

# Workers' Compensation Programs: Attitudes & Behaviours

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## **Abstract**

Many return-to-work initiatives seem straightforward. The simple things do not cost much, like taking a just-injured worker to the doctor's office, periodically calling injured employees to check on their condition, or sending cards or flowers to let them know they are missed. These are small but very important efforts for someone who is recovering from work-related injury or illness. Other initiatives take more administrative time and planning, like evaluating potential transitional and modified duty job options, writing up job descriptions and communicating with employees before an injury occurs so that they know what the company's workers' compensation process involves. Yet, even given all the good that can come from these activities, many times they are ignored because no one steps up to fulfil the responsibility.

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If you cannot pinpoint what is wrong with your employer workers' compensation program, it may be because the critical players are often invisible. Frontline supervisors are the flesh and bones of any company's communications: they are the pivotal links between the design of a program and its successful implementation.

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Yet, even given all the good that can come from these activities, many times they are ignored because no one steps up to fulfil the responsibility.

Where is the breakdown between senior management and frontline supervisors in implementing these initiatives and why does it occur? To answer these questions, you must re-examine the chain of command in worker's compensation programs.

## **Wisdom from Above**

First it must be recognized: change has to start at the top. Senior management must take the first steps to improve workers' compensation program outcomes. There are three key proposals to starting this process:

Fully insured employers, even small to midsized companies, must begin to think like self insured employers.

Think of the premium the insurers take as if it is still your money. Employers do have control over how much of that premium is spent. If you are controlling the money your attitude will change dramatically. You will want to find ways to spend less because your premiums will go down as your experience improves.

From senior levels on down, managers must recognize that they are the only ones who can truly break the cycle and make a difference.

Carriers only see the paper results from workplace injuries and illnesses. While an insurance company can certainly help improve results by providing quality claims management and utilizing appropriate managed care interventions, responsibility for the human relationships resides with the employer, the supervisor and the employee. Those relationships are yours to win or lose. Never forget that for many employees, the workplace is an extended family. Put yourself in their position. Imagine how you would feel if you were unable to come to work and the people you count on everyday suddenly stopped talking to you.

Senior management must make the commitment to get involved and begin the process of communicating expectations and program processes to employees.

Make sure the people who work for you fully understand the benefits and limitations of your program. Show them that if they are more efficient, the program is more efficient, and devise a way that these savings can be passed on to them.

As much as these steps may improve senior management's relationship with employees, there has to be a strong connection between the people who make the decisions for a company and those who implement those decisions. There has to be someone on the frontline to direct the troops. Without this link, the whole process breaks down.

### **In the Trenches**

Frontline supervisors represent the best cost-control link between senior management and employees. Supervisors' attitudes and actions have a significant impact on workers' comp costs. These employees can translate senior management board room initiatives into action on the company floor. There are six crucial ways this can be done effectively.

**New Employee Orientation to Worksite Practices.** Beginning with the first day on the job, most employees think of the supervisor as the employer, presenting a distinct opportunity to create a positive, caring and concerned employer image.

Building a positive employer/employee relationship starts during orientation. Supervisors need to emphasize to new employees that worksite safety is their number one priority. This message will not have significant impact on new hires unless frontline supervisors convey it in an honest and meaningful manner. Setting a positive tone and displaying a positive attitude regarding the importance of injury prevention is vital.

**Emphasizing Safe Behaviour and Injury Prevention.** Doing things "the right way" may be a cliché but it's one employees need to know you mean. Of course, they also need to be taught the right way for the jobs they do. Presenting a positive message on safety during orientation is just the beginning. Safety must be emphasized every day. Supervisors must believe that perfect safety is possible and communicate that goal to their employees because safety training and reinforcement lead to safe behaviour.

**Recognizing the Power of the Supervisor Relationship.** The personal relationships that supervisors have with their staff may be the most important component for a successful program. Formal and informal research shows that how employees feel about their supervisor has a significant impact on

the number of workers' compensation claims filed. Employees who feel their supervisors do not care about them, or who otherwise do not respect or get along with their supervisors, frequently file claims to attract attention, take more time off work or get back at their supervisors.

**Sensitivity to Employees' Personal Needs.** Supervisors who care enough (and take the time) to develop an understanding of their employees on a personal, as well as professional, level can make an even bigger impact. Remember the extended family concept. Identifying employees who may be able to resolve a personal problem with the help of an Employee Assistance Program or wellness program (e.g., substance abuse support) can go a long way not only in reducing workers' comp costs but also in building the employer/employee relationship.

**Create Transitional Job Opportunities.** The task of evaluating possible modified and transitional jobs to help an injured employee come back to work early is not always easy but it can add real value. The best results come from a thorough review of all the possibilities.

Every supervisor usually has a wish list of tasks and activities that he or she would like to get done but never has the time to do. Review the wish lists; some modified, necessary jobs may come to light. Getting these tasks done is as good as money in the bank.

Take a look at the tasks and services that you are now outsourcing. Consider how some of these might be brought in-house. You can save money that would normally be spent for outside services by assigning the job to a transitional worker. Creating transitional jobs like these give returning employees a sense of pride because they know they are making a contribution.

**Incident Management.** Preplanning pays off when an accident occurs. Clearly communicating employee rights, return-to-work programs and the employer's workers' compensation process prior to an accident reduces anxiety. Employees need to know what the program process involves and what they need to do.

Supervisors should, of course, show concern and take all incidents and injuries seriously, even when these are minor. Remember, even when an employee only needs a temporary bandage, showing concern shows that you care. By emphasizing your concern and encouraging employees to identify problems early, you are setting the stage for a positive outcome in worker recovery and lower costs.

In addition, regular meetings or training sessions with department heads and supervisors can have a significant impact on sustaining changes in attitudes and resulting behaviour. Pre-injury planning has a great deal of value, not only in returning your employees to work sooner but also in improving your company's overall workplace productivity.

Common sense, common goals and good communication can go a long way toward eliminating the supervisor as the missing link in your workers' compensation program. Creating ongoing discussions can give department personnel the ability to provide more input in the process. The initiatives cost you very little and will pay big in the end.