# Return to Work in the Texas Workers' Compensation System, 2014



### Key Findings – Initial RTW

- The initial Return-to-Work (RTW) rate six months post-injury increased slightly from 76 percent of employees injured in 2011 to 77 percent in 2012.
- The initial RTW rate 1.5 years post-injury improved from 90 percent in 2011 to 92 percent in 2012.
- A higher percentage of injured employees receiving Temporary Income Benefits
  (TIBs) return to work within six months than those who received Impairment Income
  Benefits (IIBs) or Supplemental Income Benefits (SIBs).
- Of the employees injured in 2011, 80 percent of TIBs claimants and 68 percent of IIBs claimants returned to work within six months. Fifty-one percent of SIBs claimants injured in 2011 returned to work within six months post-injury. The percentages of employees injured in 2012 and receiving TIBs and IIBs increased to 82 percent and 84 percent respectively.
- Injured employees working for large employers returned to work at a higher rate (86 percent) within six months post-injury than all other employer size categories.



### Key Findings – Initial RTW

- The smallest employers, with between one and four employees, experienced the lowest rates (63 percent) of initial RTW within six months post-injury for injuries sustained in 2012.
- The initial RTW rate six months post-injury by body group shows that employees with neck injuries experienced the lowest RTW rate with 71 percent of 2012 injuries returning to work within six months post-injury. In comparison, employees with knee injuries had the highest RTW rate within six months post-injury of 2012 injuries, at 83 percent.
- For injuries occurring in year 2012, 60 percent of injured employees from Construction, 64 percent of injured employees in Agriculture, Forestry, Fishing, and Hunting, and 64 percent of injured employees in the Mining industries returned to work within six months post-injury.
- Eighty-nine percent of injured employees in the Educational Services industry, 92 percent of those in Public Administration industry, and 92 percent of injured employees in the Utilities industry returned to work within six months post-injury.



### Key Findings – Initial RTW

- The North and Central regions had the highest initial RTW rates, at 78 and 79 percent respectively. The East region had the lowest rate, with 71 percent returning to work within six months post-injury.
- Injured employees who did not return to work within six months of their injuries earned significantly less wages, on average of \$4,624, in the quarter preceding the injury, than employees who returned to work within six months (\$6,240 on average for the quarter preceding their injuries).
- Injured employees who returned to work within six months after their injuries returned to their pre-injury wages in approximately 1.5 years, compared to more than two years for those Injured employees who did not return to work within six months.
- Injured employees receiving TIBs and IIBs payments return to pre-injury wages within approximately one year, while SIBs claimants do not return to pre-injury wages within three years.



### Key Findings – Sustained RTW

- Of the employees injured in 2012, 74 percent returned to sustained employment within six months post-injury.
- The sustained RTW within two years post-injury remained stable for injury years 2008 to 2011, ranging from 80 to 82 percent employment in three out of four years.
- The percentage of injured employees returning to sustained employment within three years post-injury increased from 83 percent for 2008 injuries to 85 percent of 2010 injuries.
- Injured employees receiving TIBs have the highest sustained RTW rate, at 77 percent for 2012 injuries.
- Injured employees with injuries occurring in 2012 and receiving IIBs returned to sustained employment at a rate of 66 percent.
- The sustained RTW rate of injured employees who received SIBs increased from 27 percent for 2010 injuries to 35 percent in for injuries sustained in 2011.
- Employees with injuries to the neck (64 percent), back (70 percent), and shoulder (72 percent) have the lowest sustained RTW percentages for injuries occurring in 2012.



### Key Findings – Sustained RTW

- Employees injured in 2012 with injuries to the lower (75 percent) and upper extremities (76 percent), and knee injuries (77 percent) have the highest percentages of sustained RTW.
- Of injuries sustained in 2012, the Construction (53 percent), Mining (55 percent), and Administrative, Support, and Waste management (52 percent) industries have the lowest sustained RTW rates within six months post-injury.
- The Finance and Insurance (86 percent) Utilities (88 percent), Public Administration (89 percent) industries have the three highest sustained RTW rates within six months of injury for injuries sustained in 2012.
- The North (74 percent), Central (77 percent), and South (74 percent) regions have the highest rates. The East (65 percent) and West (70 percent) regions have the lowest rates of all regions for 2012 injuries.
- All regions experienced higher sustained RTW rates within six months post-injury for 2012 injuries compared to injuries sustained in 2011.
- The smallest companies (one to nine) employees have percentages at or below 60 percent. The percentages increase to 79 percent of injured employees working in the largest companies (500 or more employees.)



