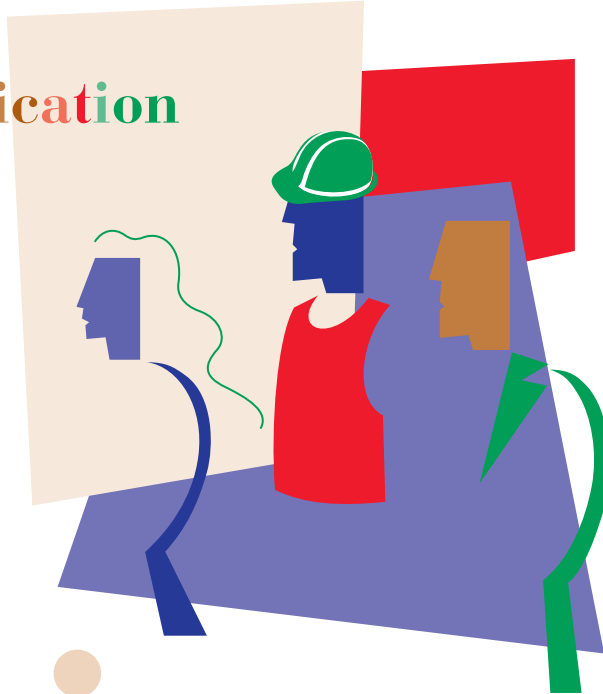


A Study of Injured Workers and  
Their Experiences with the  
Workers' Compensation System

communication



concern

caring

**Surprisingly simple keys to effective workers' comp programs**

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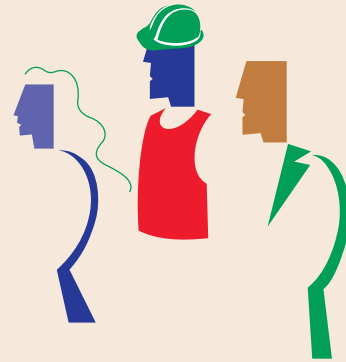
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# introduction



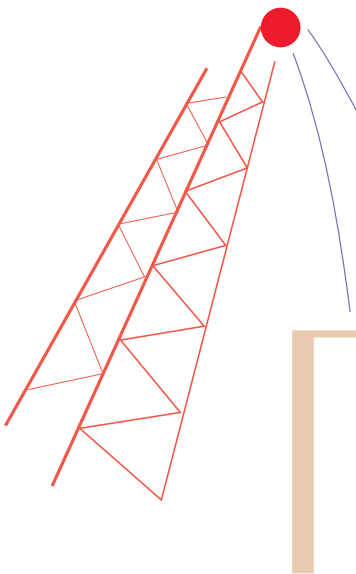
**Given the billions of dollars that employers spend annually on workers' compensation, it is surprising that so little is known about injured or ill workers' expectations, perceptions and experiences within the workers' comp process.** Industry research typically gauges trends and costs, as well as the needs and behaviors of workers' comp insurance buyers. Yet more knowledge about the "consumer" of workers' comp services, the injured worker, can help employers and carriers more effectively administer their workers' comp programs, enhance the satisfaction of their workers and reduce costs.

Intracorp pioneered the study of individuals who have experienced work-related injuries or illnesses. This is the company's second public release study, conducted by The Gallup Organization, that focuses on workers' experiences and perceptions of workers' comp. It was designed to allow comparison with results from a 1994 Gallup public release study, while expanding the scope to include new content areas.

In 1994, Intracorp first commissioned Gallup to study injured and ill workers' perceptions of and experiences with the workers' comp system — especially as they pertain to medical care and return to work. That study proved to be ground-breaking; Intracorp received hundreds of unsolicited requests from employers, insurance carriers, consultants and academicians for more detailed information on the study's findings.

The current study, too, is garnering significant attention — from workers' comp stakeholders, as well as the media. Results have been highlighted on the front page of *The Wall Street Journal*, on CNN Financial Network and in numerous trade publications.

Intracorp is proud to have sponsored this study in conjunction with Gallup and hopes readers find the study interesting and useful.



# background

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This study focuses on the experiences and perceptions of injured workers, unlike most data on workers' comp which is gathered from employers and insurance carriers. Therefore, the results may be surprising and even, at times, contradictory to information that employers report.

The quotations found throughout this report are verbatim comments from the survey in response to several open-ended questions, such as: "What was the most helpful thing your employer did for you during your workers' comp experience?" and "What advice would you have for other injured workers?"

The survey results are presented here according to the stages of a workers' comp injury or illness — pre-injury, time of injury, treatment, recovery and return to work.

