Creating an Effective Workplace Disability Management Program.

**At a Glance**
- There is a solid business case for implementing a disability management program in the workplace.
- Effective and comprehensive workplace disability management programs can help employers control health-related costs.
- Collaboration among stakeholders, including employees and employers, is essential to the successful management of absenteeism and disability in the workplace, and can involve creating a disability management committee.

**INTRODUCTION**

Absenteeism decreases productivity substantially in Canadian organizations and the economy as a whole. It takes many forms, ranging from casual absences—employees off with minor illnesses lasting one or a few days—to longer leaves of absence.

To examine the issue of absenteeism and lost productivity, The Conference Board of Canada has undertaken a research study to:
- determine current trends in absenteeism rates among Canadian employers;
- identify the key drivers or causes of absenteeism;
- quantify the cost of absenteeism for employers;
- help employers establish an effective disability management program;
explore opportunities for employers to further promote health and prevent injuries in the workplace;
• present effective strategies and best practices for employers in the areas of disability management, accommodation, and return to work.

The findings are being published in the following series of three documents.
1. Missing in Action—Absenteeism Trends in Canadian Organizations: The first briefing presents data on absenteeism rates in Canada, the key drivers or causes of absenteeism, and the cost of employee absences.
2. Creating an Effective Workplace Disability Management Program: The second briefing provides an in-depth guide to creating an effective workplace disability management program.
3. Disability Management—Opportunities for Employer Action: The report will feature the perspectives of employees and supervisors from across Canada on their organizations’ disability management programs. It provides employers with advice and guidance on how to more effectively manage absenteeism.

This second briefing, Creating an Effective Workplace Disability Management Program, provides a framework that employers can use to design an effective disability management program. It also looks at the key elements of a successful disability management program: a strong focus on disability prevention and health promotion, a sustained commitment to the safe and timely return to work of employees, and an organizational structure that sustains the objectives of the program. Finally, this briefing concludes with the business case for implementing a disability prevention and management program in the workplace.

DISABILITY MANAGEMENT MODEL

As the financial and human costs of employee illness and injury increase, employers must control those expenses. Some illnesses and injuries are preventable, and prevention is the best way to protect employees and control costs. However, health issues will still arise, and supportive practices and programs that assist employees can help reduce their impact in the workplace. Effective and comprehensive benefits programs and disability management programs can help control health-related costs and help the employee stay at work, or return to work in a safe and timely manner. (See Exhibit 1.)

To effectively prevent and manage health-related absenteeism, an employer must also ensure that the organization’s benefits plan is aligned with the objectives of the disability management program. For key questions to consider when designing an organization’s benefits plan, see box “Plan Design Considerations.”

WHAT IS A DISABILITY?

There are various definitions of the term “disability,” from legal, social, and corporate perspectives, and these definitions are constantly evolving. The World Health Organization defines a disability as:

… an umbrella term for impairments, activity limitations and participation restrictions.
Disability is the interaction between individuals with a health condition (e.g., cerebral palsy,
Down syndrome and depression) and personal and environmental factors (e.g., negative attitudes, inaccessible transportation and public buildings, and limited social supports).¹

The focus of this research project was on physical and mental health issues that were not related to an individual’s work. They included chronic illnesses such as depression, diabetes, cancer, and respiratory issues. They also included temporary injuries, such as a broken leg, and more permanent disabilities, such as chronic back pain or spinal cord injuries. However, they did not include any injury or illness that was covered by workers’ compensation or that occurred while the employee was on the job. It should be noted, however, that the disability prevention and management approach highlighted in this research can also be used to manage occupational injuries and illnesses.

