

Stay at Work/Return to Work Assistance Program

Jason Swant
SAW/RTW Specialist
Montana Department of Labor and Industry



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Stay at Work/Return to Work Assistance

To minimize avoidable disruption caused by work-related injury or occupational disease

To assist the injured worker return as soon as possible

- To the same position with same employer
- To modified position with same employer

SAW/RTW Assistance Notice

The Montana Department of Labor and Industry helps injured workers stay at work or return to work quickly to reduce the impact of injury on workers, their families, communities and businesses. To find out more, contact your worker's compensation insurer or the Department of Labor and Industry by phone or email at 406-444-1752 and sawrtwrquest@mt.gov

3

SAW/RTW Assistance Request

The injured worker, employer or health care provider may ask the Department to provide SAW/RTW assistance

4

SAW/RTW Assistance Availability

SAW/RTW assistance is available anytime unless:

The worker has been determined to be a disabled worker

The worker has refused a job that the worker is:

- Physically capable of
- Qualified to do, and
- Wages are at least equal to time of injury job

The worker has actually returned to work

The worker's claim has been closed or settled

5

SAW/RTW Assistance Delivery

Who provides the SAW/RTW assistance?

The insurer is responsible to provide SAW/RTW assistance

The Department provides the assistance when:

- the insurer chooses not to provide the assistance
- the insurer does not respond to the Department's notice within three days
- the Department cannot determine who the insurer is after three days

6

Insurer Responsibilities

- 1) Adopt a SAW/RTW policy and submit a current, complete copy of the policy to the Department
- 2) Designate a single point of contact to coordinate all Department requests for SAW/RTW assistance
- 3) Elect to provide SAW/RTW assistance or refer to the Department if a request for SAW/RTW assistance is made prior to the insurer's acceptance of liability for a claim
- 4) Decline to provide SAW/RTW assistance or deny liability for an injured worker's claim notify the injured worker and the Department in writing within three business days

7

Insurer Responsibilities

- 5) Notify the Department in writing within three business days of the insurer's acceptance of liability for an injured worker's claim
- 6) The insurer shall report the outcome of SAW/RTW assistance to the Department, using the Department outcome reporting form, within 30 business days of the earliest of:
 - a) the return to work start date
 - b) the termination of SAW/RTW services, or
 - c) the injured worker's attainment of maximum medical improvement

8

Department Responsibilities

- 1) Provide SAW/RTW assistance when unable to identify the insurer within three business days
- 2) Transfer the SAW/RTW assistance to the insurer when the Department identifies the at-risk insurer
- 3) Provide SAW/RTW assistance when the insurer declines or fails to respond to Department notice
- 4) The Department shall provide services until it:
 - a) terminates SAW/RTW services to the injured worker upon notice of insurer denial of liability for the claim
 - b) terminates SAW/RTW services to the injured worker upon exhaustion of the maximum allowed provider fees, or
 - c) transfers responsibility for the delivery of SAW/RTW assistance to the insurer upon notice of the insurer's acceptance of liability for the claim

9

Department Responsibilities

- 5) When the Department provides SAW/RTW assistance, the Department shall assign a vocational rehabilitation counselor to provide services.

Services include, but are not limited to, the following:

Injured Worker Contact

- Assess commitment to stay at or return to work
- Identification and resolution of barriers to stay at or return to work

Medical Status Form Review

- Ensure understanding of work abilities and work restrictions

10

Department Responsibilities

Employer Contact

- Establish ability to provide transitional employment
- Ensure that transitional employment available meets work restrictions outlined within the medical status form

Facilitate communication for transitional employment

- Assist the employer with transitional employment position offer
- Ensure the injured worker understanding and acceptance of transitional employment offer
- Obtain medical provider input or approval for transitional employment if not provided through the medical status form

Follow-up

- Ensure duties assigned meet work abilities
- Identify injured worker/employer concerns or issues
- Provide recommendations to resolve issues or concerns
- Monitor readiness to return to time of injury job

11

Department Responsibilities

- 6) Provide written notice to the injured worker, employer and insurer, if identified, when a vocational rehabilitation counselor is assigned by the Department to provide SAW/RTW services to an injured worker within three business days.
- 7) Provide written notice to the injured worker, employer and insurer of the completion of Department-provided SAW/RTW assistance within three business days of the completion of services.