## Environment

At first blush, the workers' comp market appears to be a pillar of health. The upward spiral of costs has slowed in recent years, the number of injuries and illnesses has decreased and lost time from work is down. All good news, but as the nation's employers know, there is plenty of room for improvement in this multi-billion-dollar arena — especially when it comes to managing health care and disability costs.

Recent data show that work-related injuries are still about 1.7 times more expensive than non-work-related injuries. The average duration of care is 51.9 days for non-work related injuries and 206.6 days for on-the-job injuries. And injured workers visit their health care providers and medical specialists 2.2 times more frequently than do their counterparts on the group health side with similar injuries. Ever-rising litigation and indemnity costs further charge the atmosphere.

The legislative front is equally turbulent. Today, more than 30 states have enacted legislation or regulations governing the form of workers' comp managed care. Most of these laws are similar in spirit, in that they aim to lower costs while securing quality care. But the similarity ends there. Some states require utilization management or fee schedules, while others mandate managed care organization certification and stipulate when employers can direct employees to preferred providers. A number of the state laws mandate some level of employee communication, but as this study shows, many of the communication materials being produced merely meet the letter of the law versus actually being informative or helpful to workers.

Following are some relevant workers' comp statistics that help "set the stage" for this study:

- In 1995, there were 6.6 million injuries and illnesses reported, or an average of 8.1 cases for every 100 full-time workers. This is the lowest rate since 1986 and the first time since the early 1980s that the number of injuries and illnesses declined for three consecutive years. (Source: The U.S. Bureau of Labor Statistics)
- Nearly 3 million injuries and illnesses in 1995 required recuperation away from work or restricted duties at work, or both. The incidence rate for these lost workday cases declined from 4.1 cases per 100 full-time workers in 1990 to 3.6 cases per 100 in 1995. (Source: The U.S. Bureau of Labor Statistics)
- Days away from work declined for the past five years. There were 2.5 cases per 100 full-time workers reported in 1995, the lowest on record. (Source: The U.S. Bureau of Labor Statistics)
- Total work-related injury/illness costs in 1995 were \$119.4 billion. (Source: The National Safety Council)
- Between 1990 and 1995, the average cost per claim for indemnity benefits was relatively flat at a minus one percent (-1%). This was a dramatic change from the 1980 to 1990 period, when claims rose at an average annual rate in excess of 8%. (Source: The National Council on Compensation Insurance)
- Time lost from work accounts for 52% of the cost of a claim. (Source: NCCI)
- Medical costs for claims with indemnity benefits tripled between 1980 and 1990, with an average annual increase of 12% per year. Since 1990, claim cost growth has slowed considerably, decelerating to only 4% growth per year. (Source: NCCI)
- Attorney involvement increases the cost of a claim by 15% to 20%. (Source: NCCI)
- About one in five workers who are injured or become ill on the job talk to an attorney, and half of those who speak to an attorney actually hire one. (Source: Intracorp/Gallup 1994 and 1997 injured worker public release studies)

### Objectives

The objectives for Intracorp's 1997 injured worker study were:

- To better understand injured and ill workers' needs and experiences and to identify drivers of satisfaction.
- To determine the employer's role in educating employees about workers' comp, preventing work-related injuries and illnesses, and channeling workers to particular providers for treatment.
- To identify the characteristics of individuals who are most likely to sustain a work-related injury or illness.
- To identify those factors that have the most impact on return to work and attorney involvement.

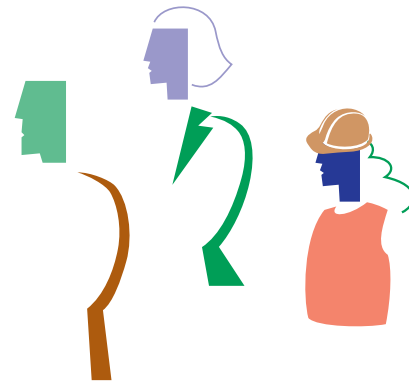
# basic worker profiles

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Building on the first study in 1994, which surveyed 600 injured or ill workers across six states — California, Minnesota, Pennsylvania, Florida, Texas and Illinois — Intracorp expanded the 1997 study to include an additional four states (Massachusetts, New York, Connecticut and New Jersey). Approximately 48% of the U.S. population between the ages of 18 and 65 resides in these 10 states. From contacts with 8,500 people, Gallup interviewed 514 workers who had experienced job-related injuries or illnesses within the past three years.

