

The Pandemic Hamstrings RTW programs, Causing Increase in Injured Worker ‘Side Hustles’

Before the pandemic, it was not unusual to see exaggerated injury claims used to provide “injury venture funding” to a worker who was wanted to launch their own catering company, real estate career, or business start-ups. Pre-pandemic behavior also showed that once the worker returned to work after participating in a sophisticated return-to-work program, these side hustles faded to the

background as the worker settled back into their old routine.



However, with the pandemic’s semi-permanent work from home scenario, and a recovering injured worker with a side hustle is a unique risk because return-to-work programs often rely on direct worker supervision, which is

currently not possible.

One way to mitigate this risk is through a [social media investigation](#) that uncovers a worker’s side hustle as soon as they begin advertising their business/project online. Typically, this advertising begins as soon as the worker has a critical mass of product produced, or once they have incorporated/attained a license for their business. The first venue used to begin advertising is almost always social media because there is no cost to the venue and most people already have a social media account that they can simply start posting photos and work samples to.

Capturing specific information about a side hustle may also help an adjuster identify transferrable skills for a return to work plan that may help an injured worker get back into their routine faster. For instance, if the injured worker is providing interior decorating as a side hustle, an adjuster can put the worker back in a position that includes decision making and data entry, plus light lifting.

Now that we are in a scenario where we cannot see each other in person, observing employees is taking on a new form. Social media is one excellent place to observe their natural behavior during an injury claim to determine its authentic trajectory.