



Business Matters

Encouraging Diversity in the Workplace • Promoting a Positive Environment for Business Growth

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It's a New Year - What's Your Business Resolution?

The start of a new year typically marks a time for us to *reflect* on our past achievements and mistakes in order to *prepare* for the future. In the business world, it is an opportunity for employers to reevaluate existing policies, address lingering workplace concerns, and consider new strategies for the upcoming year. Start the year off right! Make sure your company or organization is doing all it can to create a work environment supportive of people with disabilities. Consider these questions:

- ◆ Do you post job announcements with organizations and agencies that assist job seekers with disabilities?
- ◆ Do your position descriptions clearly identify the essential and marginal functions of the position?
- ◆ Are all your applicants encouraged to request accommodations, if needed, to ensure equal access to all phases of the recruitment process?
- ◆ Are all job candidates and new hires given information that address issues of particular interest to workers with disabilities such as workplace accommodations, flexible scheduling and benefits?
- ◆ Is the workplace environment accessible to individuals with disabilities?
- ◆ Are workers with disabilities invited to participate in special assignments, work teams, or opportunities for career advancement?
- ◆ Have all levels of management and staff received training on disability-related issues including the ADA, accessibility, and sensitivity awareness within the workplace?
- ◆ Are persons with disabilities included in training programs such as mentoring, internships, etc.?
- ◆ Do you periodically review company policies and practices as it pertains to workers with disabilities?
- ◆ Have you received input from persons with disabilities in planning emergency/evacuation procedures?

WEB RESOURCE

Accessible Web Publishing Wizard Version 1.0 for Microsoft PowerPoint - The American Foundation for the Blind (AFB) reports that this new program allows authors to create highly accessible HTML versions of Power Point Presentations with little or no knowledge of accessibility or HTML coding techniques. The tool makes it easy to not only conform to Section 508 requirements, but also to conform at the Double-AA level of the W3C Web Content Accessibility Guidelines. Visit <http://cita.rehab.uiuc.edu/software/office/index.html>

The 2004 Workforce Forecast



According to Roger Herman and Joyce Gioia, Strategic Business Futurists and Certified Management Consultants, employers will be presented with difficult workforce and workplace challenges in 2004. Below are a few emerging trends and how employers can proactively respond to these challenges through disability-focused programs and policies.

1) Shift to Sellers' Market in Labor. Employers will face the most severe shortage of skilled labor in history. Corporations will become more aggressive to attract and hold top talent. People will change jobs to find their personal "Employer of Choice." -- *Skilled workers with disabilities are an underutilized labor resource that employers can no longer afford to overlook. In terms of performance, attendance and safety, industry reports consistently rate workers with disabilities as average or above average. When it comes to employee retention and reduced turnover costs, employees with disabilities are inclined to remain in their jobs longer than the general workforce, especially if their employer supports them.*

2) Training and Education will Accelerate. Corporate development programs will reach out to new employees and existing staff. Demand for vocational education will grow. -- *Disability and diversity programs are becoming one of business' top management strategies. Training on issues such as business ethics, employee behavior, and time management will enhance work skills for both supervisors and staff.*

3) Flexible Employment will Gain Popularity. As more people work flexible hours, work from home, and use technology to work for employers in distant locations, traditional work arrangements will further erode. -- *Flexible scheduling, assistive technology, and Telecommuting are all examples of accommodations employers can provide employees with disabilities to enhance productivity and workability.*

4) Advantage of Agility. Companies will re-create themselves to be more agile, nimble, and responsive to customers and employees. Relationships, resources, knowledge, and speed will become strategic weapons. -- *Businesses who are able to respond to the diverse needs of their customers increase their competitive advantage.*

*Source: *The Herman Trend Alert, Dec. 2003, www.hermangroup.com*

Managing the Cost of Absence

**by Mindy W. Toran*

When an employee is out of work, their absence affects far more than a company's productivity. The employer loses money, production suffers, employee morale is reduced, and, if an employee is out for an extended period of time, the employer has to invest even more money in training a new employee to take over the responsibilities of the injured individual.

