

# insurance **TODAY**

Official quarterly newsletter of the Association of County Commissions of Alabama  
Second Quarter 2010

## Return To Work Program

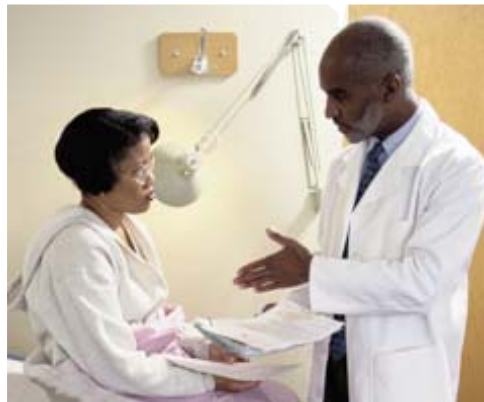
**A practical return to work program is one of the most effective ways to reduce both the human and financial costs of injuries.**

**I**n county government you know the importance of controlling costs to remain profitable. You develop a budget carefully, hold the line on expenses, and encourage your employees to work efficiently and productively. You also probably have an active safety program because you know that preventing injuries is the surest way to reduce your insurance costs.

But there is more you can do. To further reduce these costs, you should consider a Return to Work (RTW) program. If one of your employees is injured on the job, the best way to control the cost associated with the claim is to return the injured employee to work as quickly as possible. To reach this goal, you'll probably need to reevaluate the employee's job, considering the following approaches to return to work:

### **Management Commitment**

If you want your RTW program to succeed, it is very important to communicate to your employees why you are implementing such a program and how it will benefit the county and all of them. After you've developed your program, take the time to explain it to your employees and communicate your enthusiasm about it. By communicating with your employees and training them as necessary, you are demonstrating that you are committed to and will continue to fully support the Return to Work program.



### **Job Descriptions**

Before you can develop your RTW program, you must have a written description for each present job as well as for potential alternate jobs. Descriptions should include a listing of the job's essential functions, the location where an employee will perform it, length of shift, etc. It should also classify job functions such as lifting, carrying, bending, walking, standing, and other repetitive motions according to severity and recurrence. Don't forget to get information from employees who actually perform the job. They are your subject matter experts.

An injured employee's treating physician needs copies of the employee's actual job description and of the proposed alternate to determine if work modification or temporary assignment to an alternate job is necessary.

### **Policies and Procedures**

Your next step is to develop policies and procedures for the RTW program. During this stage, you will need to make decisions about a variety of issues, among them you should consider:

- Who will run the program and how will you select that individual?
- When should the program be used and by whom?
- What sort of forms (job demands, doctor's release to work, and standard letters) need developing?

### Communication and Training

After you've developed your RTW program, it's a good idea to communicate with employees about the importance of the program and their roles in it. Train your managers and supervisors and hold meetings with employees during which employees may ask questions or raise concerns. You may also find it useful to meet with treating physicians or other medical personnel to get their feedback and involvement.

### Follow Up and Evaluation

It is important for you to review your RTW program periodically. During the evaluation, review how well the program is working and identify any problem areas and then modify your existing program to make it more effective.

### What are the Benefits of a RTW Program?

RTW involves the use of short-term job assignments or modified work for an employee who is released to "light duty" with one or more job restrictions (i.e. one handed work, 10 pound lifting, standing less than 4 hours per 8 hour shift). "Light duty" positions should always be safe, meaningful and productive and enable the employee to perform the job task while staying within the treating physician's restrictions. Injured employees and their managers or supervisors are both responsible for ensuring that employees do not perform work that exceeds physicians' restrictions.

Benefits of a RTW program to the county are:

- Reinforces the county's interest and concern for an injured employee
- Allows an injured employee to continue to be productive and to contribute
- Maintains and improves communications between injured employees, management
- Discourages malingering
- Reduces the disability associated with an injury and its related costs

Another benefit of developing a RTW program is that it helps the county comply with the Americans with Disabilities Act. By following the steps listed below, specifically those in Job Descriptions, the essential components of each job will be identified and classified. This will help management identify jobs which potential employees with disabilities may be able to perform.

### SAMPLE COST ANALYSIS FOR AN EMPLOYEE OUT OF WORK

In the following example, an employee has sustained a soft tissue injury, such as a back strain or sprained joint. The employee is released by the doctor for modified work, **but the employer fails to return the employee to work.** The employee remains out of work for six months.

