

FACT SHEET

Avoiding 10 Common Pitfalls in Work-Related Injury Management

Work-related injury and illness management presents many challenges for employers and other workers' compensation system stakeholders. At WorkCare, we have observed that 10 pitfalls or obstacles to effective injury management seem to be particularly prevalent.

This **WorkCare Fact Sheet** describes these pitfalls and offers suggestions on how to avoid them to improve employee health outcomes and business results.



Pitfall 1

Improve your understanding of the workers' compensation system.

A deeper dive into insurance coverage and claims management fundamentals is essential in order to avoid *Pitfall 1*. It's important to:

- manage insurers and benefits administrators as you would any other aspect of your business.
- improve your grasp on paid costs such as wage replacement and medical care, allocated losses such as legal defense and personal surveillance, reserve levels and other aspects of coverage.

- assess your ability to definitively determine whether an injury has “arisen out of and during the course of employment” or from another cause.
- investigate all claims; some may be unrelated to work and covered under other types of insurance.

Pitfall 2

Apply common metrics to support collaboration and benchmark performance.

Operational “silos,” poorly integrated but complementary functions (e.g., risk management, human resources, safety, occupational health) and an inability to measure collaborative results are key contributors to *Pitfall 2*. Top-performing companies:

- leverage metrics to demonstrate the value of interventions.
- use standardized metrics—including leading and lagging indicators—and a dashboard to compare internal and external best practices, processes and procedures.
- incorporate company culture factors such as safety training, facility variability, workforce demographics, willingness to accommodate, and human resource policies and goals into their analysis.
- identify at-risk areas and related costs using categories such as industrial classification, diagnosis code, location, job description, day/time of occurrence, root cause, OSHA recordability, medical treatment and prescription medications, and Days Away, Restricted, Transfer (DART) rates.

Pitfall 3

Use qualified occupational health providers.

When injured employees are routinely treated by providers who lack occupational medicine expertise, *Pitfall 3* is an issue. If a worker's critical connection to the workplace is compromised during an initial treatment encounter, there is an associated risk of cost escalation and diminishing returns. It's advisable to:

- align with occupational health practitioners who can effectively balance patient advocacy with business concerns.
- make it easy for your employees to choose the optimal provider for their situation, especially in employee-choice or preferred provider panel states.
- collaborate with providers who are oriented toward return to work and full function.



Pitfall 4

Demand the use of accepted, standardized treatment protocols.



All health care consumers are potentially subject to treatment variability and exposure to *Pitfall 4*.

Astute employers utilize occupational health professionals who follow evidence-based guidelines and can explain outliers. This concept applies to:

- treating providers with an innate ability to reassure injured workers that standard, recommended treatments and over-the-counter pain medications are often enough to provide relief and ensure immediate, safe return to work following an injury.
- occupational health providers who apply a bio-psychosocial medical treatment model with the understanding that work injury often is connected to non-medical factors.

Pitfall 5

Instill a workplace culture of health and safety, starting at the top.



Obesity, aging, chronic medical conditions, fatigue and a tendency toward inattentiveness in the workforce are among factors that come into play when encountering *Pitfall 5*. It's important to appreciate how much sincerely caring about employees' well-being can impact behavior. Employers who successfully manage culture:

- encourage early reporting of injuries, incidents or near-misses and take immediate steps to understand root causes and introduce corrective actions.
- understand the determinants of "accident-proneness."
- create work environments that take into consideration health impacts.
- offer meaningful incentives for employees to participate in targeted wellness/fitness programs.

Pitfall 6

Understand contributors to the disabled mindset.

Failure to recognize that delayed recovery can be anticipated and disability prevented in the majority of workers' compensation cases leads to *Pitfall 6*. While there is no universal agreement on how to address "medicalization," employers who master this pitfall:

- are aware of the process in which non-medical, psychosocial issues become defined and treated as medical problems.
- work with qualified occupational health professionals who are prepared to address warning signs such as depression, poor performance, frequent absences, and inter-personal relationship or financial problems.
- advocate for a collaborative, cross-disciplinary approach to help minimize the impact of injury, illness, impairment and aging on employees so they can be functional, productive and enjoy their lives.
- tap into human resources expertise.

