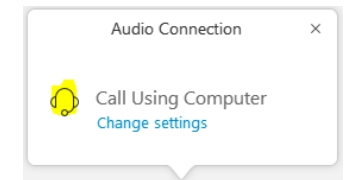


BWC Monthly Employer Update

Welcome. The webinar will begin at 1:30 p.m.

To hear audio:

- Call 415-655-0003 and enter access 800 990 565 **OR**
- You can also click the HEADSET icon next to Call Using Computer in the audio connection window
- You should hear music, if not, please send a chat to the Panelists



Email questions to: BWCEmployerWebinars@bwc.state.oh.us

April Topics

- COVID-19 update
- Important Dates Reminder
- How BWC Handles Exposure Claims
- Private Employer Annual Rate Letters
- Monthly Safety Tip



Premium Deferral Option

- Premium installments DUE in March, April and May can be deferred until June 1, 2020

Employer Dividend

- 100% of employer's premium for policy year 2018
- Will apply to outstanding balances first
- Checks to go out later this month

Program Requirements Waived – COVID-19

- All safety education and training requirements for July 1, 2019 policy year
 - Drug Free Safety Program
 - EM Capping
 - Grow Ohio
 - Industrial Specific Safety Program
 - One Claim Program
 - Policy Activity Rebate Program

BWC Contact Information on My Policy Page

My policy

Company information

Policy number [update](#)

Phone

BWC account representative Maelana C.
Phone number 614-466-8516
Email address Maelana.C.1@bwc.state.oh.us



Account balance

*Total balance \$0.00 [make payment](#)
[view invoice](#)

**BWC + AG + Appealed = Total*
Note: Total balance may differ from the amount on your last invoice due to transactions occurring since the invoice date.

Important Deadlines-Private Employers

- 5/1 Estimated Annual Premium letters mailed
- 5/15 Last day to change installment plan
- 5/29 Applications due
 - Transitional Work bonus (TWB), Drug Free Safety Program (DFSP), and Industrial Safety Specific Program (ISSP)
- 6/1 DFSP annual report extension

Important Deadlines-Public Employers

- 5/29 Group experience rating applications due

Important Dates

- Due to COVID-19, BWC is postponing this year's open enrollment
- Will occur May 3- May 28,2021

Exposure Claims



Exposure Claims: Definitions

- **Exposure:** When a worker is subjected to a toxic substance or harmful physical agent in the course of employment through any route of entry
- **Emergency Medical Worker:** A first responder, emergency medical technician-basic, emergency medical technician-intermediate, or emergency medical technician-paramedic, certified under R.C. Chapter 4765, whether paid or volunteer
- **Firefighter:** A firefighter, whether paid or volunteer, of a lawfully constituted fire department
- **Peace Officer:** An individual legally vested with law enforcement rights who generally works for a city, county or state public employer and can be either “traditional” (e.g., police officer) or “non-traditional” (e.g., certain park rangers, tax agents or liquor agents)

Exposure Claims: BWC Policy

- BWC does not cover the costs of post-exposure testing and treatment, with the following exceptions:
 - When there is an accompanying physical injury
 - When a peace officer, firefighter, or emergency medical worker is exposed to blood or other body fluids through:
 - A splash or spatter in the eye or mouth, including when received in the course of conducting mouth-to-mouth resuscitation
 - A puncture in the skin
 - A cut on the skin or another opening in the skin, such as an open sore, wound, lesion, abrasion or ulcer
 - When an injured worker believes they have been exposed to an opioid or other drug

Exposure Claims: OSHA/PERRP Requirements

- OSHA and PERRP mandates when an employer is required to pay for the costs associated with an employee's post-exposure testing and treatment
- Treatment must be consistent with OSHA and CDC standards for the diagnostic and preventive treatment related to the exposure

Exposure Claims: Physical Injury

- If evidence supports presence of a physical injury/condition, the claim may be allowed
 - If allowed, post-exposure testing/treatment is paid by BWC as part of the costs associated with treating the injury/condition in the claim

Exposure Claims: No Physical Injury

- BWC determines if the claim falls under one of the exceptions
 - Injured worker (IW) is a peace officer, firefighter, or emergency medical worker
 - IW is alleging a possible exposure to opioids or other drugs.
- If no exceptions, claim is denied due to no physical injury.
 - Post-exposure testing/treatment is not paid by BWC.
 - Employer may be required to pay for the cost of post-exposure testing/treatment.