### WHAT IS A DISABILITY MANAGEMENT PROGRAM?

According to the National Institute of Disability Management and Research (see box “About NIDMAR”), a disability management program is a “process in the workplace designed to facilitate the employment of persons with a disability through a coordinated effort and taking into account individual needs, the work environment, enterprise needs and legal

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¹ World Health Organization, *Disability and Health.*

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About NIDMAR

The National Institute of Disability Management and Research (NIDMAR) is a Canadian organization governed by a joint labour-management board of directors. Over the past 20 years, it has developed education, professional certification, and return-to-work/disability management program assessment protocols that have been broadly adopted.

Following the International Organization for Standardization (ISO) model, NIDMAR’s professional and program standards provide the basis for the International Disability Management Standards Council (IDMSC), which is jointly governed by senior executives from Canada, Germany, and the United States. At present, the IDMSC oversees the implementation of return-to-work/disability management protocols in 18 countries.

The International Social Security Association (ISSA) is currently leading the rollout of the United Nations best practice guidelines for return-to-work/disability management. NIDMAR and ISSA recently signed an agreement, under which NIDMAR will become a global centre of excellence for ISSA and will support the international rollout of best practices to ISSA’s 158 member countries.


WHY SHOULD EMPLOYERS IMPLEMENT A COMPREHENSIVE DISABILITY MANAGEMENT PROGRAM?

In the past, when employees became ill or injured, they were often expected to stay away from their workplaces until they recovered from their health issues and were, once again, fully productive at work. However, studies have shown that the longer the leave of absence, the lower the probability that the absent employee will return to any form of employment. In fact, the odds of an employee returning to work from a health-related leave of absence drop to 50 per cent after six months away from the workplace. One study at a high-profile U.S. manufacturing company even found that the probability of a worker’s return to work decreased to 50 per cent after just 12 weeks of absence. (See Exhibit 2.) The employee’s bond to his or her workplace can be broken during a leave of absence. This can have a profound impact on the individual, the employer, and society.

THE EMPLOYEE PERSPECTIVE

Although many believe that insurance coverage protects an employee’s lifestyle and family if he or she needs to take a leave of absence due to a health-related issue, financial concerns still plague an employee who cannot work due to illness or injury. Employees face a greatly reduced income, especially if benefits run out or if the employee was never eligible for coverage. According to NIDMAR research, an employee with an annual income of $50,000 who can no longer work due to a health-related condition at age 35 will lose approximately $400,000 in earnings before retirement, based on 60 per cent long-term disability coverage.

2 National Institute of Disability Management and Research, Disability Management in the Workplace, 174.
3 Stay-at-Work and Return-to-Work Committee, Preventing Needless Work Disability, 12.

If the employee must rely on social assistance, his or her loss of earnings will increase to almost $800,000.\textsuperscript{4} Furthermore, if the employee is no longer able to contribute to retirement plans, this can have a profound impact on the entire family’s future.

Other impacts are much more difficult to measure and quantify. As the Canadian Medical Association stated in its policy \textit{The Physician’s Role in Helping Patients Return to Work After Illness or Injury} in 2010:

Prolonged absence from one’s normal roles, including absence from the workplace, is detrimental to a person’s mental, physical, and social well-being. Physicians should therefore encourage a patient’s return to function and work as soon as possible after an illness or injury, provided that return to work does not endanger the patient, his or her co-workers, or society.\textsuperscript{5}

An employee’s overall quality of life, and that of his or her family, is profoundly affected when he or she must stop working due to a health-related condition.

**THE EMPLOYER PERSPECTIVE**

The costs of employee absences to employers are significant. Productivity losses, increases in benefits premiums, and the need to hire and train replacement workers result when employees are off the job for health-related reasons. If the employee’s leave of absence becomes long-term or permanent, the employer also loses all of the employee’s corporate knowledge. The costs to employers of not bringing employees on health-related leaves of absence back to productive work fall into two categories:

- direct costs, which are the costs of covering the employee’s salary during the absence;
- indirect costs, which include the expense of replacing the absent worker, administrative costs (e.g., time spent finding a replacement), decreases in employee engagement from increased workload, decreases in productivity due to delays and missed deadlines, and lower customer satisfaction due to decreased productivity.\textsuperscript{6}

In 2011–12, the average direct cost of absenteeism was estimated at 2.4 per cent of gross payroll in Canadian organizations. This may seem insignificant, but since the total average income for Canadian employees was $691.7 billion during this period, this resulted in a loss of $16.6 billion to the Canadian economy.\textsuperscript{7}

In 2011–12, the average direct cost of workplace absenteeism in Canada was $16.6 billion. And every 1,000 employees cost nearly $380,000 in productivity losses.

