

WORK COMP INSIGHTS

Accommodating Permanent Work Restrictions

When an on-the-job injury or illness results in permanent work restrictions, you are required to provide the injured worker a position that fits medically determined specifications.

If you are unable to accommodate the permanent work restrictions, vocational rehabilitation benefits are available to the injured employee. These benefits may include job placement services, retraining or a loss of earnings claim.

In severe cases, permanent total disability benefits may be awarded to a worker that, as a result of the workplace illness or injury, can no longer do any kind of work.

When accommodating an injured employee with permanent work restrictions, it is important to know what your monetary exposures are and to understand all of your disability management options to control your costs.

Review Your Options

Prior to offering vocational rehabilitation benefits, you should review your options in accommodating the injured employee's permanent work restrictions. Consider the following:

1. Conduct a review of all existing modified duty work positions that would secure permanent employment at the injured employee's pre-injury wage.
2. Conduct a job task analysis to determine if the particular job identified would be within the assessed permanent work restrictions.

3. If permanent accommodations can be made, contact the employee via telephone to discuss, and follow up with a written job offer. The job offer should be sent via certified mail and include the title of the position, pay rate and starting date and time.
4. Obtain a second opinion or independent medical exam (IME) to confirm the medical condition and related permanent work restrictions.
5. The permanent work restrictions from the second opinion exam may differ from the treating physician. If this is the case, review the modified duty work positions that would fall within the permanent work restrictions. If applicable, extend a job offer.
6. If permanent work restrictions cannot be accommodated, the claims adjuster will refer the injured employee to a vocational rehabilitation vendor to help the worker conduct a thorough job search.

It is important to note that if at any time the injured employee fails to cooperate during the job search or retraining, benefits may be reduced or terminated.

Understanding your disability management options is essential to keeping costs down when accommodating disabled employees.
