

Title:

Rehabilitation Of Injured Workers Boosts The Bottom Line

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789

Summary:

To most employers, Workers' Compensation insurance is a necessary evil. Not only a statutory requirement, it ensures that employees injured in the course of their work are taken care of. It can, however, be very costly, particularly for larger companies where the premium is based, in part, on claims experience.

Work accidents can never be completely prevented, however, with the implementation of safe work practices and a strong rehabilitation policy, the number of incident...

Keywords:

insurance,workers compensation,work

Article Body:

To most employers, Workers' Compensation insurance is a necessary evil. Not only a statutory requirement, it ensures that employees injured in the course of their work are taken care of. It can, however, be very costly, particularly for larger companies where the premium is based, in part, on claims experience.

Work accidents can never be completely prevented, however, with the implementation of safe work practices and a strong rehabilitation policy, the number of incidents and time lost will be significantly reduced. This will result in lower claims costs and, therefore, lower premiums. Productivity losses are also minimised with injured workers rehabilitated for a quick return to work.

An employee being injured on the job affects several parties.

- The injured worker and his family need to be reassured that
 - i. his medical needs will be attended to
 - and
 - ii. the family will not suffer financially.
- Colleagues and Workmates need to be reassured that the injured worker is being taken care of properly and that management is supportive. They also need to be

kept updated on his progress and expected return to work.

- Supervisor/Immediate Boss needs to know worker is being looked after and also needs to take a proactive role in the rehabilitation process. This is done through close contact with the relevant rehabilitation and health professionals managing the case and the injured worker himself.
- Corporate Management needs to be kept apprised of the current situation; in particular, how the progress of claim and estimated cost will affect claims costs. Close contact with Workers' Compensation insurer will clarify this and ensure all parties are working together to achieve a successful outcome -i.e.: returning the injured employee to work.

Apart from the obvious stress and strain on the employee's own family, the insured business is placed under pressure when an employee is injured and at risk of suffering considerable financial loss as a result.

For example:

Jim works at the "Crisp 'n Juicy" apple orchard. Crisp 'n Juicy supplies eating apples for the major supermarkets in the state and also has its own juicing centre at the orchard. From there, Crisp 'n Juicy Apple Juice is transported all over the country.

Jim's job is to sort the apples according to size and type into eating apples and juicing apples. It's a fairly specialised role and a keen eye is needed to select which are juicing apples and which are for eating. It is also fast-paced so Jim must be quick, efficient and precise. It took Jim years to reach his current level of proficiency; the only other person who can match him is Crisp 'n Juicy's owner.

Just as work was finished for the day, Jim decided to pick up a crate of apples and place it next to the sorting bay ready for the next day. When he lifted it his back "froze" and he found himself doubled up in pain. Jim's boss, Tony drove him to the hospital where it was confirmed he had a slipped disc in his back. Jim was certified unfit for work and kept in hospital for a few days.

Tony visited him in hospital the next day, bringing claim forms for Jim to complete and reassuring him that he would be looked after. An appointment was also scheduled with Crisp 'n Juicy's Rehabilitation Provider for when Jim was released from hospital.

Meanwhile, back at the orchard...

Bill, the owner of Crisp 'n Juicy, has ceased his outside commitments with potential export market representatives so that he can replace Jim at the sorting bay. He knows that to train somebody new would take weeks, if not months.

Bottom line... Crisp 'n Juicy is losing money every day Jim is not at work.

Two weeks have passed and Jim is moving more freely after an intensive physiotherapy treatment program. In consultation with his treating doctor the rehabilitation provider has devised a return to work plan. The employer is thrilled at the prospect of having Jim back at work and implements the program immediately.

Jim returns to modified duties for two weeks, sharing the role initially with Leila, the new trainee. Jim is teaching her how to sort apples, which enables Bill to recommence his marketing activities and make the company more even profitable.

After two weeks on modified duties, Jim returns to full duties. Seeing the potential damage that could have been done to his business, Bill implements a work safety program, part of which entails all workers attending a course on safe work practices, including lifting.

In consultation with Crisp 'n Juicy's Workers' compensation insurer, Bill learns that quick rehabilitation intervention has potentially saved the company hundreds of dollars in premium.

Bill's a happy fellow.