## Who We Surveyed

Gender	male	57%
	female	43%
Occupation	service/labor	60%
	professionals/managers	22%
	administrative/clerical	7%
	sales/retail	5%
Education	some high school or less	36%
	some college	30%
	trade school	10%
	college graduate	24%
Injury vs. illness	injury	85%
	illness	13%
Average annual income	\$36,670	
Average length of service	7.3 years	
Lost time from work	69%	
Contacted an attorney	20%	



## Who Gets Hurt?

Men were more likely to be hurt on the job than women. Injured workers were more likely to work in a mid-sized company, with between 101 and 499 employees at their location. Workers in small companies, with fewer than 50 employees, and especially in those with two to 10 employees, were least likely to report work-related illnesses or injuries.

The most common profile for injured workers was men in the labor sector who have not completed college. Newer workers were more likely to sustain work-related illness or injuries, with workers employed less than four years representing 45% of all injured or ill workers.

The overwhelming majority of reported claims (86%) were injuries, while 12% said they had a work-related illness. A small number (2%) said they experienced both a work-related injury and illness.

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## Common Injuries and Illnesses

Back injuries continue to be the single most common work-related injury, followed by broken bones and cuts. Of reported work-related illnesses, the most common were stress (45%) and allergies (17%).

**Injured worker attitudes are greatly influenced by the quality of the relationship between employer and worker.**

### Most Common Injuries & Illnesses

#### Injuries

Back injury	25%
Broken bone	11%
Cut	10%
Carpal tunnel	4%
Fell or slipped	4%
Knee injury	4%
Abrasions	3%
Pulled/pushed something	3%
Neck injury	2%

#### Illnesses

Stress	45%
Allergy/air quality	17%
Other	38%

“If you get support from your company, there’s no reason to sue.”

“It’s America — get a lawyer.”

# key messages

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Several surprisingly simple employer initiatives can significantly affect workers' comp program outcomes. According to the study, prior communication and post-injury demonstrations of concern and caring drove higher levels of injured worker satisfaction, reduced time lost from work and reduced attorney involvement — all factors that contribute to lower program costs. The good news is that, with a focused strategy, employers can easily address these factors and improve their program results.

## Communication Counts

Employer-to-employee communication about workers' comp is a powerful tool that produces positive results with injured or ill workers. Workers whose employers provided communication on what to do to prevent injuries and what to do if an injury occurs had significantly higher levels of satisfaction with every aspect of their workers' comp experience. They were more satisfied with their employers, physicians and medical care, returned to work sooner, and were less likely to seek out a lawyer.

However, workers' comp is a subject that many employers remain reluctant to discuss openly with employees for fear of increasing claims, a fear not confirmed by this study. A comprehensive communications program appears to lay a foundation of trust and set realistic expectations from which both worker and employer can proceed after an injury or illness occurs. When equipped with basic information and direction from the outset, injured workers seemed better able to cope, more willing to follow the employer's recommendations and more satisfied with all aspects of their workers' comp experience.

Workers are hungry for information both prior to and after an injury. In the absence of employer- or physician-provided information, injured workers tend to seek that information elsewhere, usually from a lawyer. Workers most commonly want more information about the workers' comp system, about how to speed up their recovery and about their medical condition.

communication  
concern

## Show You Care

One of the most important elements in whether individuals become litigious, which has a tremendous impact on the cost of a claim, was whether employers demonstrated concern post-injury.

When employers made sure injured workers were escorted to treatment and then maintained proactive contact during the recovery period, workers had higher satisfaction levels. Simple human touches such as visiting injured workers, sending a card or keeping in touch by telephone had a significant positive impact on injured workers. Special programs for returning to modified job duties until recovery was complete also were interpreted by injured workers as evidence that their employers cared about their welfare.

Communication, concern and caring, both pre- and post-injury, create a “halo effect” with injured workers, positively influencing every aspect of their workers’ comp experience, including satisfaction levels, return to work and attorney involvement. But the “halo effect” also works in the reverse. When injured workers have little or no communication or demonstrations of concern and caring, they are more likely to be out of work longer, engage an attorney and have lower satisfaction levels.

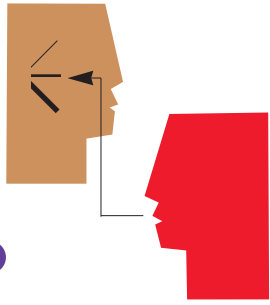
### Most Helpful Things Employer Did

- Gave time off
- Provided financial support
- Followed up/called to check on me
- Exhibited understanding/caring behavior
- Sent me to doctor/clinic
- Lightened my work load
- Provided job security
- Helped with paperwork/insurance

## Ripe For Improvement

Of all participants in the workers’ comp system, employers are in the strongest position to have the most immediate and far-reaching impact on satisfaction levels. Given the “halo effect” that communication, concern and caring have on the entire workers’ comp experience, helping an injured or ill worker enter the workers’ comp system on a positive footing sets up a scenario for producing the best possible outcome. The study shows that proactive communication and simple acts that immediately demonstrate genuine concern and caring influence workers’ satisfaction levels, and achieve a corresponding reduction in time lost and the likelihood of litigation. Since employers can easily control all of these areas, the door appears wide open for improvements.