12

Results To Date

Insurer point of contact and SAW/RTW policy submission:

- Plan 1 insurers 100% of have submitted policies and contact
- Plan 2 insurers 30% of have submitted policies and contact
 - 57 of 193 Plan 2 insurers collecting premium
 - 89% of Plan 2 premium goes to insurers that have submitted policies and contact
- Plan 3 MSF policy and point of contact submitted

13

Results To Date

37,043 post cards mailed to workers who reported a work place injury over the first 18 months of the program:

- If 15% of FROIs become indemnity claims 5,556 injured workers could have benefited from the program
- 4.47% of post cards are returned for incorrect address or 1,666 since the program began

2012			
Month	Count	Returned	% Returned
July	1337	41	3.07%
August	2146	109	5.08%
September	1855	75	4.04%
October	2206	109	4.94%
November	2060	118	5.73%
December	1866	95	5.09%

2013			
Month	Count	Returned	% Returned
January	2247	66	2.94%
February	2137	79	3.70%
March	2015	79	3.92%
April	2131	97	4.55%
May	1963	92	4.69%
June	2124	87	4.10%
July	2102	113	5.38%
August	2316	118	5.09%
September	2199	123	5.59%
October	2238	110	4.92%
November	2040	70	3.43%
December	2061	85	4.12%

14

Results To Date

Calls for SAW/RTW Assistance:

- 293 Injured Workers Respond
- 89 Inquiry Only
- 204 Requests for SAW/RTW assistance
 - » 27 RTW
 - » 5 injured workers quit their job
 - » 2 injured workers were seasonal employees
 - » 11 employers determined they could not provide transitional employment
 - » 1 injured worker could not get released to RTW
 - » 1 claim denied

15

Results To Date

Inquiry Only Calls:

- 40 Claim Questions: Claim Number, Insurer
- 12 Checking on Claim, "Is all the paperwork taken care of?"
- 5 MRI authorization
- 4 Fired, "Can they fire me because I was hurt?"
- 4 Not released by provider to return to work
- 4 Travel, "Do I get reimbursed for long distance medical travel?"
- 3 Benefit calculation questions
- 3 Referred to Department Examiner
- 2 Medical Status Form

Others include:

- Claim terminated
- Name change
- Employer investigation

16

Results To Date

Of the 157 requests with unknown outcomes:

- 16 are more than 1 year old (365 Days)
- 19 are more than 9 months old (275 Days)
- 59 are more than 6 months old (183 Days)
- 31 are more than 3 months old (93 Days)
- 32 are less than 3 months old

17

Results To Date

Of the 204 workers who requested assistance for SAW/RTW:

2 work for self-insured employers – Plan 1

- Request to Department

7 work for privately insured employers – Plan 2

- Request to Department

195 work for employers insured at the State Fund

- 5 Request to Department
- 190 Requests to Insurer

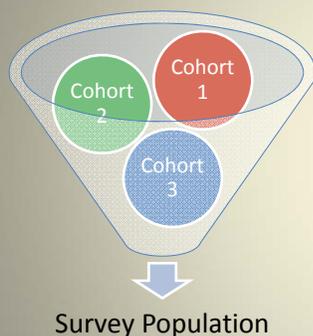
18

Results To Date

- Average days from time of injury to request for assistance is 54.9 days
- Average days from time of injury to request for assistance for the 27 requests with RTW outcomes reported is 30.07 days
- Average duration for the 27 requests with outcomes reported is 61.6 days
- Average duration for the requests for assistance with no outcome reported, but has one or more SROI on the claim is 83.28 days