### Key Findings – Days Away from Work

- Injured employees who did not retain sustained employment within the first six months post-injury returned to their full pre-injury wages in approximately one to two years.
- The median number of days away from work varied across injury years from 2008 to 2012 at between 20 and 21 days.
- The median number of days away from work by body group is fairly consistent, ranging from 21 to 23 days.
- Average days away from work are usually longer, and also tend to vary widely by body group because of outliers.
- The highest average number of days away from work are from injuries sustained to the upper extremities (57 days), the neck (57 days), and the back (54 days).
- The lowest average number of days away from work occur with injuries to the lower extremities (44 days), and shoulder (42 days).



### RTW – Data and Methods

#### **Data Sources**

- Quarterly wage data for years 2007–2013 were collected and provided by the Texas Workforce Commission (TWC) for injury years 2008-2012.
- Injured employees income benefit, claim, and impairment rating data for injury years 2008-2012 were collected and provided by TDI-DWC.

#### **Study Population**

• The RTW study population consists of 294,732 employees injured from 2008 through 2012 who received TIBs as a result of their work-related injury.



### RTW – Measures

#### **RTW Measurement**

- If there are wages in the quarter that TIBs end, then the actual date that income benefits ended is considered the RTW date.
- If there are no wages in the quarter that TIBs end, then the next quarter with wages is considered the RTW quarter. The midpoint date of that quarter is used to estimate the RTW date.
- If an injured employee had wages, in the first and second quarters after the injury, then the first quarter with wages is considered the RTW quarter. The midpoint of that quarter is used to estimate RTW date.
- If an injured employee had wages in the quarter after injury, but did not have two
  consecutive quarters of wages, the next quarter with wages is considered the RTW
  quarter. The midpoint of that quarter is used to estimate the RTW date.

### RTW – Measures

#### **Initial RTW**

 The initial RTW rate is the percent of injured employees who returned to work for the first time after the injury. This figure is computed at five milestones after the work-related injury: six months; one year; one and one-half years; two years; and three years.

#### **Sustained RTW**

 The sustained RTW rate is the percent of injured employees who returned to work and stayed employed for three consecutive quarters (nine months) within the first two quarters after the work-related injury. This figure is computed at five milestones, or periods, after the work-related injury: six months, one year, one and one-half years, two years, and three years.

### **Median Number of Days Away From Work**

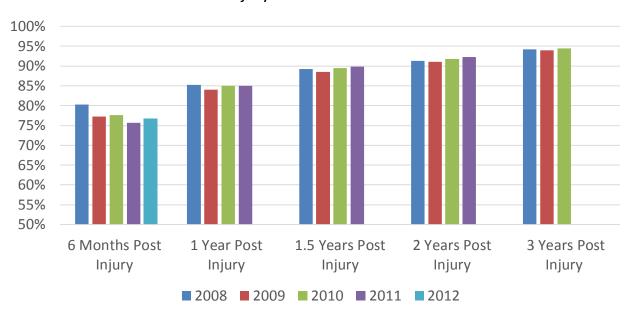
 The median number of days away from work is the number of days between the injury date and the RTW date. The median number of days away from work is calculated using the date of injury, the dates when income benefits begin and end, and quarterly wage data.



# Initial Return to Work



### Initial RTW Rate within Six Months Post-Injury, Injury Years 2008 - 2012



Note 1: The study population consists of 294,732 employees injured in 2008-2012 who also received Temporary Income Benefits (TIBs). Note 2: The third year of 2011, and the second and third years of 2012 are excluded due to insufficient data. Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.