# major changes since 1994



## A Note About the Data

*The results presented in this report are from the 10-state sample, except when comparisons are made between 1997 and 1994. In those cases, the data compare results from the six states included in the 1994 study — to assure a fair comparison. The survey has an error rate of plus or minus 4.4%.*

## Hello, Remember Me?

Employers are adding more injury prevention and training programs; however, they are reducing their direct contact with injured workers. In fact, the longer injured workers are away from work, the less likely they are to be contacted by a company representative. These workers have a much higher likelihood of litigating, since it is documented that the longer they are out of work and the less information they have, the more likely they are to contact a lawyer.

More employers also are offering special return-to-work programs, although these programs are still more likely to be found in larger companies. The number of return-to-work programs reported by injured workers in this study is considerably lower than the numbers reported by employers, which could indicate a difference in perceptions about what constitutes a return-to-work program or a lack of awareness among injured workers.

### The Shift in Employer Behavior

	1997	1994
Employer offered injury prevention program	52%	43%
Employer had return-to-work program	41%	33%
Company representative contacted you	32%	48%

*A significantly higher percentage of employers are offering prevention and return-to-work programs. However, fewer workers are being contacted by their employers while away from work due to an injury or illness. The study shows that this kind of proactive outreach can positively influence injured workers' satisfaction with their employers.*

## Higher Satisfaction Levels

Satisfaction with medical care, with doctors and with the time it took to see the first physician increased significantly since 1994. Satisfaction with medical care rose to 70% in 1997 from 62% in 1994; satisfaction with doctors seen was 76% in 1997 compared to 69% in 1994. Satisfaction with the time it took to see the first doctor was 79% versus 71% in 1994. This could indicate an increase in the use of early intervention programs and of specially trained physicians who are experienced in managing occupational injuries.

However, overall satisfaction levels in workers' comp continue to be 10% to 15% lower than in group health.

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# before an injury or illness



The pre-injury phase of workers' comp represents perhaps the largest untapped opportunity for employers, especially in the realm of proactive employee communication.

## An Eye on Training, Communication

Significantly more workers in the 1997 study said they received special injury-prevention training (52% vs. 43% in 1994). These workers were more likely to be from larger companies and also were happier with the medical care they received and their employers' treatment of them. Even though more workers received special training in injury prevention, only 37% said their jobs had been modified to prevent future injuries.

Slightly more than half of all respondents received prior communications (brochures or other written materials) describing how to prevent workplace injuries or illnesses. Of those who received such information, only 59% found it useful; these individuals were less likely to seek out a lawyer. Two in three who did *not* receive prior information about preventing injuries said they would have liked it.

### Training and Information



*Although about half of the injured workers surveyed said they received prior written communications on how to prevent injuries, four in 10 did not find the materials useful, which could point to a quality issue.*

## The “Halo Effect”

Even though 85% of employers have established procedures for reporting and filing workers’ comp claims, 38% of injured workers in the study did not learn about these procedures until after an incident occurred. This group fared worse in overall satisfaction levels, was more likely to be out of work longer and was more likely to seek out a lawyer.

On the flip side, workers who knew about what to do ahead of time benefited from what Intracorp has termed the “halo effect.” They were more satisfied in all areas.

Employee awareness about workers’ comp procedures also correlates to length of service. Newer workers were more likely to say there were no procedures, while longer-service workers had a higher awareness of procedures. Those who knew about the procedures in advance were more apt to follow their employers’ recommendations on hospitals and doctors, and also expressed a higher degree of satisfaction with their employers.

### Communicating Procedures

Employer had procedures to follow	85%
Employer provided prior information	62%

*Employees who received prior communication about the workers’ comp process had higher overall satisfaction levels, were out of work for shorter periods and were less likely to seek out a lawyer.*

# when injury or illness occurs

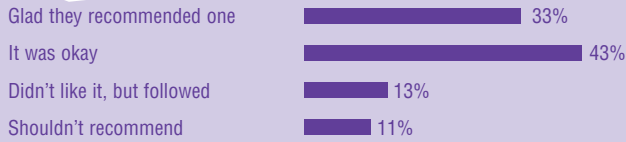
## Show the Way

About two in 10 employers gave their workers recommendations for doctors or hospitals to visit. Yet more than three in four respondents viewed such recommendations as positive or neutral. When employers did give recommendations, more than 90% of workers followed them. It appears that, despite vigorous lobbying for the ability to channel injured workers to qualified care providers, employers are not taking advantage of the ability to do so.