Pitfall 7

Educate employees to establish realistic expectations for recovery.

The workers' compensation system creates the potential for fraud and abuse among all stakeholders. However, employees with unrealistic post-injury expectations with respect to physical recovery, monetary compensation and leave benefits have been shown to be the biggest cost drivers.

To reduce liability and other risk, employers find it is helpful to:

- thoroughly explain workers' rights and employer expectations under applicable laws.
- monitor outcomes and seek expert guidance to help manage leave challenges associated with complex chronic conditions and fitness-for-duty issues.
- develop policies and procedures that ensure appropriate use of Family and Medical Leave Act and the Americans with Disability Act provisions.

Pitfall 8

Establish a post-injury/illness return-to-work (RTW) program.

Despite strong evidence that work stimulates rather than impedes recovery, many employers stumble into *Pitfall 8*. With reassurance from a trusted medical provider and their employer, most workers are able to return to a full or modified-duty position without fear of re-injury—even if they are in pain. Employers are advised to:

- develop and consistently apply a RTW policy and educate all employees about its meaning and purpose.
- work with trained professionals to analyze jobs and prepare written descriptions of essential functions and physical requirements for use by evaluating physicians.
- apply finite RTW plans to both work-related and non-work-related conditions.

Pitfall 9

Follow a process for effective case management.



Pitfall 9 occurs when effective case management is a missing link in the continuum of recovery. Experienced case managers facilitate patient access to appropriate care, monitor utilization and medical status, and prevent lost work time and the downward spiral into disability. Employers who make effective use of case managers:

- are familiar with risk factors and warning signs for delayed recovery such as higher than average absence rates, history of prior work injuries, anger, low job satisfaction, family problems, alcoholism or substance abuse.
- encourage a focus on return to function and ability to work.
- allow them to engage with other professionals as part of an interdisciplinary team.
- trust them to use onsite and standing orders to effectively manage multiple cases.

Pitfall 10

Create an environment in which innovation can flourish.

Absence of innovation is perhaps the most challenging of the 10 pitfalls because it requires being receptive to new ways of approaching persistent problems and willingness to accept some degree of risk. Innovators tend to:

- approach work injury management as a holistic process rather than a singular event.
- create safe ways for frontline workers to submit their ideas and reward them accordingly.
- consider the use of alternative delivery models such as virtual triage and telehealth, onsite clinics, physician consultants, and smart phone applications to deliver effective returns and improve employee health.
- help their employees be astute health care consumers.
- incorporate behavioral health professionals in treatment models.
- offer wellness programs that promote physical fitness, good nutrition, smoking cessation, stress reduction and medication management.

Learn More

To learn more about WorkCare's injury management program, contact our business development team at (800) 455-6155 or write to info@workcare.com. To discover all that WorkCare has to offer, visit www.workcare.com.

The 10 Pitfalls

1. Not understanding the workers' compensation industry.
2. Operational silos and insufficient use of common metrics to facilitate collaboration.
3. Not using qualified occupational health providers.
4. Failure to apply standardized treatment protocols.
5. Unsupportive company culture and unhealthy workers.
6. Not recognizing "medicalization" and delayed recovery.
7. Allowing unrealistic expectations, fraud and abuse to dictate results.
8. Not planning for return to work.
9. Ineffective use of case management.
10. Absence of innovation.

Recommendations to avoid the 10 pitfalls

1. Improve your understanding of the workers' compensation system.
2. Create cross-functional teams and apply common metrics to benchmark performance.
3. Use qualified occupational medicine providers.
4. Demand the use of accepted, standardized treatment protocols.
5. Instill a workplace culture of health and safety, starting at the top.
6. Understand contributors to the disabled mindset.
7. Educate employees to establish realistic expectations for recovery.
8. Establish a post-injury/illness return-to-work program.
9. Follow a process for effective case management.
10. Create an environment where innovation can flourish.