



## Modified Duty/Return-to-Work Introduction FAQs

### 1. What is a Modified Duty Return-to-Work program?

The intent of a Modified Duty Return-to-Work program is simply to return an employee to a modified version of gainful and productive employment, tailored to the needs of the individual and the department.

Studies have indicated that when an injured worker remains off the job more than 6 months, the likelihood of them returning to work diminishes significantly. Therefore, a Modified Duty Return-to-Work program should aim to begin as soon as feasible and provide appropriate physical, behavioral, and vocational functions until an employee can transition back to full duty.

The most important factors influencing the success of returning an employee to work are the availability of recover-at-work programs, employer/employee attitude and motivation, and the severity of the injury.

### 2. Is a Modified Duty Return-to-Work program required by law?

No. However, it is in a department's best interest to do everything in its power to get an injured employee back to some sort of work - before changes of routine influence a less productive outcome.

### 3. Why does 7710 Insurance require a Modified Duty Return-to-Work program for all insureds?

The benefits of a Modified Duty Return-to-Work program - to both the team and the injured employee - far outweigh any negatives. There are cost savings that accompany the program (lower medical bills/claims expenses, reduced indemnity costs, less long term disability) and a lowered experience modifier which will ultimately keep your premiums lower. Additionally, this kind of program increases productivity and is a morale and skills booster, all of which benefit the injured worker and the team.

### 4. What sort of tasks do Modified Duty Return-to-Work employees perform?

Depending upon their individual restrictions, Modified Duty Return-to-Work employees are assigned modified tasks that are often seated work, one-handed work, or work with lifting restrictions. Contributions could involve, for example, supporting department office staff, performing department/equipment inspections or providing training leadership.

### 5. How does a Modified Duty Return-to-Work program benefit the department?

Generally, modified duty programs, when they are part of a more global loss management regime, are intended to save employers money and help them maintain a stable workforce. Close communication with the injured employee and cooperation from the medical provider are also key components. When administered properly - success will manifest as:

- **Cost savings**

- Reduced medical costs
- Reduced indemnity costs
- Reduced chance of litigation
- Lowered experience modifiers – future premiums
- Larger retrospective rating/dividend returns
- Reduces the probability of costly long-term disability
- Reduces the size of disability awards once a claim is closed (awards tend to be larger as workers are off the job for longer periods of time)



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- Lessens the time, effort and money required to screen, hire and train replacement employees
  - **Increased productivity**
    - Less employee turnover
    - Claims become easier to resolve as the length of a claimant's time-loss period is reduced.
    - Workers return to their regular jobs sooner
    - Work hardening is less necessary for injured workers who have been provided with modified duty
  - **Morale and skills booster**
    - Helps employers feel more in control of workers' compensation dollars
    - An early return-to-work program reinforces a strong work ethic among all employees
    - Modified work may provide new knowledge and skills and a broader understanding of the Fire Protection/ EMS District /Municipality
    - Meaningful work improves self-esteem and hastens recovery
- 6. How does a Modified Duty Return-to-Work program benefit the employee?**
- **A healthy routine** - getting up and going to work provides positive physical activity, increases motivation to return to full-time work and continues a connection to the department culture
  - **Increased morale** - overall workforce morale is improved when management shows willingness to make special provisions for injured workers. Morale is also higher when an employee feels like a contributing member of the department
  - **Decreased healing time and decreased likelihood of long-term physical disability** – performing physical and mental tasks prevent loss of strength and stamina and the added benefit of the emotional lift of a peer group act to accelerate recovery
  - **Learning new tasks** – experiencing new duties will broaden an employee's perspective about the Fire Protection/EMS District /Municipality and peer functions
- 7. How does having a Modified Duty Return-to-Work program keep workers' compensation premiums lower?**
- The commitment to returning employees to work decreases the indemnity portion of the claim costs (lost wages), which reduces the total amount incurred. This mitigates adverse effects of claims in experience modifiers, keeping premiums lower.
- 8. What are the basic strategies of a Modified Duty Return-to-Work program?**
- Established policies, procedures, forms and form letters
  - Modified Duty Return-to-Work teamwork structures
  - Employee and supervisor focused strategies and assurances
- 9. How can 7710 Insurance help us implement a Modified Duty Return-to-Work program at the department?**
- 7710 Insurance can provide step-by step procedures and templates for creating a program including:
- A Modified Duty task list for your department
  - A written description of a modified work position that can be supplied to treating physicians
  - Components that should be included in a Modified Duty job description



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- A letter to medical personnel regarding an employee's Modified Duty plan and requesting the return of a medical release form
- A medical release form regarding modified work
- A letter describing a modified work plan as approved by an employee's physician
- A Modified Duty job assignment agreement