within three days of injury. Follow-up contact should be made weekly for the first four weeks after the injury and then biweekly or as determined by circumstances. If the employee returns to work, the supervisor should periodically check on how he or she is doing during the course of the work week.

Contact discussion

1. Inquire about how the injured employee is doing. Listen, and show genuine concern; the employee may reveal some minor stresses that you can help with.
2. Ask if he or she has any questions regarding benefits, return to work, etc. You should not attempt to answer benefit questions, but rather let the employee know you will see that someone follows up with answers. Refer any questions to your Return-to-Work Coordinator.
3. State that the employee's presence will be missed, as he or she is a valuable part of the work force team. Express your wishes for a speedy recovery.
4. Provide news about the company, department, or co-workers to reinforce your point that the employee is still part of the team.
5. Send a get-well card.

APPENDIX C: Injured Employee Contact Log

Employee Name

Date of injury

Address

Address

Telephone #

Department

Immediate Supervisor

Company Contact Person

Contact Date

Comments: _____

Follow-up needed:

Date get-well card sent

Next contact date