Employees's average weekly wage of.....\$400  
Weekly workers' comp payments.....\$6933  
(2/3 of \$400= 266.67 x 26 weeks)  
Est. medical costs during 6 months.....\$2000  
Temporary employee needed:  
Salary of \$400 x 26 weeks.....\$10,400  
Estimated training costs.....\$500

Total cost to insurance carrier and employer  
**\$19,833**

### COSTS WITH A RTW PROGRAM IN PLACE

Salary of \$400 x 26 weeks.....\$10,400

**Potential Savings: \$9,433**

### Other benefits of a RTW program

- Increase control of medical cost
- Increase control of indemnity cost (lost time TTD payments)
- Reduce OSHA recordable – lost time injuries and potential for OSHA inspection

## RTW (continued)

- Improve employee/employer relationships
- Increases overall employee morale and job security
- Decreased Workers' Compensation cost
- Decreased litigation rate
- Decreases lost production costs
- Decreases hiring/turnover costs

### Typical RTW positions

- Distribute mail, file paperwork, and answer phones
- Help the maintenance department, housekeeping staff, and the shipping/receiving department perform light tasks
- Assist supervisors and office personnel with daily tasks
- Conduct safety checks (ex: emergency lights, fire extinguishers, etc.) and follow up on previous safety recommendations
- Assist or help start a safety committee with developing job-specific safety training
- Quality control and inspection tasks
- Assist with inventory checks

Every department has small tasks, which just never seem to get accomplished; these tasks are excellent RTW jobs. How many potential tasks are located within your facility? **With the ever increasing costs of Workers' Compensation, making sound business decisions can greatly affect your organization's bottom line.** You can control or contain employee injury costs to a great extent through an effective Return to Work program (RTW).

We realize that these guidelines will not solve all the county's problems in returning injured workers to the work place. However, this is a good tool to help counties formulate a successful early Return To Work program.

County Administrators may want to consult Mike Eley, [meley@webbeley.com](mailto:meley@webbeley.com), attorney with Webb and Eley or Connie Wilson, [cwilson@meadowbrook.com](mailto:cwilson@meadowbrook.com), Claims Supervisor with Meadowbrook Insurance when establishing policies or making decisions related to individual situations. There may be other State or Federal laws that apply in some instances.

Should you have further questions or concerns please contact Henry van Arcken, Director of Insurance Services for ACCA at 334-263-7594 or at [hvanarcken@acca-online.org](mailto:hvanarcken@acca-online.org).

## News of Interest

- ▶ Surveys were sent out in June from Meadowbrook Insurance regarding your **Liability Exposure Verification and/or Worker's Compensation Payroll Verification**. Please respond as soon as possible to Belinda Bush at [bbush@meadowbrook.com](mailto:bbush@meadowbrook.com).
- ▶ ACCA's 82nd Convention will be held August 24 - 26 in Orange Beach, Ala. On August 24th from 2 - 4 pm there will be a **Workers Compensation & Liability Insurance Fund Meeting**. You still have time to register. You may visit ACCA's website at [www.acca-online.org](http://www.acca-online.org) to view the full convention agenda.
- ▶ Meadowbrook Forms Now Available! Please refer to the Insurance tab on the ACCA website, [www.acca-online.org](http://www.acca-online.org), and click on Forms and Templates for the following forms:
  - [State of Alabama's First Report of Injury Form](#)
  - [Wage Statement Form](#)
  - [Meadowbrook Point of Contact Info](#)

Questions about your Workers' Compensation or Liability Insurance Plans? Please contact the professionals at **Meadowbrook Insurance Group** at **P.O. Box 11047, Montgomery, Ala. 36111**, by phone at **(334) 954-7200** or fax at **(866) 804-9412**.

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# SAFETY



## LET'S TALK PREVENTATIVE

Each quarter we will provide safety tips that we hope you implement. Safety prevention is key to lowering work related injuries.

### Dangers of Cell Phone Use

An estimated 28 percent of all traffic crashes – or 1.6 million each year – are caused by drivers using cell phones and texting. Cell phone use has increased dramatically during the last 15 years. An estimated 11 percent of drivers are talking on cell phones at any point of the day. We need to reverse this alarming trend. Even if you aren't using your phone while driving, it's important to be aware of others who are and to drive defensively.

*It's important to:*

- Silence your phone before you begin your drive
- Set up a voice mail message that explains you're on the road, practicing safety to protect yourself and fellow drivers
- Stop texting while driving. Research shows drivers who text are 8 to 23 times as likely to be involved in a collision
- Pull over and park if a call is absolutely necessary
- Use a hand's free device like a Bluetooth headset or earpiece that allows you to talk while both hands remain on the wheel
- Encourage your employees to leave their phones out of reach while driving

Please review ACCA's sample cell phone policy by clicking on **Forms and Templates** link under the **insurance** tab on [www.acca-online.org](http://www.acca-online.org).

### Proper Lifting Tips

Slips, trips, and falls: Falls are the number one leading cause of injury in the workplace. A major cause of falls in the workplace is the use of improper lifting techniques. No matter who or what you may be lifting there are some key points to consider.

- Assess the situation and plan the lift
- Make sure you have nonskid shoes and firm footing
- Bend your knees, tighten your stomach, and keep your back straight
- Make sure you have a good grip on the item or person you're lifting (this isn't a good time for hand lotion)
- Lift smoothly. A smooth lift means that you avoid twisting your body, point your feet in the direction you want to go, and push if possible rather than pull

Falls are dangerous and common in the workplace, but that's just the beginning. There are many possible safety issues that can occur at your workplace. Sometimes the best workplace safety arises out of simple good planning and smart thinking.

Every single workplace should have a safety committee and safety plan in place. If you don't have safety committees with your county then propose one.