



# SOUTH CAROLINA STATE ACCIDENT FUND

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## Return-to-Work: Best Practices for Better Results

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# Injury Costs

- The longer an injured employee is absent from the workplace, the higher the costs will be to every stakeholder involved.
- Additional costs most employers don't think of when an employee is injured and out of work.
  - Lost productivity.
  - Possible overtime of co-workers.
  - Decreased morale because of more work.
  - Possible premium increases.
  - Costs of hiring, training or replacing employees.



# Return-to-Work Opportunities:

- A return-to-work program is a program or policy put in place to accommodate restricted work with the anticipated result of complete return to work.
- A return-to-work strategy can help to retain employees and to enhance the productivity of the workforce.
- Accommodating restricted duty is the best way to manage costs and improve recovery time after an injury has occurred.
- Early return-to-work can include temporary or permanent accommodations, modified schedule, modified job duties, transitional work, or reassignment to an alternate position.



# Benefits of Establishing Early Return-to-Work

*There is less than a 50% chance that an injured employee will return to work after a six-month or longer absence. This declines to less than 25% after one year and less than 1% after two years.*

- Reduces the likelihood of malingering and/or fraudulent claims.
- Early outreach can create a positive connection.
- Accommodating restricted duty improves communication and clarifies roles and responsibilities of each individual involved.
- Helps all employees understand there is a process in place.



# Why Accommodate? *Benefits Continued...*

*The longer an injured employee is absent from the workplace, the higher the costs will be to you and your carrier.*

- Can help reduce costs by minimizing the impact of an employee's injury or disability.
- Receive production for wages paid (When a worker is out drawing lost time benefits there is no production derived.)
- Permanent loss of an employee.
- Costs associated with recruiting, hiring, and training new employees.



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# Benefits to the Employee

*It is the working man who is the happy man. It is the idle man who is the miserable man. - Benjamin Franklin*

- Can help minimize feelings of guilt or shame for having been injured.
- Promotes a better workplace morale.
- Maintains social contact with fellow employees, which enhances recovery and encourages a faster return to full duty.
- Reduces the negative financial impact an injured worker may experience due to lost time.



# Responsibilities & Roles

## *Employer*

- Provide a safe work environment for restricted duty.
- Give your employees information about what will happen when they return to work on restricted duty.
- If possible, develop written policies and procedures regarding a restricted duty program.
- Designate a RTW contact for each department or organization.
- Once an injury occurs, regularly communicate with the injured worker during time away and monitor progress when the worker has returned to restricted duty.
- Focus on a worker's capabilities and not disabilities.



# Responsibilities & Roles

## *Injured Worker*

- Follow all safety policies put in place by the employer.
- If medical attention is necessary, the injured worker should inform the treating physician of the restricted duty capabilities of their employer.
- The injured worker should notify their supervisor of their physical capabilities and if they change during the course of the restricted duty.
- Follow the restrictions put in place by the treating physician at work and at home.



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# Responsibilities & Roles

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- Ensure proper administration of your workers' compensation claims.
- Encourage and assist injured workers with an effective return to restricted duty and eventually full duty.
- Work with the employer or RTW coordinator regarding effective restricted duty policies.
- Responsible for the coordination of the RTW process between all parties involved.



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# Responsibilities & Roles

## *Nurse Case Manager*

- Authorize necessary treatment timely.
- Work with the employer to encourage restricted duty accommodation and other RTW opportunities.
- Actively pursue RTW instructions from the treating physician.
- Assist injured workers with an effective return to restricted duty and eventually full duty.



# Return-to-Work Best Practices

1. Proactive “behaviors” in the workplace lead to successful RTW outcomes.
2. If supervisors and other employees “buy-in”, accommodating restricted work can be successful.
3. Early contact with the injured worker is the key.
4. Designate an individual employee or supervisor as the RTW coordinator.



# Return-to-Work Best Practices Continued...

5. Continuous communication with SAF, nurse case manager, and healthcare providers regarding workplace demands.
6. Remember to think creatively when accommodating restricted duty.



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# In Summary

- Accommodate restricted duty when possible.
- Think outside the box.
- Make a plan.
- Ask for help from your partners.
- Communication will lead to success.
- Evaluate the program you put in place.



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