Exception: IW is Peace Officer, Firefighter, or Emergency Medical Worker

- No evidence of physical injury, but documentation reflects contact with blood or other body fluids through a splash or spatter in the eye, mouth, or other opening in the skin
 - The claim is denied.
 - Post-exposure testing/treatment is paid by BWC.

Exception: IW is Peace Officer, Firefighter, or Emergency Medical Worker

- No evidence of physical injury, but documentation reflects an exposure to anything other than blood or other body fluids, or the blood or other body fluids did not enter the IW through the eye, mouth, or other opening in the skin:
 - The claim is denied.
 - Post-exposure testing/treatment is not paid by BWC, but the employer may be required to pay for the cost of treatment.

Exception: Exposure to Opioids or Other Drugs

- Documentation reflects an exposure to opioids or other drugs, and the IW sought medical treatment, but there is no evidence of physical injury:
 - The claim is denied.
 - BWC will cover the costs of post-exposure testing/treatment.

Exposure Claims: COVID-19

- If a worker works in a job that poses a special hazard or risk and contracts COVID-19 from the work exposure, BWC may allow the claim
- For the most current information regarding the impact of COVID-19 on BWC operations, visit the [COVID-19 page](#) on BWC website

Exposure Claims: Additional Resources

- To learn more about BWC's position on exposure claims, and for examples covering a variety of exposure scenarios, please refer to BWC's [Exposure Policy and Procedure](#).
- For more information contact OSHA and PERP on specific requirements. You can also contact your local BWC safety consultant

Private Employers Annual Rate Letters



Policy number:

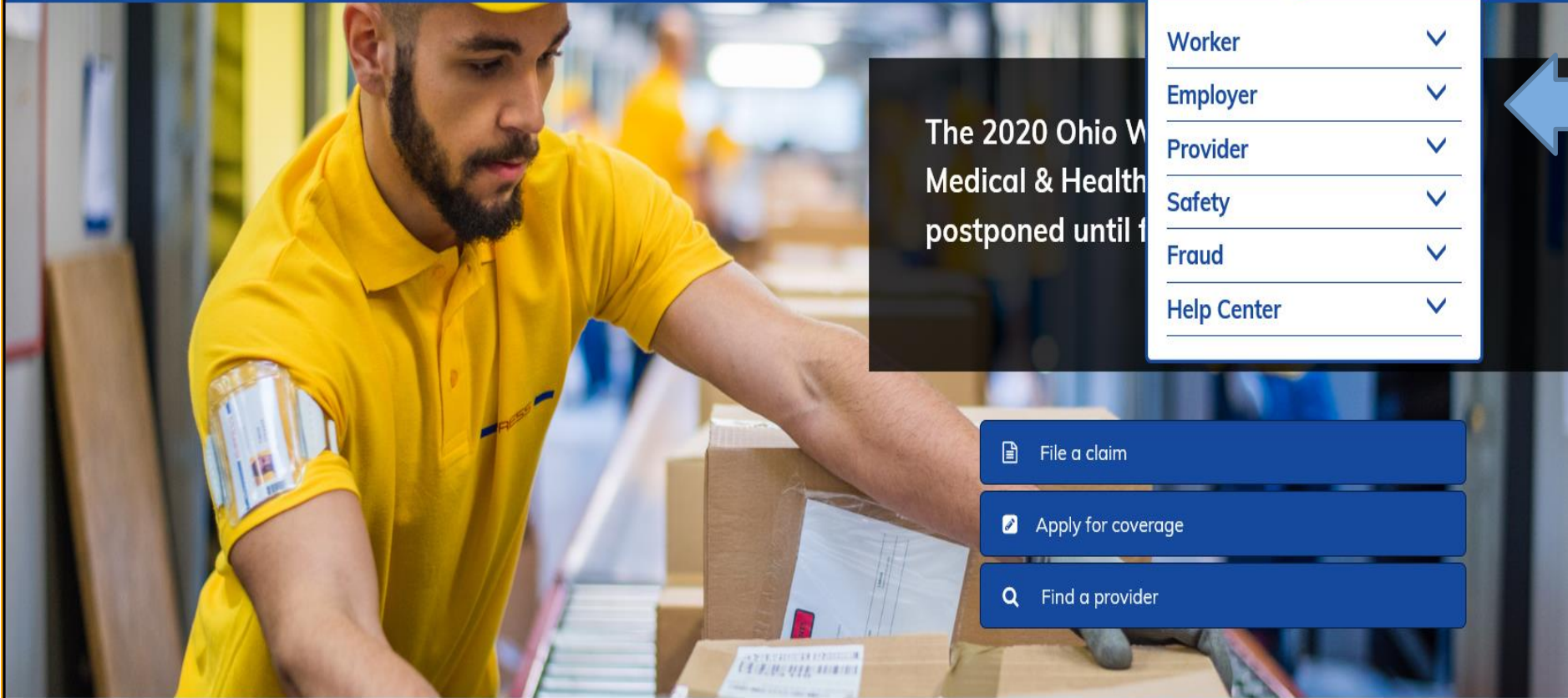
Re: 2019 Policy Year Renewal, Notice of Estimated Annual Premium and Workers' Compensation