Previous research has also shown that employees with health problems had productivity losses ranging from $15 to $1,600 more annually than similar employees without health issues. In fact, for every 1,000 employees, an employer can face nearly $380,000 each year in productivity losses, in addition to health care costs.\textsuperscript{8}

In fact, since employees must interact with colleagues regularly in most organizations, the productivity of teams of four to eight co-workers can drop by close to a quarter (22 per cent) when one of the team members is absent due to illness.\textsuperscript{9}

Other, more intangible, organizational outcomes of employee absence are also important to note. Absenteeism can add to the workload of other employees and disrupt their work schedules. This can increase the stress level of co-workers and hurt morale. It can lead to overtime and this can make co-workers feel penalized. Finally, regular work absences can eventually reduce the quality of a business unit’s work, as overwhelmed colleagues try to compensate for an absent employee.\textsuperscript{10} Disability management programs

\textsuperscript{4} National Institute of Disability Management and Research, \textit{Disability Management in the Workplace}, 11.

\textsuperscript{5} Canadian Medical Association, \textit{The Physician’s Role in Helping Patients Return to Work}, 1.


\textsuperscript{7} Stewart, \textit{Missing in Action}, 9.

\textsuperscript{8} Mitchell and Bates, “Measuring Health-Related Productivity Loss.”

\textsuperscript{9} Mercer, \textit{Survey on the Total Financial Impact of Employee Absences}, 14.

\textsuperscript{10} Ibid., 15.
help employers contain these costs by decreasing the number of lost work days and by retaining experienced employees.

**SOCIETY’S PERSPECTIVE**

Once an employee’s insurance coverage runs out, he or she may need to rely on social assistance. Society as a whole then bears the cost of supporting this person for the rest of his or her life. Although very few people would resent providing this support to people in need, the total cost to society is considerable. Furthermore, the employee on social assistance no longer contributes to the Canadian economy. This leads to lower tax revenues, which can constrain the viability of the social safety net. Successful workplace disability management programs can help employees return to work and, once again, become productive, tax-paying citizens.

**WHAT ARE THE COMMON STEPS IN A SUCCESSFUL WORKPLACE DISABILITY MANAGEMENT PROCESS?**

Since absenteeism rates due to health-related issues vary by industry, sector, and level of unionization in the workplace, a one-size-fits-all approach does not exist. However, there are several common steps in the design of successful workplace disability management processes. (See Exhibit 3.) They include:

- completing a needs assessment;
- identifying key stakeholders in the disability management process;
- establishing disability management policies, procedures, and programs;
- developing a communications plan;
- developing return-to-work strategies;
- determining accommodation and transitional job options;
- managing or outsourcing disability claims;
- monitoring and evaluating the program;
- monitoring and evaluating individual accommodation and return-to-work plans.

**COMPLETING A NEEDS ASSESSMENT**

The first step of a successful disability management process is conducting a needs assessment of the workplace. By doing a needs assessment, the organization can determine how the disability management program can be structured to best serve the needs of employees and the organization’s strategic objectives.

First, the employer can look at the organization’s current disability management program. When an employee becomes ill or injured, what formal or informal practices best support the employee? Are non-work-related injuries, illnesses, or chronic conditions treated differently from occupational conditions? Who has ultimate responsibility for disability management in the organization? Is there on-site medical assistance? Do employees have access to an employee assistance program (EAP) or a benefits program? What is the union’s role, if any, in disability prevention and management?

