

# Insurer Stay at Work/Return to Work (SAW/RTW) Policy Sample

## Introduction

Montana's public policy on workers' compensation acknowledges that "a worker's removal from the workforce because of a work-related injury or disease has a negative impact on the worker, the worker's family, the employer, and the general public. Therefore, an objective of the workers' compensation system is to return a worker to work as soon as possible after the worker has suffered a work-related injury or disease." (MCA 29-71-105 (3))

Providing Stay at Work/Return to Work (SAW/RTW) assistance for injured workers and their employers is a visible demonstration of our concern for the employees and employers we insure. We encourage and will facilitate the injured or ill employee's earliest possible return to the workplace to perform meaningful, productive work within their physical capabilities.

## Goal

The Stay at Work/Return to Work Program objective is to facilitate the restoration of the health of injured or ill employees by helping them to reintegrate into the workplace as soon as medically possible and minimize the negative impact of illness and injury on both the employee and the employer.

## SAW/RTW Policy

It is the policy of [insurer] to provide a SAW/RTW assistance to help employees stay at or return to meaningful, productive employment following an injury or illness. If the employee is not capable of immediately returning to his or her regular position, assistance provided may place the employee in a temporary assignment in which the employee's regular position is modified to accommodate the employee's physical capabilities, or an alternate job that is better suited to the employee's physical capabilities.

## Stay at Work/Return to Work Process

A SAW/RTW assistance provider will be designated and assigned to the injured worker.

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

- (a) personal contact with injured worker to assess the worker's commitment and ability to stay at or return to work;
- (b) identification of barriers to the injured worker staying at or returning to work;
- (c) review of the injured worker's medical status form to ensure worker's understanding of work abilities and restrictions;
- (d) personal contact with injured worker's employer to establish employer's ability to provide transitional employment that meets injured worker's abilities, as outlined by the medical status form;

- (e) facilitation of communication between injured worker and employer regarding offer and acceptance of transitional employment;
- (f) communication with injured worker's treating physician or designee regarding the assessment and approval of transitional employment when approval is not explicitly provided by medical status form;
- (g) verification that duties assigned by employer to injured worker during transitional employment conform with abilities outlined by the medical status form;
- (h) identification of concerns of the injured worker and employer and problem-solving throughout the process of establishing transitional employment; and
- (i) monitoring injured worker's readiness and ability to return to time of injury job and providing appropriate interventions as needed.

If the employer has a SAW/RTW policy, the assigned SAW/RTW assistance provider will coordinate with the employer's SAW/RTW policy and process.

## Reporting

[insurer] will comply with any SAW/RTW reporting required by the Department of Labor and Industry.