

By David Stouffer, Vice President  
Broadspire Case Management

# Broadspire® TRANSITIONAL DUTY RETURN-TO-WORK: Thinking Outside The Box

**Working with doctors to place recovering employees as local volunteers can have a big impact on a company's bottom line**

Macro-economic conditions due to the recession of recent years have been one of the biggest contributing factors driving an increase in workers compensation indemnity costs. As a result, benefits administrators are forced to look for areas within their organizations where they can reduce expenses to protect their companies' bottom line. According to the *National Council on Compensation Insurance*, indemnity payments have risen by 3.2% over the period of 2002 to 2011.<sup>1</sup> With these types of continuing increases in workers compensation, companies are faced with developing creative strategies to reduce costs of work-related employee injuries.

One strategy to consider is a Transitional Duty Return-to-Work Program (TDRTWP), designed to get injured employees back on the job at full duty as quickly as possible. The likelihood that an injured employee will return to work decreases each passing day. Further, the longer an injured employee stays out of the workplace, the more likely s/he is to develop the self perception of "disability." This self perception makes it much more difficult for the worker to reestablish the discipline of being in the workplace for eight hours per day. The injured worker can start to feel alienated as a result of being away from work too long. S/he can feel out of the loop and forgotten by co-workers.

According to *The American Family Physician*, a peer review journal of the American Academy of Family Physicians, early return to work is critical for the benefit of the injured worker. There is a 40% chance a worker will miss work for the entire year if the person misses four to 12 weeks of work.<sup>2</sup> While the development and implementation of a TDRTWP may appear to be a huge task, all of the components and assistance are readily available. Once implemented, an effective TDRTWP is a win-win for both the employer and injured worker. It can significantly reduce claims costs for the employer, and the injured worker typically recovers more quickly and maintains a positive relationship with his/her employer. For example, an employer could save \$3 or more for every \$1 invested by implementing Broadspire's Worker On Loan Program as its TDRTWP.

## Outside the Box

When a company cannot place an injured worker in a modified duty job, there is another option: Transitional Duty Work with a non-profit organization. Through this arrangement, a company "lends out" injured employees as volunteers in the local community. The ideal candidate is an injured worker who is released to return to work in a modified-duty capacity and is ultimately expected to be released back to full duty.

Employers do not implement a TDRTWP merely as a gesture of goodwill – there are tangible benefits involved as well. Research suggests that this type of strategy helps negate the rising costs of unscheduled absences, which can reduce overall productivity and cut profits. According to Mercer Human Resource Consulting, the average costs of unscheduled absences add up to 8.7% of payroll. These same absences result in the highest net loss of productivity per day (i.e. work that is missed or postponed by not being covered by others.)<sup>3</sup> Employers need to keep in mind that the longer an injured worker is away from his/her job, the more difficult it becomes for the worker to return to the workforce in *any* job. Thus, it is critical to implement a TDRTWP to yield the highest productivity. It plays a key role in recovery by acting as an “on the job” rehabilitation and recovery program.

### Too Many Silos

So why not implement a TDRTWP? Far too many companies create silos between their human resources and risk management departments. There is often no interaction between the two when it comes to addressing the issue of work-related injuries. Human resources tend to focus on staffing issues while risk management tends to focus on insurance issues. In order for a TDRTWP to work, both groups must work in a collaborative manner. They must have a 360-degree understanding of the impact work-related injuries and their resulting absences have on the organization as a whole. Companies should not create “make believe” or inconsequential transitional duty work – it is far more productive to find creative jobs for an injured worker to perform without aggravating his or her injury. These jobs help workers feel like contributing members of the organization.

### Solution

Work is therapeutic. It keeps people active, engaged and moving. For injured employees, work serves as an effective tool to expedite a more sustained return-to-work. Broadspire’s Worker on Loan Program facilitates a smooth transitional duty assignment to help:

- Employees continue their recovery
- Shorten claim durations
- Return the worker to productivity

Returning workers to employment as quickly as possible has proven an effective strategy for accelerating recovery. Broadspire’s Worker on Loan provides meaningful transitional duty assignments for an individual. Through partnerships with local nonprofit organizations, controlled settings are created for recuperating employees that can effectively combat the negative ramifications of long-term injuries.

While the employer continues to pay wages or workers compensation benefits, participating nonprofits provide positions for the employee. The tasks and schedules are designed to work within the employee’s limitations, as prescribed by the treating provider. The transitional duty assignment ultimately helps the employee return to full duty work with the appropriate release from provider care. Approximately 80% of participants in our program have returned to full duty sooner than anticipated due to the physical and mental benefits provided by Worker on Loan.

### Win-Win-Win

Worker on Loan benefits everyone involved:

- Local nonprofit organizations receive much needed assistance
- Employees continue to earn wages or receive benefits while contributing to their own recovery
- Employers obtain a means to advance return-to-work and generate goodwill within their local community
- Overall loss costs, including medical, can be reduced due to the expedited recovery
- The program has been successful when utilized in unionized environments
- The program has also been successful when utilized in cases with attorney involvement

Broadspire's Worker on Loan Program is one of the many ways we continue to find innovative solutions to help provide appropriate solutions for injured workers, while lowering costs and meeting goals.

To learn more about our **Transitional Duty Return-To-Work** services, please contact us:

800.352.7359  
Broadspire\_Info@choosebroadspire.com  
www.choosebroadspire.com

**David Stouffer** is the vice president of Broadspire Case Management. With more than 20 years of experience in the TPA industry, his areas of specialty include Workers Compensation, Short/Long Term Disability, Elder/Geriatric Care, and Ergonomics. He may be reached at 804.464.1857 or [David.Stouffer@choosebroadspire.com](mailto:David.Stouffer@choosebroadspire.com)

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