



Workers' Compensation Cost Containment: By the Numbers

Workers' Compensation expenses can represent a significant cost of doing business. The following plan can result in significant savings:

1. Require that all injuries, however minor, are reported to the company Safety Officer.
2. Identify an Initial Medical Provider for your company.
3. Develop a Modified Duty Program.
4. Seek the involvement of your workers' compensation carrier.
5. Consider requiring a physical exam prior to a new employee starting work.
6. Consult an Occupational Healthcare expert to assist in program implementation.

What are the Benefits of Implementing a Workers' Compensation Cost Control Program?

1. Lost productivity will be reduced.
2. Workers' compensation claims management efforts will become streamlined.
3. Lost worktime and related wage expenses will become reduced.
4. Workers' compensation expenses will become more effectively controlled.

What is Modified Duty?

1. Modified Duty (sometimes referred to as "light duty") is an alternative work assignment which allows an employee to remain productive at work without interfering with their recovery from an injury.
2. Modified Duty may involve an assignment that is less strenuous than usual, with reductions in bending, lifting, repetition, etc.
3. Modified Duty may also be defined as the employee's regular job but with a reduced workday.
4. Modified Duty may involve the use of an assistant or helper or assistive equipment for certain aspects of the job.

Job Descriptions & Functional Requirements

Does your company have a written job description and a summary of physical requirements of all positions?

1. Job duty information can assist an occupational physician to determine fitness for a job if an employment physical exam is performed or for recommending modified duty following an injury.
2. A description of a position's tasks and physical requirements will prove useful in the claims management process in determining an employee's return to work status.

Do you Require Pre-Employment Physicals?

1. A physical exam can identify pre-existing medical and physical conditions as well as prior work-related injuries. This information may have a direct impact on the efficient management of workers' compensation claims.
2. Many jobs require a physical exam and medical clearance in order to work in hazardous environments or in specific industries and occupations.

What is a Physical Demands Assessment?

1. An additional Physical Demands Assessment (PDA) can be performed by a Physical Therapist to accurately measure fitness and function prior to hire or as a measure of an injured employee's recovery from an injury.
2. The PDA is based upon a job description and the physical demands of a job. Then, using special equipment and techniques, the Physical Therapist will administer a series of tests and measurements to accurately determine an employee's capability to perform the physical requirements of their job.

Occupational Health Services of Norwalk Hospital is a leader in providing workers' compensation cost savings solutions. Our team of occupational physicians, physical therapists, nurses, and case management staff can make the difference for your company. Call us today.