

Return to Work (RTW) Programme Webinar

Helping employees Return to Work after an Injury



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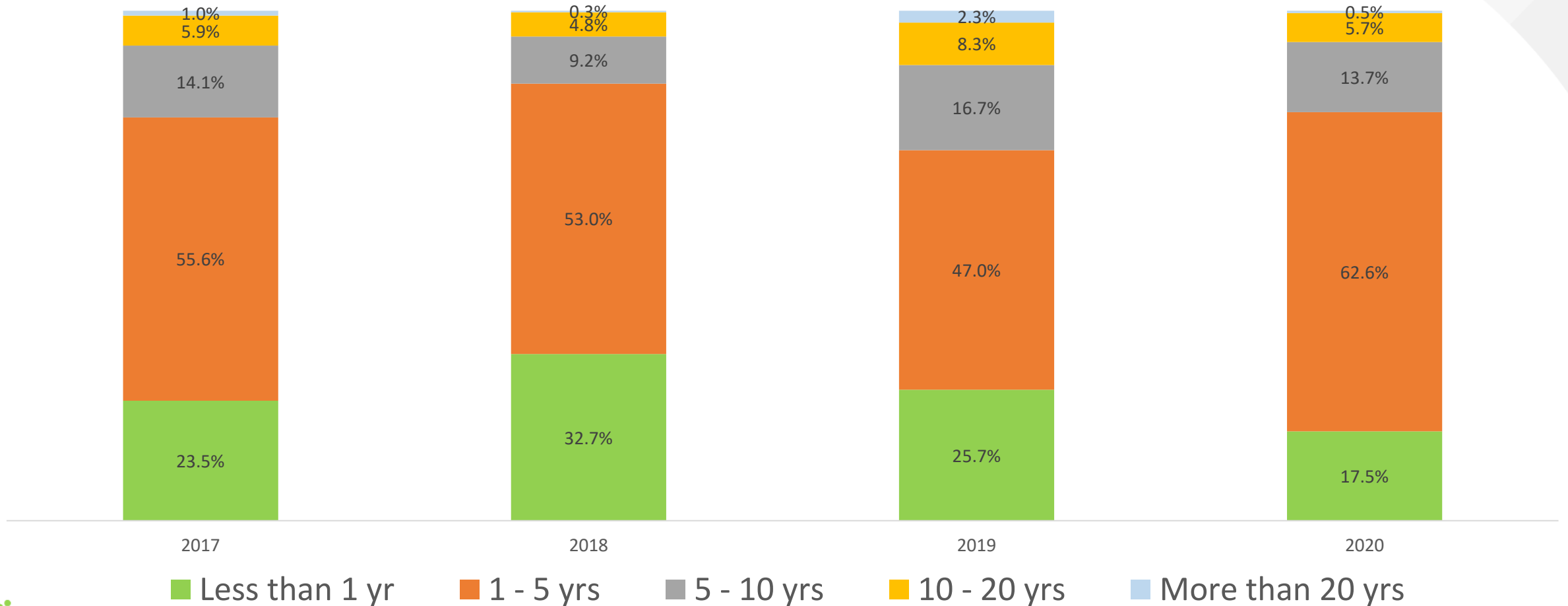
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Content