#### Initial RTW Rate Data for Previous Chart, Injury Years 2008 - 2012

Injury Year	6 Months Post Injury	1 Year Post Injury	1.5 Years Post Injury	2 Years Post Injury	3 Years Post Injury
2008	80%	85%	89%	91%	94%
2009	77%	84%	89%	91%	94%
2010	78%	85%	89%	92%	94%
2011	76%	85%	90%	92%	
2012	77%	84%	92%		

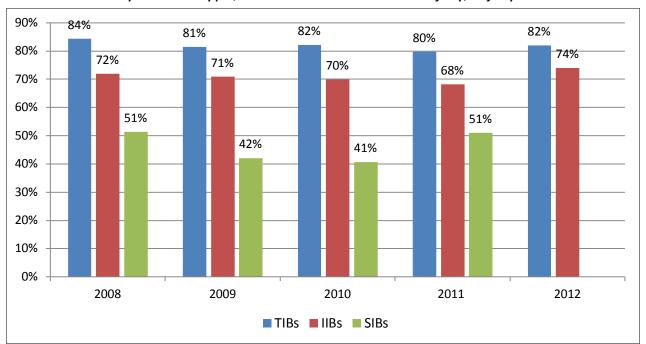
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Note 2: The third year of 2011, and the second and third years of 2012 are excluded due to insufficient data.

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.



### Initial RTW Rate by Benefit Type, within Six Months Post-Injury, Injury Years 2008 - 2012



Note 1: The study population consists of 294,732 employees injured in 2008-2012 who also received Temporary Income Benefits (TIBs).

Note 2: SIBs results for 2012 are excluded due to insufficient data. Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.



# Initial RTW Rate within Six Months Post-Injury, by Size of Employer, Injury Years 2008 - 2012

	2008	2009	2010	2011	2012
1 to 4 employees	68%	69%	65%	62%	63%
5 to 9 employees	69%	63%	66%	64%	66%
10 to 49 employees	69%	67%	69%	66%	68%
50 to 99 employees	73%	71%	73%	71%	75%
100 to 499 employees	76%	76%	77%	75%	77%
500 or more employees	86%	86%	85%	84%	86%

Note: The study population consists of 294,732 employees injured in 2008-2012 who also received Temporary Income Benefits (TIBs).

Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.



### Initial RTW Rate within Six Months Post-Injury, by Body Group, Injury Years 2008 - 2012

Body Group	2008	2009	2010	2011	2012
Back	74%	73%	75%	74%	76%
Knee	83%	83%	84%	81%	83%
Lower extremities	80%	81%	80%	78%	78%
Neck	75%	74%	72%	73%	71%
Other	82%	81%	80%	78%	78%
Shoulder	79%	78%	81%	78%	79%
Upper extremities	82%	82%	82%	80%	80%
Not coded	79%	76%	75%	71%	78%



# Initial RTW Rate within Six Months Post-Injury, by Employer Industry, Injury Years 2008-2012

Industry Type (Two-Digit NAICS Code)	2008	2009	2010	2011	2012
Agriculture, Forestry, Fishing, and Hunting	69%	66%	71%	64%	64%
Mining	67%	63%	63%	58%	64%
Utilities	92%	93%	95%	89%	92%
Construction	65%	61%	61%	62%	60%
Manufacturing	83%	83%	83%	82%	82%
Wholesale Trade	81%	81%	81%	80%	78%
Retail Trade	82%	78%	80%	80%	77%
Transportation and Warehousing	86%	86%	86%	85%	85%
Information	90%	90%	88%	85%	88%



## Initial RTW Rate within Six Months Post-Injury, by Employer Industry, Injury Years 2008-2012 (continued)

Industry Type (Two-Digit NAICS Code)	2008	2009	2010	2011	2012
Finance and Insurance	92%	87%	85%	85%	87%
Real Estate and Rental and Leasing	72%	72%	77%	72%	74%
Professional Sci. Tech. Services	72%	72%	71%	69%	74%
Management of Companies and Enterprises	79%	85%	83%	87%	79%
Adm., Support, Waste Mgmt, Rem. Services	61%	59%	57%	54%	59%
Educational Services	91%	90%	90%	89%	89%
Health Care and Social Assistance	84%	85%	80%	82%	85%
Arts, Entertainment, and Recreation	73%	68%	70%	62%	72%
Accommodation and Food Services	72%	73%	72%	70%	70%
Other Services (except Public Administration)	76%	73%	71%	67%	74%
Public Administration	94%	93%	94%	93%	92%