Employee absences have largely been viewed as an unavoidable and unmanageable cost of doing business. But that's beginning to change. The sluggish economy and double-digit medical plan cost increases are forcing employers to pay closer attention to the effect of their benefits and risk management programs on business operations and on budgets, notes a recent survey by Mercer Human Resource Consulting and Marsh Inc.

Lynne Maloney, manager of product development and marketing, group markets, at Boston's Liberty Mutual, states that the primary objectives of an effective disability management program are managing the total cost of absence in the workplace, including direct and indirect costs, and ensuring that employees have a satisfying experience throughout the process, which ultimately results in their returning to work. The key to a successful disability management program is understanding the specifics of those objectives, and identifying the best way to achieve them.

Communication Essential

"Employers cannot underestimate the importance of communicating the disability management program's goals and objectives throughout the organization," says Greg VanDam, senior vice president of claims operations and technology development at Liberty Mutual. "It's important that employees at all levels understand the program's intent, goals, process and expectations, and that the program is endorsed by senior managers and understood by supervisors and all levels of employees."

Prompt Claims Reporting

One of the first steps in actively addressing disability management is early and effective claims reporting. "An effective disability management program starts with prompt claims reporting," says Frederick E. Scardelette, vice president of disability management product development and marketing at Intracorp in Philadelphia. "It's important to have the right processes and technology to facilitate the claims reporting process, and focus on getting notification of claims within one to three days."

Tools and Resources

Once your claims reporting system is established and understood, you need appropriate disability management tools and resources to manage the program. "Expert clinical, claims and specialty resource staff help manage and facilitate employees' return-to-work," says Ed Crouch, MD, vice president and medical director of group markets at Liberty Mutual. "Medical resources should include a balance between internal medical directors and external expert physicians".



Return-to-Work

Once a claim has been reported, employers and claims managers must focus on returning employees to work in a timely, productive manner. "While return-to-work programs have traditionally been more prevalent in the workers' comp arena, employers are starting to see the benefits of bringing those practices to the short- and long-term disability arenas," says Liberty Mutual's VanDam. "Employers with the greatest success in return-to-work programs are applying those programs consistently across all types of disability, whether the injury is occupational or non-occupational."

Integrating Programs

Many employers are exploring the potential value of expanding their disability management programs beyond STD and LTD to bring the same level of cost management and employee satisfaction to workers' comp and FMLA. Wendy Manners, assistant vice president of integrated benefits at The Hartford's Specialty Risk Services division in Hartford, Conn., notes that integrated disability management helps improve productivity and reduces the cost of absence. "It makes sense to coordinate family and medical leave absences alongside workers' comp and short- and long-term disability because it provides a clearer way for companies to manage all workplace absence."

Measurement & Reporting

"Ongoing measurement and reporting of your disability management program is critical to determine whether the plan is achieving your objectives and goals and identify necessary refinements," says Maloney of Liberty Mutual. Programs like Liberty's InfoSource, a secure Intranet site that provides the insurer's disability clients with online access to the information needed to effectively manage group disability, group life and FMLA plans, can provide instant access to claims data and outcomes. Ralph Mohny, senior vice president, return-to-work services development at Unum Provident states, "The key is to understand the cost of absence and be aware of the effect of disability management on medical costs and your bottom line."

**The following is an abridged version of an article taken from Risk & Insurance, August, 2003, by Mindy W. Toran. To read the article in its entirety please go to http://www.findarticles.com/m0BJK/10_14/107042020/p1/article.jhtml*

As a Matter of Fact...

According to a survey conducted by the Gallup Organization in 2001 for Cigna Group Insurance and Intracorp, employees with non-work-related injuries or illnesses who were satisfied with their employer's involvement during their disability, returned to the job, on average, in 63 days. Employees who were not satisfied returned in 123 days—a 60-day difference. Employees with work-related disabilities who were satisfied with their employer's involvement returned to work in 73 days, while those who were dissatisfied stayed out of work 120 days.