

Return-to-Work Programs

The Unsung Hero of Workers' Comp Savings

When most people think about lowering workers' comp costs, they picture endless mod worksheets, safety trainings, or maybe one of those spine-twisting "lift with your legs" posters hanging in the break room.

All good things — but one of the *most powerful and most overlooked* cost-savers isn't a spreadsheet or a seminar.

It's a **Return-to-Work (RTW) program**.

Why It Matters

A well-built RTW program does two things better than anything else:

1. **Gets your people back faster** — safely, and within their restrictions.
2. **Keeps your mod from getting crushed** by unnecessary lost-time claims.

In Colorado (and really anywhere), time away from work is the #1 cost driver in comp claims.

When an employee stays connected (even on modified duty) claim durations shrink, costs drop, and morale actually improves.

What It Looks Like in Practice

A solid RTW program isn't complicated. It's structured common sense.

- **Have a plan before you need it.** Know which roles can flex for modified duty — administrative, light-tool work, training tasks, safety documentation, etc.
- **Communicate early and often.** The minute an injury happens, talk about next steps, medical care, and what "modified duty" might look like.
- **Document everything.** Medical restrictions, offers of modified duty, employee responses — it all matters if the claim goes sideways later.
- **Partner with your broker and carrier.** If that's us, we'll help make sure the RTW process aligns with your carrier's reporting and claim-handling expectations.

The Human Side

Injured employees often feel anxious, isolated, or even suspicious about how their claim will be handled.

A good RTW program sends a clear message:

"We value you. We want you healthy and involved, not forgotten."

That one message can make the difference between a short claim and a long, expensive one.

A Real-World Example

A local service contractor had a knee injury that could have easily turned into a six-month lost-time claim.

Instead, they brought the employee back within two weeks doing safety inspections and inventory work.

The claim closed in 45 days.

Their next mod? Down 12 points.

That's thousands in premium saved — and an employee who felt respected and supported.

How to Start

If your company doesn't have a RTW plan yet, now's the time.

Start small.

- Identify light-duty tasks in each department.
- Choose a point person for injured worker coordination.
- Train supervisors on how to have the "let's get you back safely" conversation.

You'll be amazed how much smoother your claims (and budgets) run.

Need Help Building One?

Ascent helps employers design practical, carrier-approved Return-to-Work programs that:

- Cut down claim durations
- Protect your mod
- Keep your people connected and valued

We can help you craft one that fits your operations.

 **Let's make recovery a team effort.**
[Schedule a quick consult](#)

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