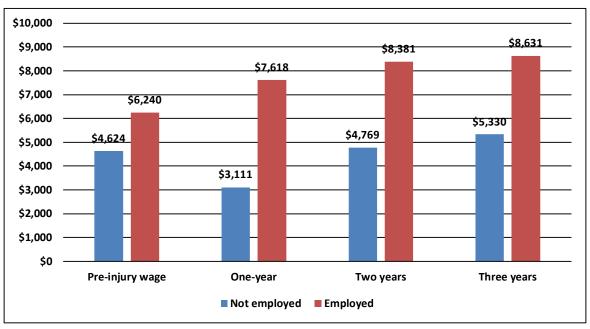


### Initial RTW Rate within Six Months Post-Injury, by Region, Injury Years 2008 - 2012

Region	2008	2009	2010	2011	2012
North	81%	77%	78%	76%	78%
Central	82%	79%	80%	78%	79%
East	77%	74%	73%	72%	71%
South	81%	78%	79%	76%	77%
West	77%	75%	73%	71%	73%



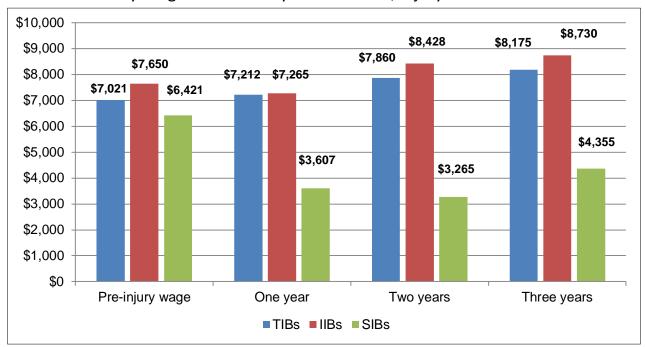
#### Quarterly Wage Outcomes by Initial RTW Status, Injury Years 2008 - 2012



Note: The study population consists of 294,732 employees injured in 2008-2012 who also received Temporary Income Benefits (TIBs). Sources: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014. Quarterly wage data provided by the Texas Workforce Commission (TWC), 2014.



#### Quarterly Wage Outcomes by Benefit Level, Injury Years 2008 - 2012



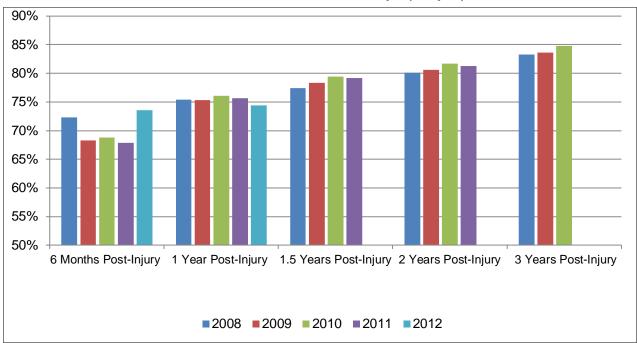
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# Sustained Return to Work



#### Sustained RTW Rate within Six Months Post-Injury, Injury Years 2008-2012



Note 1: The study population consists of 294,732 employees injured in 2008-2012 who also received Temporary Income Benefits (TIBs). Note 2: The third year of 2009, the second year of 2010, and the year and one-half, second and third years of 2011 are excluded due to insufficient data. Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.



