

## **WORKERS' COMPENSATION EARLY RETURN TO WORK ISSUES**



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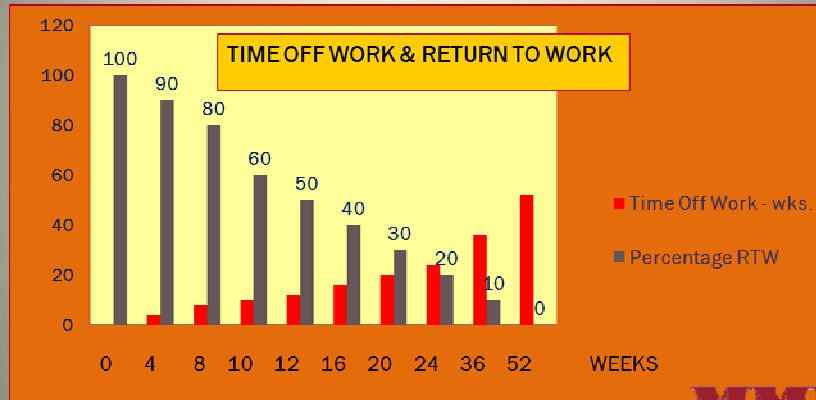
## **WC & ENHANCED SAFETY**

- MMIA is a self-owned (cities & towns own) *Risk Retention Pool*
- Annual member losses are tallied & an average loss ratio established (The lower the whole pool losses, the better the assessment rates for everyone)



## WC & ENHANCED SAFETY

- Food for Thought – Time is of the Essence!



## Employer Benefits of ERTW

- **Reduce Medical Costs**  
Employees who return to work early typically recover faster, resulting in medical cost reductions up to 70%.
- **Improve Productivity**  
An employee working at a transitional assignment is more productive than hiring a temporary employee.
- **Improve Employee Morale**  
Implementing an ERTW program tells employees their employer is concerned about their well-being.



## Employer Benefits of ERTW

- **Reduce Potential Fraud Claims**  
An ERTW program that returns injured employees to work immediately following an injury reduces the incentive to file a false claim in order to take time off work.
- **Decrease Attorney Involvement**  
Employers who do their best to return employees to their job show they care. Employees who know their employer values them generally will not hire an attorney
- **Reduces Workers Compensation Premiums Involvement**  
Improves employers WC experience rating



## Employee Benefits of ERTW

- **Reduce Financial Impact**  
Many injured employees experience reduced wages due to an injury while they are away from work.
- **Increase Self-Esteem**  
Employees feel like productive members of society and it promotes wellness through contact with fellow employees.
- **Contribute to a Speedier Recovery**  
Keeping the injured employee physically active and on a normal work schedule contributes to a faster the healing process.

