

## ARE YOU USING YOUR WORKERS' COMPENSATION TOOL KIT WHEN AN ON-THE-JOB INJURY OCCURS?

As a member of the LeadingAge Group Retrospective Rating program you have been provided a tool kit that will enable you to develop and maintain a successful workers' compensation program. If used properly, the tool kit assists in keeping your premium rates low, which in turn, will have a positive impact on your individual experience rating and will result in positive returns for the LeadingAge WA group retro program.

### The Tool Kit:

#### 1) **LeadingAge Washington Job Analyses Bank**

The most important Loss Control tool you have in your tool kit is the LeadingAge WA Job Analyses Bank. When used timely and appropriately, this tool can assist in the successful return to work for employees who need transitional (modified) work during the recovery phase of an on-the-job injury. This in turn will help you avoid time loss, loss of earning (LEP) or paying Kept-On-Salary (KOS) benefits on a claim.

The Job Analyses Bank contains professionally reviewed job analyses for most, if not all, jobs within the nursing home or assisted living communities. The job analyses outline detailed essential functions and physical demands of each job.

To make this tool effective, your department supervisors need to be familiar with its use. Each department should have the job analyses available to employees in an easily accessible location. In addition, employees should have access to an employer return-to-work cover letter. This letter is taken by the employee to the provider at the time of claim filing and first treatment. The cover letter should outline your return-to-work process, with a request to the provider to return the job analyses, to the employer, to ensure a prompt return to work.

#### 2) **Example Letters for Healthcare Providers and Transitional Job Offer Letter to Employees**

- a) Example **cover letter** to healthcare providers, as referenced above: The CRM Risk Management Manual contains a sample cover letter to the provider outlining your transitional work for your injured employees. The letter then references the appropriate job analysis for the job of injury and Transitional Work Options analysis for the provider's review and approval.

- b) Example ***transitional job offer letter*** to the employee in a Word document that meets L&I's criteria for a valid job offer: The CRM Risk Management Manual contains an example letter to the employee.

### **3) Incentives to Return Employees to Work: Stay-At-Work Reimbursement (S.A.W.)**

Once the healthcare provider has approved the job analysis for the job of injury or approved the transitional work options job analysis and the employee has signed, dated, and accepted the transitional job offer, the employer is eligible for S.A.W. reimbursement.

- a) Your claims consultant will assist you in obtaining these benefits. Your claims consultant will obtain the approved job analysis, transitional job offer letter, time cards-sheets and payroll information from you and submit the reimbursement application, on your behalf, to L&I.

If you need assistance with where to obtain your tools, setting up your transitional return to work program, or any questions regarding the Stay-At-Work (S.A.W.) reimbursement process and benefits, please contact your claims consultant at CRM/Risk Finance today.