

Early Return to Work Programs for Injured Employees

The U. S. Bureau of Labor Statistics reports a...

- 50% chance an employee who is off work for 6 months will never return to work.
- 90% chance an employee who is off work for 1 year will never return to work.

Helping an injured employee return to work as soon as possible should be a high priority for businesses. An early return to work program will reduce the financial impact of a workers' compensation claim and will assist the injured employee's recovery. A proactive approach to disability management can provide an employer a competitive edge in controlling injury costs and also retain a trained workforce to help maintain your company's productivity.

Employer Benefits (reduced costs) from an Early Return to Work Program

- Reduces the likelihood of malingering claims
- Maintains skill sets of experienced trained employees
- Facilitates employer/employee contact giving employer more control
- Promotes goodwill and the corporate image
- Reduces cost of replacement workers
- Promotes better morale among all workers
- Improves employee/management relations
- Encourages management participation in employee's recovery
- Reduces longevity of medical care and costs
- Lower Workers Compensation costs
- Lower disability awards
- Reduction in attorney involvement

Employee Benefits from an Early Return to Work Program

- Maintains social contact with other employees which enhances recovery
- Prevents interruption of salary and/or benefits
- Increases employee self-esteem
- Promotes a sense of company loyalty
- Expedites a speedy recovery
- Allows an employee to remain in same or similar job

Michigan Millers Mutual can:

- Assist with the development of return to work programs
- Assist in managing claims to reduce WC costs

- Work with physicians to determine an employee's work potential
- Maintain active communication with injured workers
- Provide medical manager to direct medical care and rehabilitation
- Assist in determining appropriate injured workers for early return to work

An Early Return to Work Program creates a winning situation for all parties involved. An early return to work program should be established before it is needed.