Overall, one in four respondents said they would have liked their employer to provide recommendations. And, of respondents who had no prior communications about the workers’ comp process, one in three said they would have liked such information.



### Employer Recommendations for Doctor/Hospital



76% were satisfied with their employers' recommendations for providers

### Employer intervention influences injured worker attitudes.



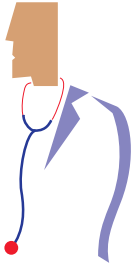
### Top Concerns

After experiencing a work-related injury or illness, workers were most concerned about their medical status or personal well-being, followed closely by how they would be affected financially. Respondents also expressed concern about how long they would be out of work. Those who listed financial issues as their top concern were much less likely to have received prior communication about the workers' comp program and were more likely to see a lawyer.

### Workers' Concerns



Medical concerns were cited by almost four in 10 survey correspondents. Workers who were concerned about financial issues were much less likely to have received prior communication about the workers' comp process and were more likely to seek out a lawyer.



# getting medical treatment

## Timely Intervention

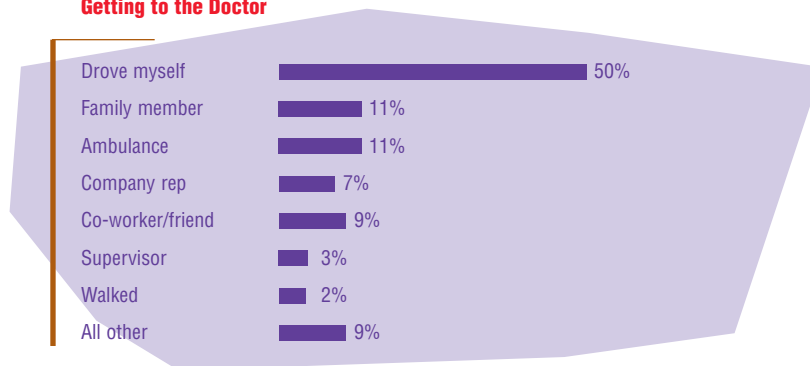
Timely intervention and treatment play a crucial role in affecting the cost drivers of workers' comp. For example, when workers were seen on the first day, they were less likely to see a lawyer, tended to be out of work a week or less, and were more satisfied with their medical care, medical provider and employer. However, only slightly more than half (54%) were seen on the first day. The longer injured workers needed to wait to see a doctor, the more likely they were to see a lawyer and the longer they were out of work.

### Number of Days to Get an Appointment

One day/same day	54%
1 to 7 days	33%
Other	13%

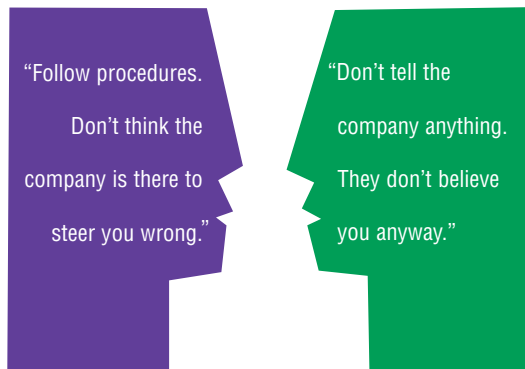
*Only slightly more than half of injured workers were seen within one day of their work-related injury or illness. Speed in getting treatment has a positive impact on many other areas of the workers' comp experience.*

### Getting to the Doctor



*Even though 36% of all injuries were reported as emergencies, injured workers often had to arrange their own transportation or drove themselves to the doctor or hospital. In about only two in 10 instances did the company help the injured worker get to a doctor.*

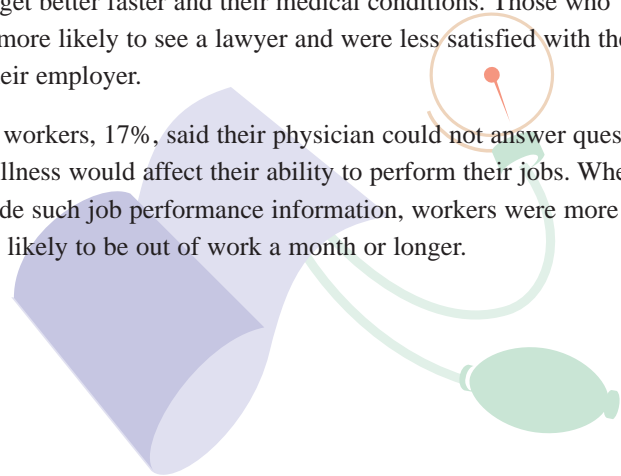
**Injured workers' advice to others varied markedly, reflecting their personal experiences.**



**More Information, Please**

At least half of the injured or ill workers in our study wanted more information about the workers' comp process, how to get better faster and their medical conditions. Those who wanted more information were more likely to see a lawyer and were less satisfied with the care from their physician and their employer.

