

Employees confused over how workers comp works

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HARTFORD — Employees who work in blue-collar jobs expect to be injured on the job more frequently than white-collar workers – and they are. But many workers have little understanding of workers compensation, the system that provides medical coverage and salary benefits for workers injured on the job.

A national workplace survey sponsored by The Hartford Financial Services Group Inc. found that 58 percent of blue-collar households have a family member who has been injured on the job, requiring medical attention. Only 38 percent of white-collar workers reported the same.

The survey, which used the job classifications defined by the U.S. Department of Labor, also found that the average blue-collar worker expects to be injured on the job more often than the average white-collar worker. In fact blue-collar workers say it's quite likely they'll be injured on the job at least once, while their white-collar peers believe there's little chance of that happening.

Despite the high-expectation of injury among blue-collar workers, most have little understanding of the system that protects them. The same holds true for white-collar workers. In fact, only 62 percent of the survey respondents knew that medical costs related to an on-the-job injury would usually be covered by workers compensation. Twenty-five percent incorrectly believe that on-the-job medical costs would be covered by their employers' medical insurance, eight percent erroneously think they would be covered by the employee's disability insurance, and another five percent mistakenly assume these costs would be paid out-of-pocket by either their employer or themselves. This misunderstanding even extends to workers who had been injured or had a family member injured on the job. Among this group, nearly one-third did not know who actually pays injured workers' medical expenses. That's better than the 44 percent of those who had not been injured on the job, but lower than what one would expect for someone with first-hand experience.

"Our research reinforces what I have always believed: while workers compensation is a vital safety net for employees, there is a lot of confusion about who pays for what," said Annette Sanchez, senior vice president, Specialty Risk Services, The Hartford's third-party claims administrator.

"Even though the system has been around since 1909, there are still a number of employees who erroneously believe there is little or no help for them."

Sanchez cites as an example the survey finding that about 16 percent of workers expect to receive little or no pay while out of work recovering from an injury, when in fact, they will be paid a substantial percentage of their wages during recovery. The exact amount varies, depending on the regulations of the state.

Despite the confusion about benefits for injured workers, the survey also showed substantial employee interest in returning to work even in an alternative position. Slightly more than half (51 percent) of the respondents indicated they would be interested in returning to work in another position if they were temporarily unable to perform their original jobs. Another 23 percent said they were unsure what they would do, and 26 percent said they would not consider such an option.

"We've found that workers who return to work faster – even in a job that is different than the one they usually do – tend to recover more quickly and more fully than those that stay at home to recover," said Sanchez. "Workers often feel isolated at home and typically the longer they remain out of the workplace, the harder it is for them to return at all. That's harmful for the employer – who loses a valuable worker – and for the employee, who feels more and more detached from colleagues and friends.

"While our internal studies show that 90 percent of workers can return to their regular job within two to three working days, some injuries take longer to heal and a small portion of workers never will be able to resume their job. It's in everyone's best interest to put the emphasis on what the injured worker can do, rather than on what he can't. It's hard to overstate how important it is for the injured worker to feel that managers and colleagues are supportive, and encourage the worker to get better fast and join them at work," she said.

Sanchez noted that employers should have a return-to-work program in place so an insured employee can resume light-duty work as soon as possible. Among the steps employers should consider taking are:

- * Establish a company return-to-work team;
- * Choose a claim administrator with a return-to-work orientation;
- * Communicate return-to-work as an employee benefit;
- * Assess the tasks each job requires;
- * Identify alternate or modified work;
- * Report all injuries promptly to the supervisor so that the claim can be handled and the worker's treatment begins quickly;
- * Maintain ongoing communication with an injured worker at home; and
- * Return the worker to the same job or modified work in the same department or a different position in the same company – depending on the medical condition of the employee. p