19

Survey- Study Population



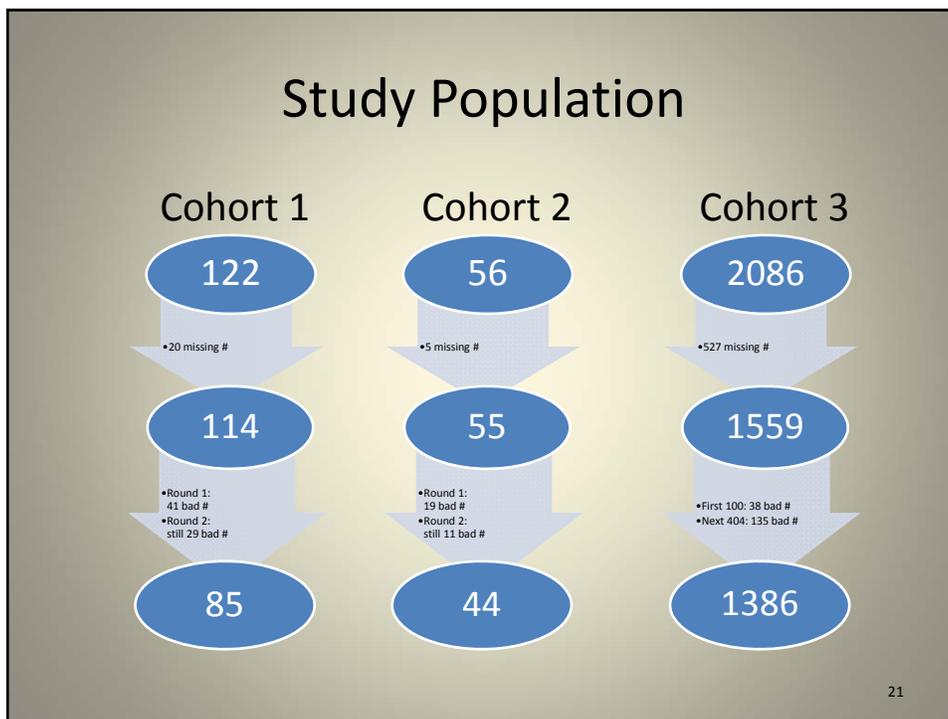
Cohort 1: utilized the Stay At Work/Return To Work (SAW/RTW) program through their workers' compensation insurer and received assistance

Cohort 2: contacted the Department of Labor and Industry's SAW/RTW program and did not receive assistance

Cohort 3: received indemnity and did not contact the SAW/RTW program

*Restricted to subjects for whom a First Report of Injury form was filed between 7/1/2012 – 7/1/2013

20



Survey- Results

- Have you returned to work since your injury?

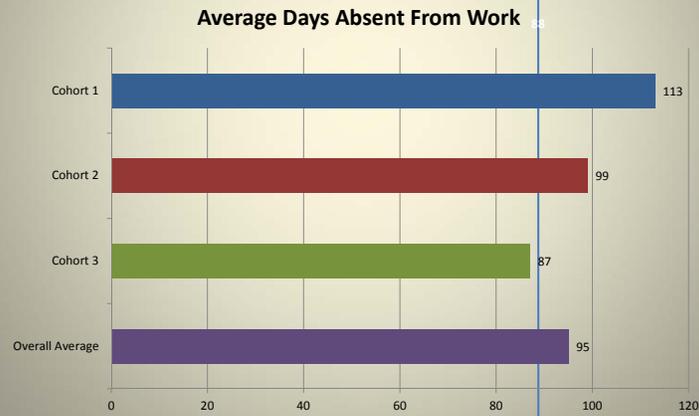
	% Yes	Yes Ratio
Cohort 1	48.3%	28/58
Cohort 2	61.5%	16/27
Cohort 3	68.9%	73/106
- Was it with the same employer?

	% Yes	Yes Ratio
Cohort 1	82.1%	23/28
Cohort 2	93.8%	15/16
Cohort 3	86.3%	63/73

22

Survey- Results

- Have you returned to work since your injury?



23

Survey- Results

- [All cohorts, if not back to work] Why aren't you working?