A significant number of injured workers, 17%, said their physician could not answer questions about how their injury or illness would affect their ability to perform their jobs. When physicians were unable to provide such job performance information, workers were more likely to see a lawyer, and more likely to be out of work a month or longer.

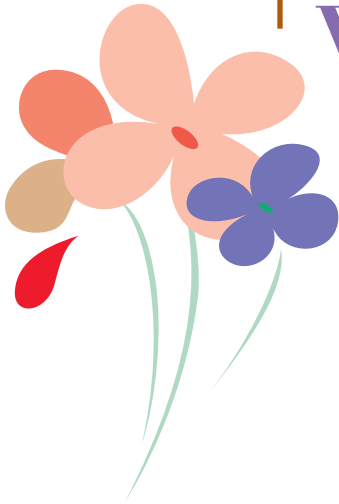


**Profile of injured worker most likely to be satisfied with employer**

- Had prior communications from employer about workers' comp
- Received medical treatment on the first day
- Company arranged for or escorted worker to doctor
- Doctor set expectations for recovery and explained how injury would affect worker's ability to perform job
- Had enough information about workers' comp, medical condition and how to speed recovery
- Company and co-workers stayed in touch during the recovery period
- Employer believed injury was genuine
- Company had a return-to-work program
- Returned to work in less than a month
- Had a modified job environment until fully recovered

# recovery: while away from work

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## Out of Sight, Out of Mind

Employers appear to have forgotten the “human element” of workers’ comp. While workers report that employers have increased the number of prevention and return-to-work programs available, outreach to injured workers is declining.

Only 32% reported being contacted by a company representative, versus 48% in 1994. Visits, telephone calls, flowers and other personal contacts are interpreted by injured or ill workers as employers’ genuine signs of concern. Among those who *were* contacted, 67% were contacted within a week. It appears that the longer workers are away from the job, the less likely they are to be contacted by a company representative.

### Outreach to Injured Workers

	1997	1994
Did anyone from the company contact you?	32%	48%
How long did it take to contact you?		
Same day/less than one day	26%	n/a
1-7 days	41%	n/a

*Fewer workers are being contacted by their employers while away from work due to an injury or illness. However, the study shows that this kind of outreach has a major impact on overall satisfaction with the employee, and other key cost drivers.*

## Satisfaction Gaps

Injured workers who had a positive experience at the outset of the injury or illness continued to view the entire experience more positively (including their doctors and employers).

However, workers’ overall satisfaction with their employers was significantly lower than satisfaction with their medical care or doctors. Satisfaction with all aspects of the workers’ comp experience had strong parallels to how likely injured workers were to contact a lawyer.

### Worker Satisfaction Levels



*Injured workers were significantly more satisfied with their physicians and medical treatment than with their employers. However, many of the drivers of employer satisfaction — such as proactive communication and outreach — are factors within the employer’s control.*

### A Matter of Trust

Slightly more than eight in 10 injured workers said their employers believed that their illness or injury occurred on the job. Those with shorter-term recovery periods (a week or less) were more likely to be believed than those out of work longer. Workers with obvious injuries such as cuts or broken bones were more likely to be believed than those with other injuries, such as back strains (although backs were the most commonly reported injury in the study).

### Employer Believed Injury or Illness Was Work-Related

All injuries	83%
Cuts	93%
Back injuries	73%
Carpal Tunnel Syndrome	63%
All illnesses	56%

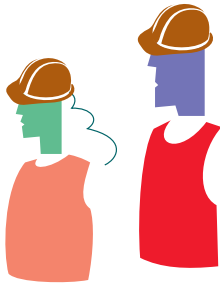
*Even among injuries, which employers are far more likely to believe are work-related than illnesses, there is a wide gap between believing visible injuries and those that are less obvious.*

### Is There a Lawyer in the House?

An atmosphere of mistrust may contribute to a worker seeking out a lawyer. As in 1994, approximately one in five respondents said they had talked to a lawyer. Those seeking legal counsel tended to have an injury as opposed to an illness, were more likely to be out of work a month or more, and had shorter tenures within their organizations. Of those who sought out a lawyer, slightly more than half, 56%, actually hired the lawyer.