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Then, the organization can examine its workforce health profile. This includes the types of injuries, illnesses, and chronic conditions that are most common among employees. The employer can also collect and analyze statistics on the types, causes, and lengths of health-related absences in the organization. These data may be obtained from the employer’s records or from reports provided by third parties, such as insurers, benefits plan advisors, or EAP providers. This information can help employers pinpoint trends related to specific job activities or demographics of the workforce, and types of illnesses or injuries. These data can also provide insights into trends in chronic diseases in the workforce. For example, they can help employers identify whether absences related to mental health, musculoskeletal disorders, or diabetes are on the rise. Then, the employer can implement wellness initiatives specific to the prevalent conditions in its employee population and better control future absences.

Collaboration is essential for managing workplace absenteeism and disability, with committees taking into account the concerns of both labour and management.

Finally, during this step, the employer can determine the current corporate, labour, and employee attitudes toward workplace disability prevention and management. The disability management program must be aligned with the organization’s culture and workforce composition. It is also imperative to determine how these perspectives can vary, given economic and market conditions, the labour relations climate, and employee safety concerns and demands.

IDENTIFYING KEY STAKEHOLDERS IN THE DISABILITY MANAGEMENT PROCESS

Collaboration is essential to the successful management of absenteeism and disability in the workplace. In some organizations, this collaborative approach involves creating a disability management committee. It can vary in format from one organization to another but, to succeed, the committee cannot ignore the concerns and interests of both management and labour. Employers can collaborate with unions in many ways. Depending on their organizational culture, they can inform their union leaders of upcoming changes to the program. They can also consult with union representatives or make joint decisions.

As well, apart from committee members, many other individuals can be involved in a successful disability management program. These include:
- the employee who is injured or ill;
- the return-to-work coordinator;
- senior management;
- supervisors and line managers;
- the human resources department;
- labour representatives and union officials;
- third-party providers;
- insurance providers;
- health care professionals.

The roles and responsibilities of these stakeholders must be clearly defined and documented.

ESTABLISHING DISABILITY MANAGEMENT POLICIES, PROCEDURES, AND PROGRAMS

Establishing formal written policies and procedures ensures the consistency and sustainability of the disability management program. These policies and procedures usually include:
- a mission statement for the program;
- information on the objectives of the program;
- details on program administration and accountability;
- definitions of the roles and responsibilities of key stakeholders;
- information on who qualifies and how they access the program;
- details on which other workplace programs or departments may be involved (e.g., occupational health and safety, organizational wellness, EAP, benefits providers);
- grievance-resolution procedures;
- details on the way the program will be evaluated.

13 National Institute of Disability Management and Research, Disability Management in the Workplace, 37.
14 Ibid., 40.
Once the organization has identified workplace needs and created a formal disability management policy, it can determine the final disability management program structure.

When an employee is ill or injured and requires a leave of absence, the management of his or her disability claim and return to work can often be contracted out to an external provider. While external specialists may be valuable sources of expertise and advice, final accountability for an employee’s return to work remains with the employer.

DEVELOPING A COMMUNICATIONS PLAN
To gain widespread understanding of and support for the disability management program within the organization, the employer must clearly communicate the program’s objectives, successes, and challenges to all employees. Open communication builds trust among employees and can help address negative attitudes about the program. This communication must be targeted to its audience. Each important employee group responds to different messages and facts, as well as different communications media (e.g., brochures, bulletin boards, blogs, workshops, and lunch and learns). A communications strategy should be developed for each workplace group (e.g., front-line employees, supervisors, directors, labour representatives, senior management, benefits professionals, and health care providers).