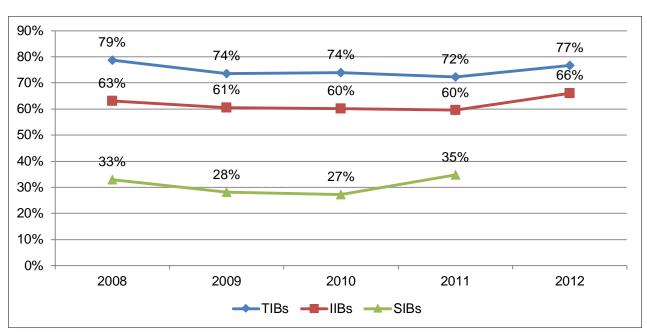
#### Sustained RTW Rate Data used for Previous Chart, Injury Years 2008-2012

Injury Year	6 Months Post- Injury	1 Year Post- Injury	1.5 Years Post- Injury	2 Years Post- Injury	3 Years Post- Injury
2008	72%	75%	77%	80%	83%
2009	68%	75%	78%	81%	84%
2010	69%	76%	79%	82%	85%
2011	68%	76%	79%	81%	
2012	74%				

Note 1: The study population consists of 294,732 employees injured in 2008-2012 who also received Temporary Income Benefits (TIBs). Note 2: The third year of 2009, the second and third years of 2010, and the one, one and one-half, two, and three years of 2011 are excluded due to insufficient data. Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.



# Sustained RTW Rate within Six Months Post-Injury, by Benefit Type, Injury Years 2008-2012



Note 1: The study population consists of 294,732 employees injured in 2008-2012 who also received Temporary Income Benefits (TIBs). Note 2: Year 2011 SIBs results are excluded due to insufficient data. Source: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014.

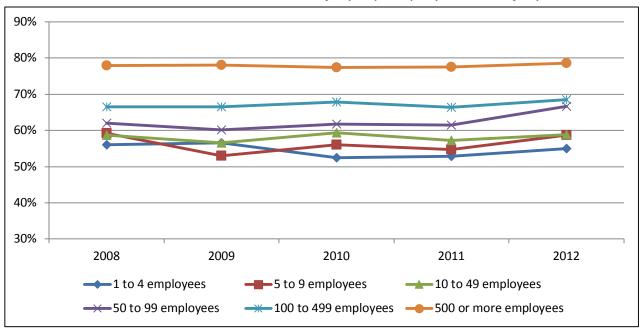


Sustained RTW Rate within Six Months Post-Injury, by Body Group, Injury Years 2008-2012

Body Group	2008	2009	2010	2011	2012
Back	65%	62%	64%	63%	70%
Knee	75%	72%	72%	71%	77%
Lower extremities	74%	71%	70%	69%	75%
Neck	65%	62%	62%	61%	64%
Not coded	67%	66%	65%	60%	74%
Shoulder	72%	67%	69%	68%	72%
Upper extremities	77%	71%	72%	71%	76%
Other	74%	70%	70%	69%	74%



Sustained RTW Rate within Six Months Post-Injury, by Employer Size, Injury Years 2008-2012





# Sustained RTW Rate within Six Months Post-Injury, by Employer Industry, Injury Years 2008 –2012

Two-digit NAICS code	2008	2009	2010	2011	2012
Agr Forestry Fishing, and Hunting	54%	56%	61%	56%	53%
Mining	51%	51%	53%	48%	55%
Utilities	89%	89%	91%	86%	88%
Construction	51%	49%	51%	52%	53%
Manufacturing	74%	73%	72%	76%	77%
Wholesale Trade	73%	71%	72%	73%	73%
Retail Trade	70%	67%	70%	69%	68%
Transportation and Warehousing	78%	79%	79%	79%	79%
Information	85%	83%	81%	79%	84%



### Sustained RTW Rate within Six Months Post-Injury, by Employer Industry, Injury Years 2008 –2012 (continued)

Two-digit NAICS code	2008	2009	2010	2011	2012
Finance and Insurance	88%	79%	77%	80%	86%
Real Estate and Rental and Leasing	63%	60%	63%	60%	68%
Professional Sci. Tech. Services	62%	63%	62%	61%	70%
Management of Companies and Enterprises	67%	70%	67%	76%	75%
Adm., Support, Waste Mgmt, Remediation Services	48%	47%	47%	43%	52%
Educational Services	85%	83%	83%	82%	83%
Health Care and Social Assistance	74%	75%	72%	74%	78%
Arts, Entertainment, and Recreation	57%	59%	58%	52%	69%
Accommodation and Food Services	62%	60%	60%	61%	61%
Other Services (except Public Administration)	66%	64%	59%	56%	63%
Public Administration	89%	87%	88%	89%	89%

