

RETURN TO WORK PROGRAMS

The key to managing loss costs effectively

Using modified duty jobs to accommodate work restrictions offers several benefits for employers.

We provide a wide range of return to work services and our experts help employers identify opportunities for modified duty jobs. The results of our program include:

33% reduction in medical incurred

60% reduction in indemnity incurred

58% reduction in expense incurred

	Lost time	No/limited accommodation	Accommodation
Duration in days of lost time and modified duty	50.1	63	41
Claims with attorney representation	5.8%	4.8%	1.9%
Claim duration in days	138.2	135.6	92.9

Back injuries achieve the largest benefit from the use of modified jobs. The overall results include:

41% reduction in medical incurred

25% reduction in indemnity incurred

36% reduction on overall incurred after accounting for average weekly wage

23% reduction in number of visits

18% fewer scripts/fills

21% fewer claims with opioids prescribed

12% reduction in opioid fills

20% fewer claims with physical therapy

18% fewer visits per claim

17% reduction in testing

To benefit from modified duty opportunities, many employers create and use **non-productive roles** and/or place injured workers in **temporary positions at non-profit organizations**.

19% reduction in indemnity

30% reduction in overall average cost

When the average weekly wage for a modified duty period, that would not historically be covered by payroll, was added back into indemnity costs for these claims, there was a substantial benefit to the employer to encourage the use of modified duty regardless of job role.

To learn more about our return to work solutions, contact:

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