DEVELOPING RETURN-TO-WORK STRATEGIES
When a health care professional determines that an employee requires a leave of absence to recover from a health-related condition, the employer should try to identify the employee’s functional abilities and restrictions. Ways to do so may include a functional or cognitive capacity evaluation. Information on abilities and restrictions may be gathered in other ways as well, and the employee is often able to provide very useful information in this regard. Therefore, engaging the employee early in the return-to-work process is key to developing a successful return-to-work strategy. With this information, the employer can find potential accommodation measures or transitional job options that will either allow the employee to remain at work during his or her recovery or facilitate his or her return to work after a leave of absence.

About JAN
The Job Accommodation Network (JAN) is a U.S.-based resource. It provides employers with information on specific job accommodations. The JAN website features:
- an online accommodation database;
- accommodation measure examples by disability, occupation, product, and topic;
- a list of resources on accommodation;
- information about various disabilities.


Accommodation measures may include changes to an employee’s job demands or schedule, structural modifications to his or her work unit, and the use of assistive devices. The Job Accommodation Network (JAN) provides employers with free and confidential expert advice on accommodation measures for employees with physical or mental health issues. (See box “About JAN.”)

DETERMINING ACCOMMODATION AND TRANSITIONAL JOB OPTIONS
In certain circumstances, accommodation measures that would allow an employee to return to his or her original position may not be available or financially viable, and transitional job options may not be immediately obvious. In this situation, a comprehensive analysis of the employee’s skills can be done to compare his or her transferable skills with the competencies required for other positions in the organization. This allows the employer to identify alternative jobs that can make it possible for the employee to return to work. Some disability management programs develop job banks that allow people to search for alternative employment within the organization. However, the employee may require additional training to successfully return to work in an alternative job.

MANAGING OR OUTSOURCING DISABILITY CLAIMS
The day-to-day management of disability claims can be done in-house, within a dedicated disability management centre, or can be outsourced to a third-party provider. As well, third-party disability management consultants can help coordinate these efforts. During this step, the attending physician creates a treatment plan. Regular contact is kept with the employee to
ensure that all appropriate resources are offered for his or her recovery. Once the employee begins to recover, the disability management coordinator, the employee, and the employer can begin to implement the return-to-work strategy and put in place any necessary accommodation measures.

**MONITORING AND EVALUATING THE PROGRAM**

To succeed, a workplace program must be evaluated regularly. This allows the employer to identify necessary program modifications and improvements. Evaluation of the disability management program also provides information that can be used to justify its costs. In addition, it can provide information on injury and illness trends and help the employer identify the costs and benefits of the program. Finally, evaluation ensures that the program meets not only its overall objectives, but employees’ needs as well.

The impact of a workplace disability management program on the organization can be measured in a variety of ways, including:

- employees’ employment status (e.g., employed in usual position, employed with job accommodations, or on leave of absence from work due to illness or disability);
- lengths of absences from work (e.g., days on short-term or long-term disability leave, time off before return to work, or cumulative number of days off due to health issues);
- operational and administrative costs (e.g., salary replacement costs, costs of interventions, and health care costs);
- potential savings from proactive measures (e.g., days saved due to health issues prevented).

**WHEN ARE THE KEY ELEMENTS OF A SUCCESSFUL DISABILITY MANAGEMENT PROGRAM?**

An effective disability management program can contribute to workforce productivity and employee engagement by ensuring that employees with health issues can remain in the workplace or return to productive work more quickly after a leave of absence. Successful workplace disability management programs have several common elements. They include:

- a strong emphasis on disability prevention and health promotion;
- a commitment to the safe and timely return to work of employees on health-related leaves of absence;
- an organizational structure that sustains the objectives of the disability management program.

