SAW/RTW PROGRAM

OCTOBER 2019 LMAC
RTW PROGRAMS IN OTHER STATES
WA SAW Program

Stay at Work Program - Pays employers to help injured workers stay on the job -
http://www.lni.wa.gov/main/stayatwork/

• Eligibility:
  • Employers must be paying WC to L&I- not available for self-insured employers
  • Be the TOI employer
  • Written physical restrictions from healthcare provider that prevents employee from doing their usual job
  • Available light-duty or transitional job duties approved by healthcare provider
  • Apply within one year of incurring eligible expenses

• What It Pays:
  • Wage Reimbursement:
    • 50% of the IW’s base wages for light-duty or transitional work
    • Up to 66 days in which work was actually performed per claim
    • Within a consecutive 24-month period
    • Up to $10,000/claim
  
  • Expense Reimbursement:
    • Training fees or materials – up to $1,000/claim EX: tuition, books or supplies
    • Tools - up to $2,500/claim EX: Special wrench or keyboard tray
    • Clothing – up to $400/claim EX: Steel-toed boots
    • NOTE: Cannot be a cost the employer incurs when hiring other workers to do the same job
TX RTW Program


• Eligibility:
  • Your company employed at least 2 and not more than 50 employees each business day during the preceding calendar year
  • Your company has WC insurance and policy was in effect on DOI
  • Employer is not an agency of State of Texas or political subdivision of the state

• What It Pays:
  • Expense Reimbursement Or Advance
    • Physical modifications to the workplace or employees workstation
    • Equipment, tools, furniture or devices
    • Other costs necessary to reasonably accommodate the employee’s capabilities
    • Up to $5,000 annually per employer
  • Note: Approved reimbursements are subject to availability of funds
OR RTW Program

Employer-at-Injury Program (EAIP) – Encourages early RTW by helping reduce employer’s costs - https://wcd.oregon.gov/rtw/Pages/eaip.aspx

- **Employer Eligibility:**
  - Must be the TOI employer OR employer at the time of an aggravation or own-motion opening
  - Must have WC coverage and follow all WC laws

- **Worker Eligibility:**
  - Worker must have an WC claim or OD
  - Must be released for work w/ restrictions that prevent the IW from doing full-duty regular work

- **Who Initiates:**
  - Optional program and employer requests help from it’s WC insurer
  - Insurer receives medical reports from IW’s healthcare provider
  - Insurer helps the employer identify transitional work within IW’s restrictions
  - IW may or may not know employer is using program

- **What It Pays:** Initial request must be a minimum of $100, not including $120 one-time admin cost
  - **Wage Reimbursements**
    - 45% of the early RTW gross wages
    - Up to 66 work days within a 24-consecutive month period
  - **Expense Reimbursements**
    - Worksite modification and purchases of tools and equipment - combined max of $5,000
    - Tuition, books and fess for a class or course of instruction to update existing skills or develop new skills that meet requirements of transitional work – max benefit of $1,000
    - Clothing required for transitional work, except clothing the worker already possesses or the employer normally provides and clothing becomes property of IW – max benefit of $400
CA RTW Program

Return-to-Work Supplement Program (RTWSP) – Approved applicants will receive a $5,000 check to be used to supplement earnings lost from being injured - [https://www.dir.ca.gov/RTWSP/RTWSP.html](https://www.dir.ca.gov/RTWSP/RTWSP.html)

- **Eligibility:**
  - IW must have rec’d a Supplemental Job Displacement Benefit (SJDB) voucher
    - Supplemental Job Displacement Benefits may be available to IW who:
      - Was injured on or after 1/1/03
      - Has a permanent partial disability as a result of that injury, and
      - Has not been offered other work by their employer
      - One-time payment issued to IW
  - SJDB is a non-transferable voucher that can be used to pay for education retraining or skill enhancement at state-approved or accredited schools
  - DOI on or after January 1, 2013
  - Deadline: Application must be rec’d within 1 year from date voucher was mailed
ND RTW Program

Preferred Worker Program – Designed to encourage re-employment of ND injured workers through cost saving incentives - [https://www.workforcesafety.com/return-work](https://www.workforcesafety.com/return-work)

- **IW Eligibility:**
  - Must have sustained a compensable work injury, resulting in an inability to return to TOI position
  - Completed the voc rehab process
  - Not released to pre-injury occupation
  - Not refused an offer of appropriate employment with TOI employer
  - Registered to participate in the program

