

Carlos Luna, Founder, Luna LNQ

Session Summary

Return to Work is one of the most effective—and underutilized—tools in California workers' compensation. When executed well, it reduces Temporary Disability exposure, stabilizes claims, and keeps injured workers engaged. When it breaks down, it often leads to unnecessary delays, disputes, and litigation.

In this practical panel session, leaders from the California self-insured community explore what effective, compliant Return to Work looks like in today's claims environment. Through real-world examples and candid discussion, the panel examines common RTW breakdowns, the importance of early coordination, and how clear communication and documentation can significantly improve outcomes.

Attendees will leave with actionable strategies they can apply immediately to strengthen RTW efforts—without increasing compliance or employee-relations risk.

Session Objectives

- Identify common California-specific RTW barriers that drive lost time and claim instability
- Understand how adjusters, employers, and providers can better align around RTW
- Apply practical RTW tools and documentation strategies that support defensible decisions
- Evaluate alternative RTW options when traditional modified duty isn't available

Carlos Luna is a visionary CEO, entrepreneur, and respected thought leader with over 20 years of experience spanning workers' compensation insurance, healthcare, claims, managed care, and government affairs. Renowned for integrating Evidence-Based Medicine into clinical and operational workflows, Carlos has consistently advanced healthcare quality, return-to-work outcomes, and financial performance for employers, carriers, and TPAs.

As the founder of Luna LNQ (think: link), he is pioneering an industry transformation—simplifying success in a complex space through a curated member network, strategic solution partnerships, and centralized oversight that enables smarter decisions and innovation at scale. A proven growth driver and passionate people developer, Carlos is also

committed to cultivating the next generation of insurance and risk professionals by mentoring emerging leaders and providing platforms for them to thrive. His insights have been featured in WorkCompCentral, WorkCompWire, and other leading publications, and he is a frequent speaker at both regional and national industry events.