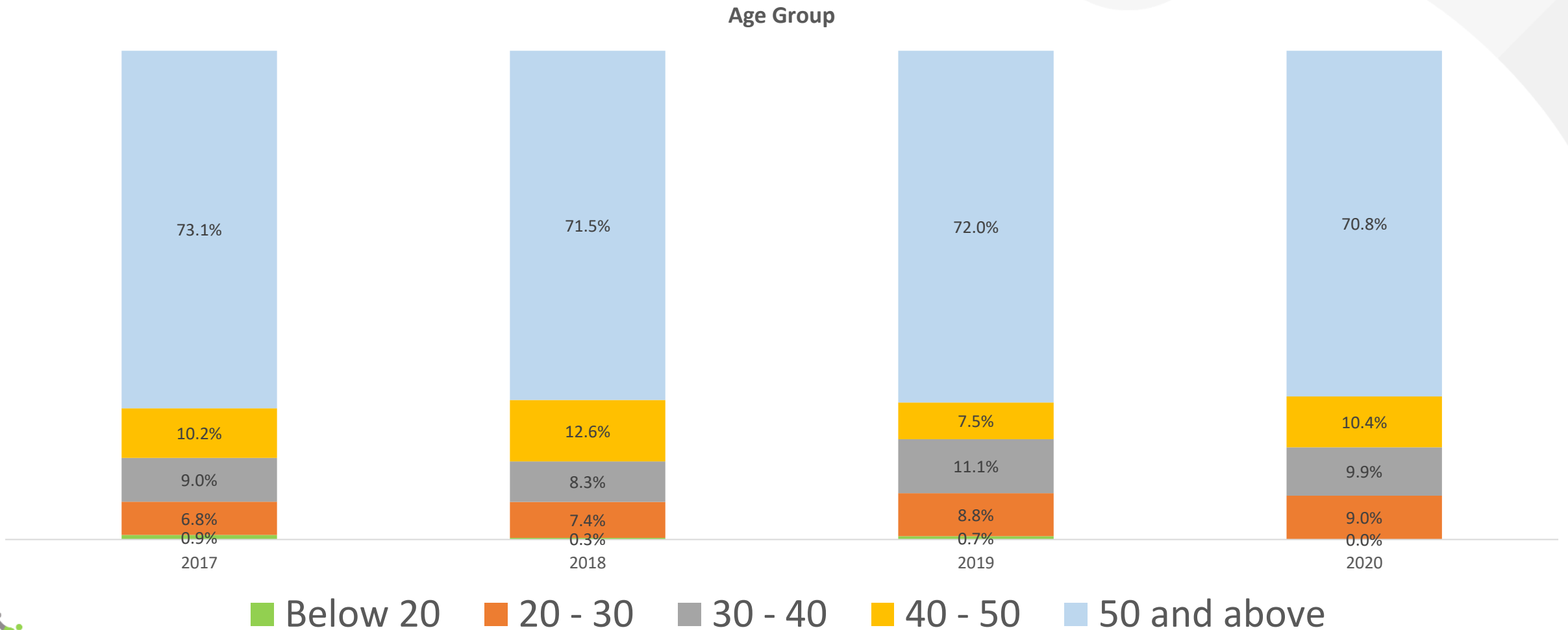
1. Overview of the RTW Programme
2. The Gap Between Returning to Home and Returning to Work
3. Success Rate of RTW Programme
4. How will Expenses for RTW be Covered?
5. Story of Mr Peh

79% (green + orange columns) of injuries happened to cleaners within the first 5 years of their employment

Years of Employment



70% (blue column) or more of injured cleaners are 50 years old and above at the time of accident



Problem

- Injury stats remain constant during COVID season (2020)
- 70% of the injured are 50 years old and above
- 7 out of 1169 cases (0.6%) went for RTW programme

What happened to the 1162 workers? Are they still able to find a job and work with pain for the next 15 – 20 years? Which company will employ post injured workers who did not recover fully?

What is the Return to Work (RTW) Programme?

- Programme was launched in Nov 2017, to help employees who suffer from traumatic work injuries and work-related musculoskeletal injuries
- Provide early intervention and personalized case management through a **RTW Coordinator**, to help injured employees recover and return to work safely and efficiently.
- Includes coordination amongst various stakeholders in the RTW Journey, assisting the employer to make adjustments at the workplace, re-design the worker's job scope and duties etc.

The Role of the RTW Coordinator



DOCTOR



RTW COORDINATOR



EMPLOYEE



EMPLOYEE



EMPLOYER

The combined efforts of the employer, doctor, RTWC and employee will lead to success

The RTW Coordinator



Assigned a **RTW Coordinator**: a trained medical professional who will carry out the programme

RTW Coordinator works with



Worker

To understand job roles

Teach methods to avoid re-injury at work



Employer

To understand employer's expectations

Recommend adjusted work duties



Doctor

To understand worker's condition

Worker returns to work safely

RTW Coordinator is:

- An Occupational Therapist (OT) or
- A Physiotherapist (PT) or
- Medical Social Worker

The RTW Coordinators are staff of the public hospitals.

Role of The RTW Coordinator

“**CARE**” activities include:

