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## **Return to work programs reduce workers' comp claim costs**

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Return to work programs, sometimes call modified duty programs, can greatly reduce the cost of workers' compensation claims. The longer an employee is away from work, the more difficult returning to work becomes. As time goes by, injured workers who are receiving wage replacement benefits from the insurance carrier may become comfortable receiving a check - while sitting at home. Others can begin to feel isolated and may seek the advice of legal counsel. In fact, it has been proven that injured workers who miss more than 6 months of work because of a job related injury are less than 50% likely to return to work.

Modified work assignments are a way of maintaining the injured worker's connection to the employer. Morale improves and employees come to see the company as fair but firm. Most importantly, employees do not have a chance to lose their work ethic. Ultimately the employee is better off, and the employer saves workers' compensation dollars.

While providing modified work is a valuable tool for returning the employee to work, it is important to keep in mind that the job should be temporary. Also, the work provided should be medically appropriate during the recovery process, to avoid re-injury. After all, the primary objective of an effective return to work program is to transition the injured worker to full duty as soon as possible.

In the end, a successful return to work program allows the employer to "take control" of the workers' compensation claims. This benefits the organization by minimizing lost productivity and maintaining an experienced work force thereby reducing workers' compensation indemnity and medical costs. Reduced workers' compensation claims translate to lower workers' compensation insurance premiums.

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