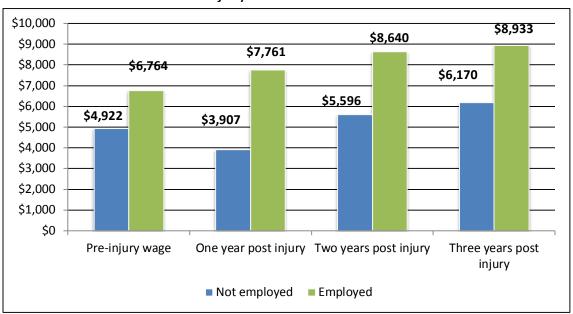


### Sustained RTW Rate within Six Months Post-Injury, by Region, Injury Years 2008-2012

Region	2008	2009	2010	2011	2012
North	72%	68%	69%	68%	74%
Central	75%	70%	72%	71%	77%
East	68%	64%	64%	62%	65%
South	73%	69%	70%	69%	74%
West	68%	65%	63%	62%	70%



Quarterly Wage Outcomes by Sustained RTW within Six Months Post-Injury, Injury Years 2008-2012



Note: The study population consists of 294,732 employees injured in 2008-2012 who also received Temporary Income Benefits (TIBs). Sources: Texas Department of Insurance, Workers' Compensation Research and Evaluation Group, 2014. Quarterly wage data provided by the Texas Workforce Commission (TWC), 2014.

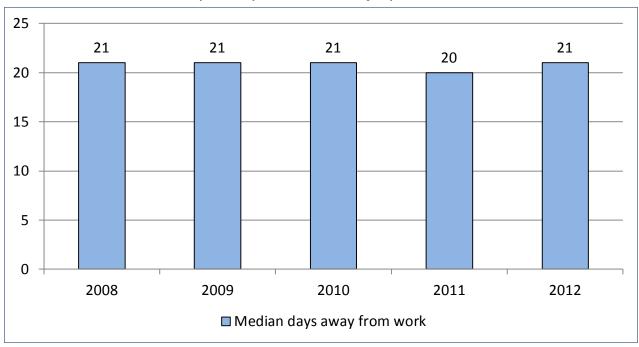


# Days Away from Work



# Days Away from Work

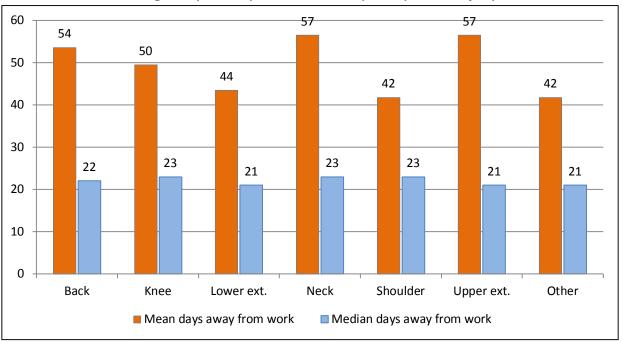
#### Median Days Away from Work, Injury Years 2008-2012





# Days Away from Work

#### Median and Average Days Away from Work, by Body Part, Injury Years 2008-2012







REG's main Web page at the Texas Department of Insurance: www.tdi.texas.gov/wc/regulation/roc

Per Chapter 405 of the *Texas Labor Code*, the Workers' Compensation Research and Evaluation Group at the Texas Department of Insurance is responsible for conducting professional studies and research on various system issues, including:

- the delivery of benefits;
- litigation and controversy related to workers' compensation;
- insurance rates and rate-making procedures;
- rehabilitation and reemployment of injured employees;
- the quality and cost of medical benefits;
- employer participation in the workers' compensation system;
- employment health and safety issues; and
- other matters relevant to the cost, quality, and operational effectiveness of the workers' compensation system.