# return to the workplace

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Return-to-work programs, which are designed to enable workers to get back to work sooner, are growing in popularity among employers. Some 40% of workers surveyed reported their employers had some type of special return-to-work program, compared to 33% in 1994.

When return-to-work programs were in place, workers were less likely to see a lawyer and believed their employer was treating them fairly. Workers whose re-entry was facilitated by a return-to-work program were only half as likely to be out of work a month or more.

## Employer Return-to-Work Initiatives



Of those workers who participated in a return-to-work program, about seven in 10 were offered a modified work environment or therapy if they required it. About six in 10 were offered a short-term assignment, and about half were offered some type of employee assistance program.

**Demonstrations of company support range from hands-off to active involvement and directly correlate to case outcomes.**

"[They] kept me informed about everything and...checked on me every day."

"[It's a] no-win situation. They treat you like a piece of furniture."

# employer opportunities

Just as employers make special efforts to understand and respond to their customers' needs because it's good business, there is ample opportunity in the workers' comp arena to dramatically improve results by treating injured workers as customers. Employers are in the fortunate position of being able to control or influence most of the factors that contribute to injured workers' satisfaction levels. The steps to achieve high satisfaction levels, timely return to work and, ultimately, lower comp costs are surprisingly simple.

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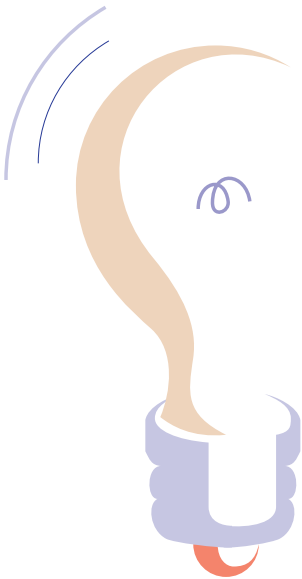
## Tap into the Benefits Department for Ideas.

Perhaps the loudest, clearest message from this study was the need for better employee communications about workers' comp. However, your company's risk management department may not have much expertise in the area of communication management. So consider "tapping into" the benefits side. Given the nature of their jobs, benefits managers are used to translating technical policy and plan information into understandable, employee-friendly communications. Meanwhile, risk managers bring knowledge of the technicalities and legalities of comp. Together, you can plan and execute a winning workers' comp communication strategy that helps employees understand how to prevent on-the-job injuries — and what to do if they *are* injured.

## Communicate to Employees.

Communicate workers' comp-related information to employees frequently, in straightforward language. Publicize company procedures for job-related injuries or illnesses and encourage early reporting of claims. Let workers know which doctors they should see for work-related claims and explain why they are likely to have better outcomes when treated by these specialized physicians.

When workers receive prior communication about what to do when a work-related injury or illness occurs, they are more likely to follow their employers' procedures and accept their recommendations for providers. When the same information comes after the injury, employee reaction and response is less positive.



With a program of comprehensive communication, employers have an opportunity to improve compliance, increase satisfaction levels and, most importantly, affect the costs of claims by reducing lost work days and attorney involvement.

Make sure workers understand the picture. It's not enough to communicate if the information is incomprehensible. Build in a feedback loop to make sure your communication program is meaningful to workers. This takes the communication process from merely fulfilling a legal requirement to becoming a powerful tool for improving workers' comp results.

### **Educate Supervisors About the Process.**

Knowledgeable supervisors are an employer's first line of communication in the workers' comp process. They play a pivotal role in directing the injured worker to a network physician. Supervisors also provide an important ongoing link during and after the injury. How well or poorly they communicate forms the injured worker's first and most lasting impression.

Supervisors should be well-versed in the value of the occupational health network and know how to guide injured workers to those providers, regardless of the state's legislative environment. When employers channel their injured workers to knowledgeable physicians, those recommendations are viewed as positive by nearly three out of four survey respondents.

### **Profile of injured worker least likely to see a lawyer**

- Employer provided prior communications about workers' comp
- Knew about company procedures before the injury
- Supervisor provided meaningful information
- Employer recommended providers or assisted injured worker in getting treatment
- Saw a doctor on the first day
- Did not require emergency care
- Did not have financial concerns
- Doctor provided helpful information about how injury could affect ability to perform job
- Employer believed injury was genuine
- Knew about return-to-work programs
- Out of work a month or less