- **IW Benefits:**
  - Work search allowance: **EX:** Appropriate clothing for interviews, uniforms, travel expenses or other needed items if IW is actively searching for employment
    - Max of $250
  - Certification, licensure, related testing costs, physical exams or membership fees required for job
    - Max of $500
  - Moving expenses: Relocation costs if IW has actually located for work and distance is > than 35 miles from primary residence
  - Reimbursement at state rate for lodging, meals and travel expenses related to OTJ training
  - Tools & equipment: Mandatory for employment
    - Max of $2,500
ND RTW Program – con’t

• **Employer Eligibility:**
  - Must be in good standing with Workforce Safety & Insurance (WSI)
  - Have and maintain an account providing WSI coverage
  - **NOTE:** Employer of injury is eligible for program participation if the IW has returned to work in a permanent, alternate position. Alternate employment is a new position with a pre-injury employer

• **Employer Benefits:**
  - **Wage Reimbursement:** *(Not available to TOI employer)*
    - Up to 50% of gross wages (not to exceed ND AWW) at employment start date
    - Up to 26 consecutive weeks
  
  - **Worksite Modifications Reimbursement**
    - Modifications necessary for employment or retraining
  
  - **Job Analysis / Ergonomic Assessment**
    - An on-site job analysis and/or ergonomic assessment at no cost to the employer

• **Other Benefits:**
  - If preferred worker has a catastrophic injury as defined in North Dakota Century Code § 65-05.1-06.1(2)(1), reimbursement is 75% of gross wages for 52 consecutive weeks.
  - If preferred worker sustains a new compensable injury during the 3-year premium exemption period, WSI may not charge claim costs to the employer
  - Employers may not be assessed premiums on a preferred worker’s salary for up to 3 years
OH RTW Program

Transitional Work Bonus Program – Employers may receive a back-end bonus for using the plan to return IW back to work - https://info.bwc.ohio.gov/wps/portal/bwc/site/employer/discount-programs-and-grants/transitional-work-bonus-program/

- **Eligibility:**
  - Current on all payments to Bureau of Workers' Compensation (BWC)
  - Not have cumulative lapses in coverage in excess of 40 days within the preceding 12 months
  - Be in active policy status – does not include an employer with no coverage or lapsed
  - Must have reported actual payroll for the proceeding policy year and paid any premium due upon reconciliation of estimated premium with actual premium no later than the due date

- **What It Pays:**
  - Max bonus of 10% on pure premium for using an established transitional work program
  - Applicable to claims with DOI within current bonus period

Transitional Work Grants Program – Designed to help develop a transitional work program to help lower claim costs

- **Program Details:**
  - 3-to-1 matching grants for companies ranging from 11 - 200+ employees
  - Max grant amounts are:
    - 11-49 employees up to $2,900
    - 50-199 employees up to $5,200
    - 200+ employees up to $6,300
  - Grant monies can only be used for plans & services provided by BWC-accredited transitional developer

- **Eligibility:**
  - Employers with 11 or more employees
  - Not rec’d a transitional work grant in the past
  - Be current with all payments and in active policy status
  - Not have cumulative lapses in coverage in excess of 40 days with in the preceding 12 months
MT SAW/RTW Program

SAW/RTW Program – Minimize avoidable disruptions caused by work-related injuries and assist the IW return to work as soon as possible - http://erd.dli.mt.gov/work-comp-claims/claims-assistance/saw-rtw

- Who Can Request Assistance:
  - **Worker:** Claiming an injury of OD
  - **Employer:** Working to keep or bring an IW back to work
  - **Healthcare provider:** Working with an IW to stay or return to work

- Possible Assistance Available:
  - **Auxiliary Benefits (39-71-1025):**
    - Insurers may pay up to $4,000 for:
      - Specialized job modification
      - Reasonable travel
      - Relocation expenses used for any of following:
        - Search for new employment
        - Return to work, but in a new location
        - Implement a rehab plan filed w/ the Dept
        - Attend an OJT training program
  - **Dept Provided SAW/RTW Assistance (24.29.1815):**
    - Dept may pay up to $2,000 to assist employers in providing transitional employment to:
      - Modify the workplace
      - Purchase equipment
SROI RTW Qualifiers

Actual - Actually returned to work

Released – Released by healthcare provider to return to work
Participation By Plan

**Plan 1**
- Participating: 96.7%
- Not Participating: 3.3%

**Plan 2**
- Participating: 30.1%
- Not Participating: 69.9%

**Plan 3**
- Participating: 100%
- Not Participating: 0%
Reported RTW by Plan For CY2012 - CY2019

Note: An IW could be reported in multiple categories
Temporary Disability Paid Duration (weeks) – 1 Year Maturity
By Plan Type & Calendar Year of Injury

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RTW/SAW Takes Effect
# Number of Establishments With Fewer Than 20 Employees

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