

\$15,000 Medical-Only Program

The \$15,000 Medical-Only Program offers employers the opportunity to pay up to the first \$15,000 in medical and pharmacy bills for medical-only claims.

The basics

Employers agree to pay directly medical providers up to \$15,000 in medical bills related to the claim.

Why participate

BWC will not charge the employer's experience for payments made under this program, which may result in reduced premium costs.

Eligibility requirements

- Be current (no more than 45 days past due) on any and all undisputed premiums, administrative costs, assessments, fines and monies due to any BWC administered fund as of the eligibility determination date

How it works

Employers notify employees and medical providers to ensure they send bills directly to the employer for payment. Medical bills paid by the employer under this program will not be included in the experience that BWC uses to calculate the experience modifier.

Application deadline and additional program requirements

Employers must call BWC at 1-800-644-6292 or send an email to Employer Program Unit@bwc.state.oh.us to enroll. Employers can opt-out of participation in the program at the individual claim level or at the employer level at any time by calling 1-800-644-6292.

To maintain eligibility in the program, employers must:

- Maintain records of the injury and payments, keeping them for five years after the last paid bill;
- Supply bills paid and proof of payment to BWC within 30 days of a request;
- Not include paid wages as part of the \$15,000 limit;
- Inform all employees and medical providers of the employer's participation in the program so medical bills are sent directly to the employer;
- Pay the provider within 30 days of receipt of a bill;
- Pay in accordance with BWC's fee schedule;
- Not process the *Request for Medical Service Reimbursement or Recommendation for Additional Conditions for Industrial Injury or Occupational Disease (C-9)* or deny bills if claim/condition is allowed;
- Report some claims to Medicare beginning July 2010.

For additional information

Your employer services specialist at BWC can help you understand this and other programs.