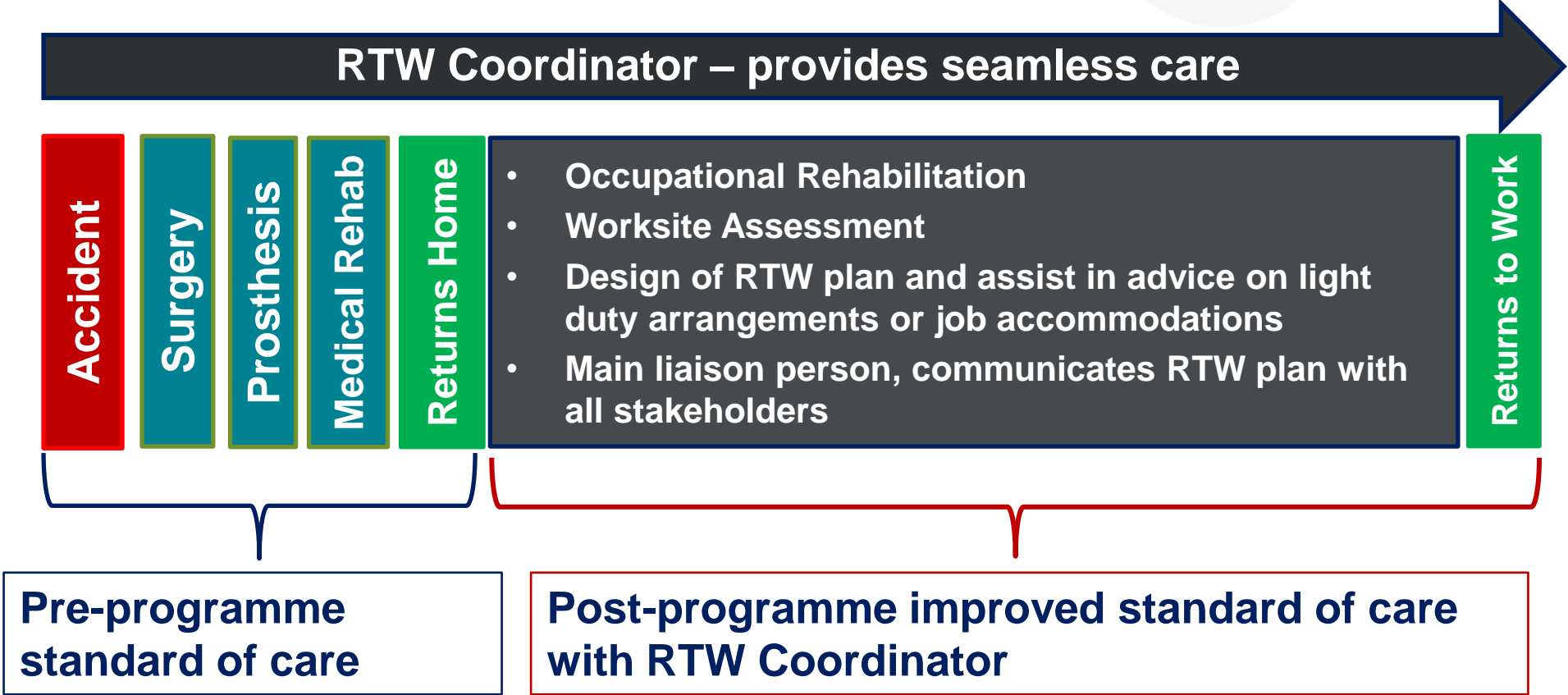
- **C**OMMUNICATE closely with stakeholders
- **A**SSESS the ability of injured worker to perform work tasks through functional capacity evaluation and/or worksite visit
- **R**ECOMMEND suitable RTW duties and workplace modifications and liaise with employer for early RTW
- **E**DUCATE employees and employers on work injury notification and compensation process



RTW Workflow: Filling the gap between returning to home and returning to work



The RTW Programme Brings the Injured Worker Beyond Treatment to Rehabilitation and Return to Work



RTW Programme Service Providers (7 Public Hospitals)



Changi
General Hospital
SingHealth

Ng Teng Fong General Hospital



A member of the NUHS



Khoo Teck Puat
Hospital
National Healthcare Group



NUH
National University
Hospital
A member of the NUHS



Singapore
General Hospital
SingHealth



Sengkang Health
SingHealth



Tan Tock Seng
HOSPITAL
National Healthcare Group

How to sign up for the RTW Programme?

1) Obtain referral from Medical Personnel

- Injured employee can obtain a referral from his/her Doctor or Occupational Therapist to the RTW Programme. This can be during inpatient stay or at the outpatient clinic
- If your employee is being treated at a private hospital, he/she can still be referred to the public hospital for RTW

OR

2) Request enrolment with WSHC RTW Unit

- Employers can email WSHC RTW (RTW@WSHC.SG) to request for enrolment of their employee into the RTW programme with the following info:
 - a) Employee's NRIC/FIN,
 - b) Next medical appointment date and
 - c) Treating hospital

How will Expenses for RTW be Covered?