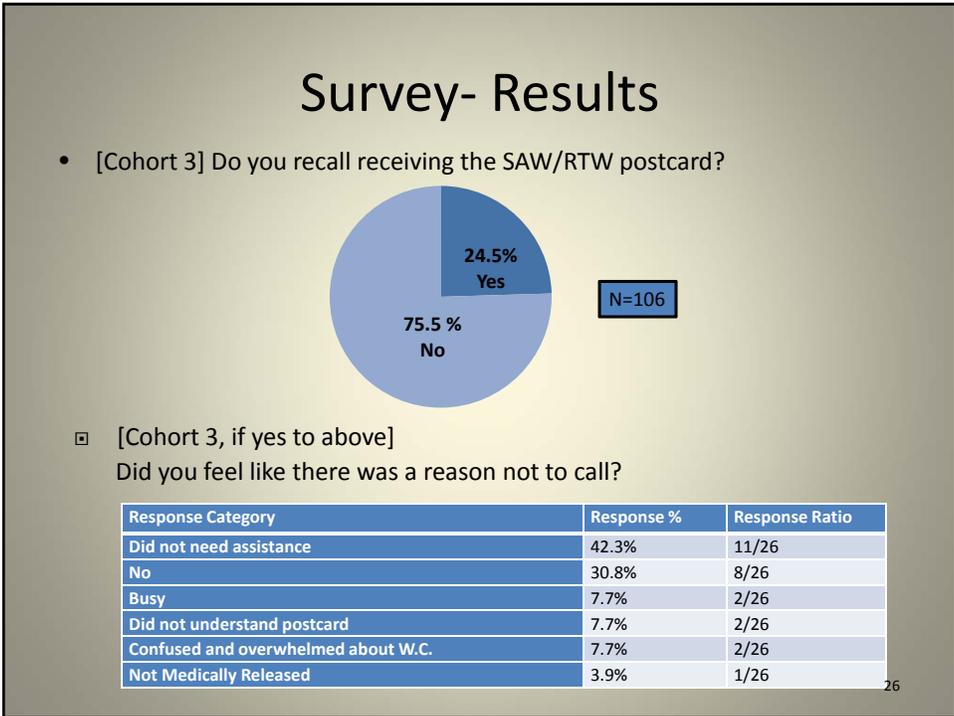
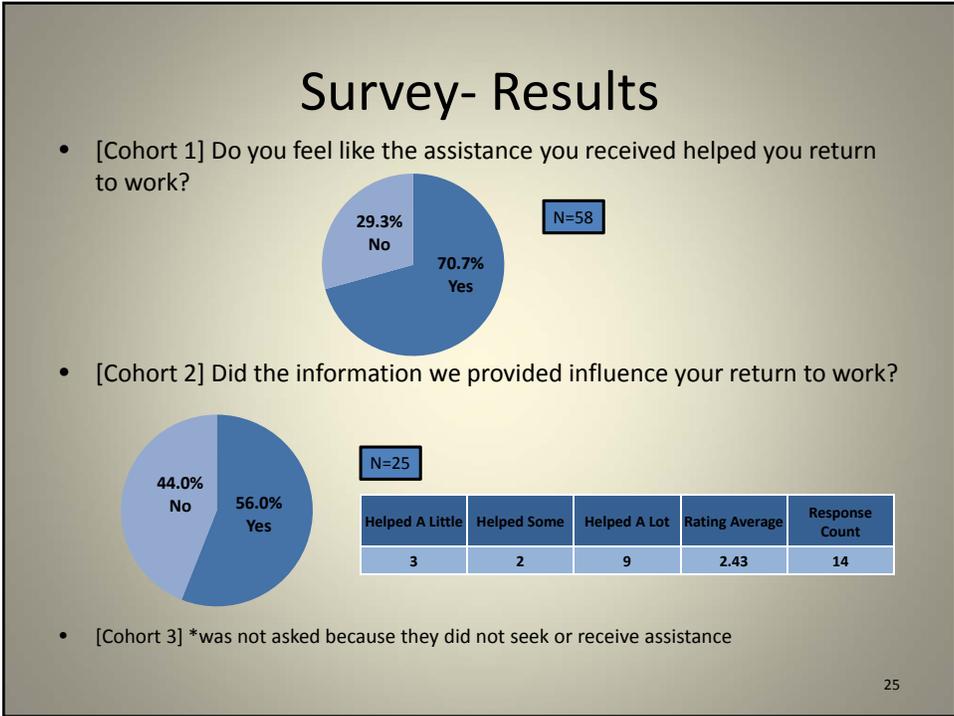
Cohort 1

