

Claim

7

Steps to Return-to-Work Success



As a business owner, you can take steps to increase return-to-work success before a work-related injury occurs. When implemented, these simple steps could result in fewer lost days and decreased wage loss for your employees, and will redirect the focus from the injured workers' disability to promoting work ability, leading to greater employee morale.

Count on CNA to Help You

We are committed to delivering the products and services you need to develop a comprehensive return-to-work process. Here are just a few:

- **Connect with Outcome Based Network Physicians and Our Identified Preferred Medical Providers**

We have established relationships with an outcome based network of physicians and preferred medical providers in all 50 states who can work with you to provide quality, cost-effective medical care and proven RTW results. To find a provider near you, go to www.cna.com and click on "Report a Claim". Under Additional Claim Resources, click on "Workers' Compensation Medical Provider Networks".

- **Take Advantage of the Return to Work Job Bank**

The Return to Work Job Bank can be easily found at www.cna.com/returntowork. It provides comprehensive job descriptions and physical demands, enabling injured workers to remain at work or return to work after an injury occurs with medically approved return-to-work options.

For more information about CNA's return-to-work products and services, contact your Client Services Director or visit www.cna.com/returntowork.

When it comes to claim service ... we can show you more.®

We can show you more.®

Seven Key Steps

1. Ensure prompt access to treatment. This includes making sure the appropriate first-aid kits are available to the injured worker; promptly referring the injured worker to your preferred medical provider; or, in the event of an emergency, quickly placing a 911 call to the local emergency dispatch.
2. Report the loss immediately by calling, e-mailing or reporting the injury online through www.cna.com.
3. Establish a return-to-work record, which includes: a copy of the accident report, a job description, initial treatment documentation, copies of medical bills, progress reports from the physician and a log of your conversations with your employee and the physician. This will assist you in tracking the current claim, and establishes a model for handling future claims.
4. Provide information to the treating physician about the work-related injury, including details about the incident, the employee's job description, physical demands and briefly discuss your company's return-to-work policy.
5. Follow up with your injured employee within 24 hours of the injury. Assure him or her of your company's commitment to their well-being. Assess the worker's understanding of the treatment he or she received, and respond quickly and appropriately to questions about future treatment plans or other general questions. Always be considerate of the employee's rights of privacy and confidentiality.
6. Contact the physician within 24 hours of the initial treatment to obtain information about the extent of the injury and recommended treatment plans. Also determine timing for returning the employee to work as appropriate. Where necessary, the goal is to provide temporary modified jobs that will take into account your employee's physical abilities, skill and interests.
7. Maintain contact with your employee at least bi-monthly to ensure his or her recovery is progressing as anticipated. Collaborate with the treating physician for updates on your employee's recovery, and to facilitate a smooth transition to the appropriate job duties.