**DISABILITY PREVENTION AND HEALTH PROMOTION IN THE WORKPLACE**

Illness, injury, and disability prevention is the best way to protect employees and control health-related costs in organizations. Therefore, a successful disability management program also has a rigorous health promotion component. As well as an effective health and safety program that focuses on preventing workplace injuries, it can include programs or strategies to support

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16 Saastamoinen and others, “Pain and Health-Related Functioning Among Employees.”

employees’ mental well-being, such as use of the National Standard of Canada for Psychological Health and Safety in the Workplace.¹⁸

Senior leaders in organizations with successful disability management programs also demonstrate a strong commitment to corporate wellness strategies and initiatives. They provide the supportive programs and practices that allow employees to take accountability for their own health. They also ensure that organizational practices do not negatively affect the physical and mental well-being of employees.

In an organization with a successful disability management program, everyone is accountable for the program’s success, from senior management to labour representatives.

Wellness initiatives typically fall into one of three broad categories: primary prevention strategies, secondary prevention strategies, and tertiary prevention strategies. Primary prevention strategies help people who are already mentally and physically fit to maintain their health. They include, among other initiatives, health promotion activities, educational workshops, lifestyle management courses, and ergonomic assessment programs. Secondary prevention strategies help employers determine the health profile of their workforce, as well as the health risk factors and medical conditions present in the workplace. These initiatives can include health risk assessments, psychological risk assessments, biometric screening clinics, health coaching, and illness or disability prevention programs. Finally, tertiary prevention strategies help decrease the impacts of serious or chronic medical conditions on individual employees and organizations. These initiatives include disease and disability management, return-to-work programs, and vocational rehabilitation programs.¹⁹

Employers can work with their service providers to gather information on their employees’ productivity, absenteeism, and disability claims, and then build a business case for targeted preventive programs specific to their employee population.

SAFE AND TIMELY RETURN TO WORK OF EMPLOYEES

The main objectives of a successful disability management program, once an employee requires a leave of absence because of a health condition, is to return him or her to productive work as quickly and safely as possible, and to minimize the financial impact of the leave on the absent employee. Organizations do so by developing early detection and intervention strategies, combined with a formal return-to-work program.

In an organization with a successful disability management program, employees’ benefits programs are also designed to promote return-to-work strategies, instead of encouraging employees to remain absent from work. As well, accommodation measures and transitional job options are available not only to allow employees with disabilities to return to work safely and in a timely manner, but also to allow employees with physical and mental health issues to stay at work and avoid a leave of absence due to their condition.

AN ORGANIZATIONAL STRUCTURE THAT SUSTAINS THE OBJECTIVES OF THE DISABILITY MANAGEMENT PROGRAM

In an organization with a successful disability management program, everyone is accountable for the program’s success, including senior management, front-line managers, employees, and labour representatives. Through education, awareness, and policies, an inclusive culture is developed that reflects the organizational objective to support, accommodate, and retain employees with physical and mental health issues.

As well, the organization identifies key workplace and external stakeholders of the disability management program, including the ill or injured employee, the return-to-work coordinator, supervisors and senior management, the human resources department, labour representatives and union officials, third-party providers, insurance providers, and health care professionals.

¹⁸ Mental Health Commission of Canada, National Standard.
The employer implements a communications strategy to inform all employees of the program’s goals and objectives. This strategy reflects input from external resources, such as community, medical, or governmental resources. Finally, all managers are trained in disability management competencies and best practices.

**CONCLUSION**

There is a solid business case for implementing a disability management program in the workplace. However, to effectively manage the factors that drive absenteeism, a disability management program must be well structured and comprehensive. It must focus on health promotion and disability prevention. It must also encourage the safe and early return to work of employees who have taken a health-related leave of absence.

Employees who have taken a leave of absence due to a health-related condition and supervisors who have managed an employee during a leave of absence can share important insights on which organizational practices support or hinder an employee’s early and safe return to work. Which employer actions can best assist employees with health conditions to remain at work or return to the workplace more quickly after they have taken a leave of absence? How can employers better support supervisors in their critical role? The perspectives of employees and supervisors will be highlighted in the third document in this research series, *Disability Management: Opportunities for Employer Action*.

**BIBLIOGRAPHY**


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by Louise Chénier