Cohort 2

Cohort 3

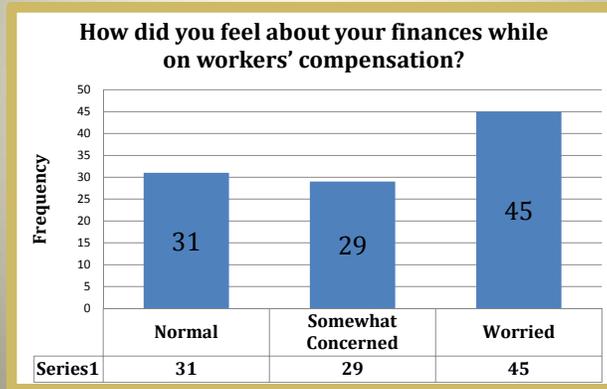
Response Category	%	Ratio	Response Category	%	Ratio	Response Category	%	Ratio
Not released by doctor	73.3 %	22/30	Not released by doctor	50.0 %	5/10	Not released by doctor	60.6 %	20/33
Released; no light duty avail.	20.0 %	6/30	Terminated; looking for work	30.0 %	3/10	Terminated; looking for work	9.1 %	3/33
Seasonal worker	3.3 %	1/30	Terminated; in vocational rehab	10.0 %	1/10	Released; no light duty available	9.1 %	3/33
Waiting for next step	3.3 %	1/30	Quit	10.0 %	1/10	Waiting for next step	9.1 %	3/33
						Starting work soon	6.1 %	2/33
						Quit	3.0 %	1/33
						Retired	3.0 %	1/33

24



Survey- Results

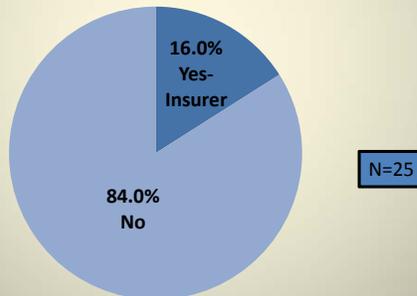
- [Cohort 3] How did you feel about your finances while on workers' compensation, on a scale of 1-3 (1 being normal, 2 being somewhat concerned, and 3 being worried)?



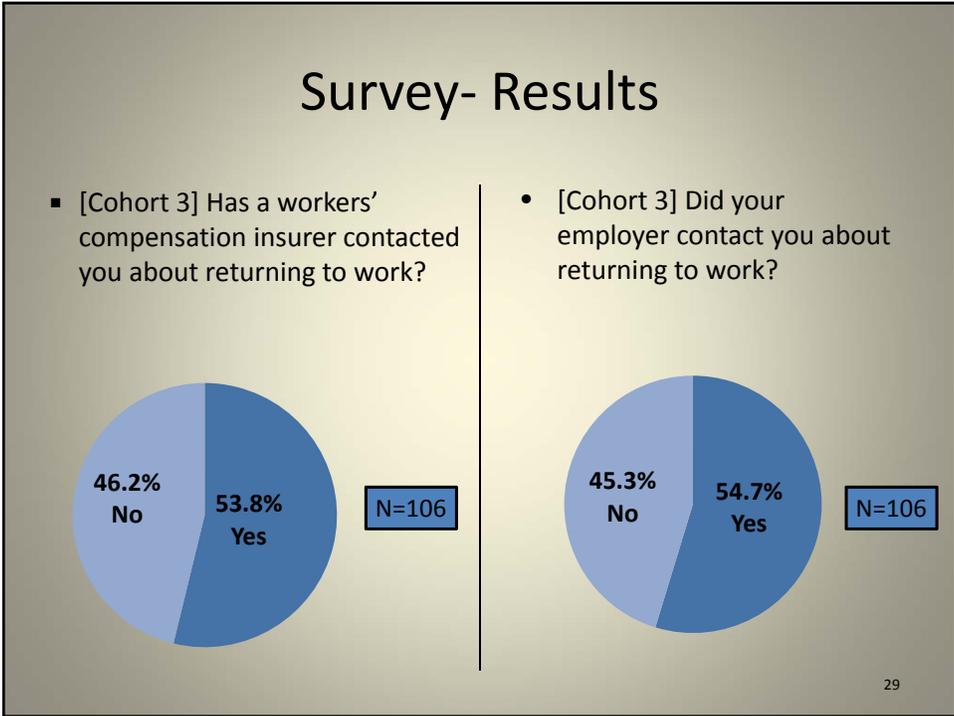
27

Survey- Results

- [Cohort 2] Have you used any other Return to Work services?



28



Areas for Improvement

Insurer:

- SAW/RTW assistance availability
 - 46.2% of survey respondents reported no contact about SAW/RTW from insurer
- Program participation
 - No Plan 1 or 2 request to the insurer reported to the program
- SAW/RTW outcome reporting
 - 80% of requests without a reported outcome are more than 90 days old

30

Areas for Improvement

Department:

Effectiveness of post card

75.5% of the survey respondents did not recall receiving the SAW/RTW post card

Provider release to return to work

61% of survey respondents were not released by there doctor to return to work in any capacity