The Expenses from RTW can be Claimed from WICA

| Components | 2012 - 2015 | Current Max Compensation (Since 2016) | New max Compensation (Implement in 2020) |
|--|-------------|--|--|
| Death | \$170,000 | \$204,000 (↑ 20%) | \$225,000 (↑ 10%) |
| Total (100%) PI | \$218,000 | \$262,000 (↑ 20%) | \$289,000 (↑ 10%) |
| Medical expenses (Covers more than 95% of hospitalisation bills for workplace accidents) | \$30,000 | \$36,000 or within 1 year from date of accident, whichever is reached first (↑ 20%) | \$45,000 or within 1 year from date of accident, whichever is reached first (↑ 25%) |

Average cost of RTW programme:

1. 61.8% are below \$600
2. 36.3% are below \$900

RTW activities are claimable as part of WICA medical expenses. Claimable RTW activities include:

1. Case management
2. Functional capacity evaluation
3. Worksite assessment for purposes of rehabilitating injured employees

Benefits

- Employees: Larger compensation for death and PI, and higher limit for medical expenses

Compensation for Medical Expenses under WICA

Medical expenses

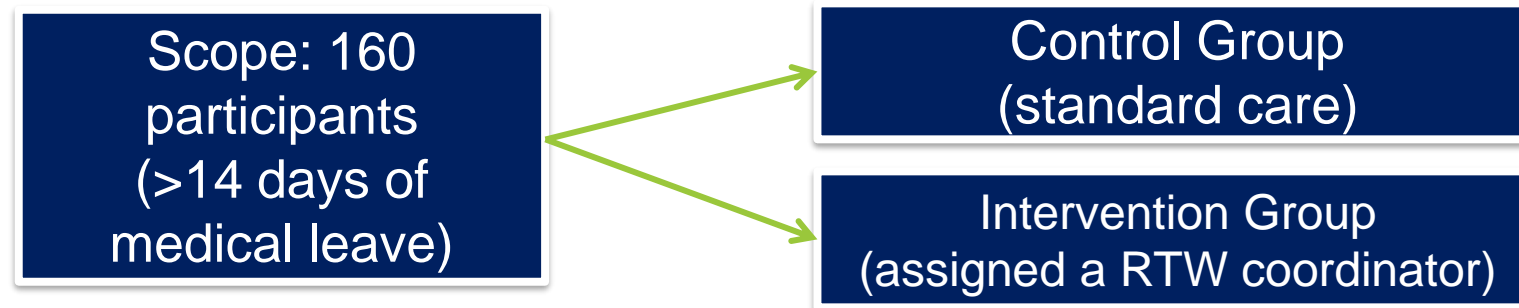
Your employer will be required to pay for medical expenses related to a work accident up to the maximum limit, which is **\$45,000 or 1 year** from the date of the accident, whichever comes first. Examples of eligible medical expenses include:

- Medical consultation fees
- Ward charges
- Treatment fees
- Medical report fees
- Emergency medical transport charges (e.g. ambulance)
- Cost of medicine
- Artificial limbs
- Surgical appliances
- **Treatments that facilitate early return to work, claimable charges include those for case management, functional capacity evaluation and worksite assessment**



Study by TTSH (supported by MOM in 2012)

Study on effectiveness and cost-benefit of RTW Coordinator in Singapore



Potential cost savings of \$800+ per injured employee

- Saving from **reduction in absent work days of 10 days – cost of medical intervention** (RTWC intervention costs + outpatient cost)

RTW also addressed the impact on the different stakeholders

- **Injured Worker** -> **Reduced absenteeism** (average of 10 days) and sense of vulnerability, and improved compliance to medical reviews
- **Employer** -> Support in managing IWs and **maintaining productivity**

RTW grant for SME (#1): To Support Employer Making Workplace/ Job Modification

- Allows the employer to claim up to 90% of the job re-design costs (e.g. workplace modifications, purchase of equipment/tool), capped at \$1,000 per RTW injured worker
- Application for the RTW grant must be supported by the RTWC.

RTW grant for SME (#2): To Support Worker Participating in RTW Programme

- Allows the injured employees to claim for RTW-related interventions if his/her medical expenses exceed the WIC cap of \$45,000, capped at a maximum of \$7000 per RTW injured worker
- Application for the RTW grant must be supported by the RTW Coordinator.

Story of Mr Peh

- Big toe was crushed drain cover. Suffered a big cut and fracture
- Treated at TTSH
- Given modified work duties, advice on ergonomics and given proper footwear
- Return to work six weeks after the accident