**A trusting relationship between the company and worker plays an important role in a successful outcome.**

**Ensure Prompt Treatment From the Right Providers.**

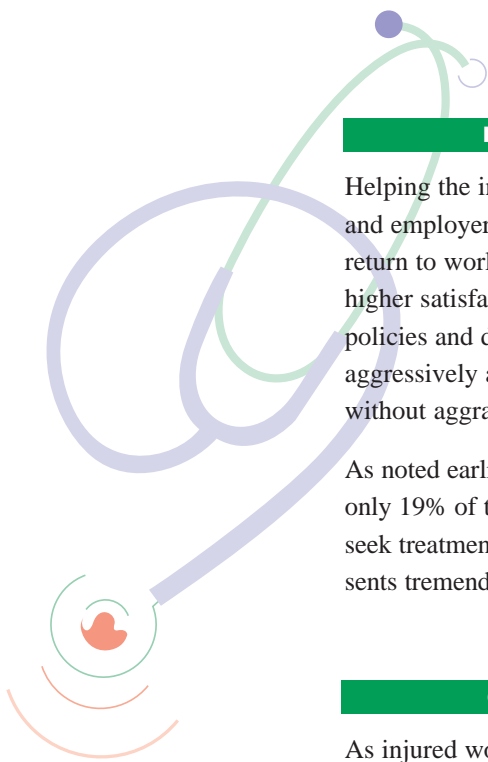
Helping the injured worker get immediate medical attention pays dividends for both worker and employer on several levels. The sooner injured workers receive treatment, the sooner they return to work. Additional research shows that injured workers have better outcomes and higher satisfaction levels when treated by occupational health care providers with walk-in policies and disability management expertise. Occupational health specialists treat more aggressively and can recommend alternative duty that will help the worker return to the job without aggravating the healing process.

As noted earlier, the majority of injured workers welcome recommendations on physicians, yet only 19% of the respondents received recommendations from their employers about where to seek treatment. Of those who did, 95% followed through on the recommendations. That represents tremendous opportunity for employers to quickly channel workers to the right providers.

**Continue Communication and Outreach Post-Injury.**

As injured workers move through the workers' comp process, their questions become more specific and complex because they are continually learning more about their conditions. Keeping the lines of communication open helps ensure that workers do not feel ignored, unappreciated or mistrusted. Employers who promote open communication, especially with those out of work for more than a short period of time, can eliminate some of the reasons injured workers seek out a lawyer.

Encourage co-workers to keep in touch, too. Even though they often keep in touch spontaneously when a colleague is out of work for a non-work-related injury, when the absence is work-related, an air of suspicion often constrains personal contact. Supervisors can encourage co-workers to remain in contact, helping the injured individual to feel like a valued member of the group.



## Educate and Engage Network Providers.

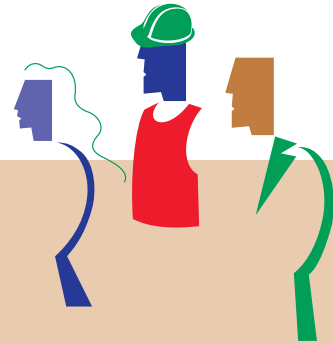
Health care providers need ongoing communication, too. The more they know about an employer's policies, procedures and philosophy of disability management, the more effective partners they can become in helping injured workers recover and return to work.

Consider setting up opportunities for providers to tour company facilities to better understand the work environment and specific job requirements. Similarly, encourage management teams to visit providers' offices. Employers may even want to create opportunities for providers and workers to meet, such as encouraging providers to hold health fairs at the work-site.

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### Profile of injured worker with faster return-to-work period

- Had prior communications from employer about workers' comp
- Received medical treatment on the same day
- Doctor set expectations for recovery and explained how injury would affect ability to perform job
- Company and co-workers stayed in touch during the recovery period
- Company had a return-to-work program
- Had a modified job environment until fully recovered



## Create an Effective Return-to-Work Program.

Creating return-to-work programs with meaningful light-duty or modified jobs encourages injured workers to return sooner. Among companies without return-to-work programs, injured or ill employees were twice as likely to be out of work one month or longer. Employers can partner with their medical professionals and managed care specialists to design jobs that will not aggravate or reinjure workers who are recovered enough to come back to work, but who need additional time before resuming their regular responsibilities. This is key since the goal is not just return to work but *sustained* return to work. In companies where return-to-work programs were offered, surveyed workers were happier with their care and were less likely to see a lawyer.

# about the study sponsor

**Intracorp has been the leader in workers' comp managed care for more than 27 years.** After pioneering the rehabilitation industry in 1970, Intracorp continued to develop innovative new services for controlling the cost and outcomes of workers' comp programs. Today, the company applies its unmatched medical and disability management expertise, state-of-the-art decision support tools and extensive information base to a full continuum of workers' comp managed care solutions, which reach more than 1,200 employers and insurer clients, and thousands of workers throughout the United States and Canada.

Intracorp's workers' comp services include:

- Early Intervention and Return-to-Work Management
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- Provider Bill Auditing
- Occupational Health Program
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