Dear Employer:

As the new administrator and CEO of the Ohio Bureau of Workers' Compensation, I want to extend my greetings and gratitude to you for contributing to our state's economic vitality and looking out for the health and safety of your employees.

This letter includes your Notice of Estimated Annual Premium and Premium Installment schedule for the renewal of your workers' compensation policy for the policy year that begins July 1, 2019. This document is not a bill but an estimate to aid you in budgeting.

You can view your policy information online. First, create a BWC e-account. Visit www.bwc.ohio.gov and click on My account, followed by Create an account. After creating your e-account, select the option about the information you want from the My policy page.



The 2020 Ohio Workers' Compensation Medical & Health Reforms postponed until 10/1/2021

- Worker
- Employer
- Provider
- Safety
- Fraud
- Help Center



- File a claim
- Apply for coverage
- Find a provider



Worker



Employer

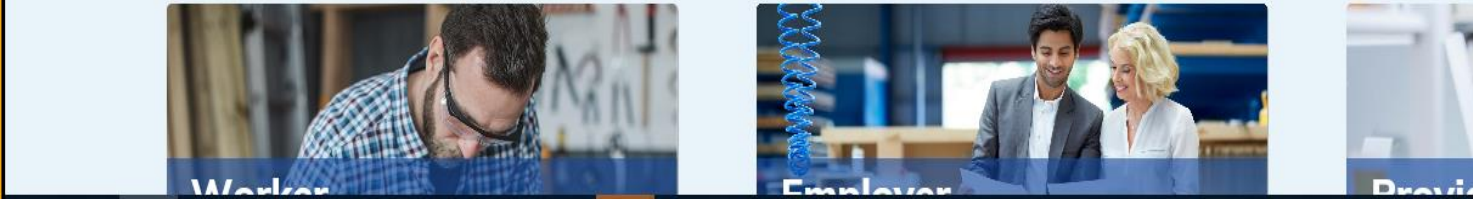


Provider



- File a claim
- Apply for coverage
- Find a provider

- Worker
- Employer
- Understanding Workers' Compensation
- Applying for coverage
- Understanding managed care organizations
- Maintaining a Policy
- Viewing policy information
- Rating Information
- Paying premiums
- Reporting Payroll
- Managing Claims
- Programs - Rating and bonus
- Professional Employer Organizations
- Self-Insuring Employers
- Temporary labor services
- Policies
- Employer Publications and Videos



- With a checking or savings account withdrawal - If you authorize payment from your checking or savings account, you can future date your premium payment.


Important: The date your payment is posted in our system is the date used for reinstatement of coverage.

Employers can also receive a rebate for paying premiums and completing true-up online with BWC's Go-green Rebate Program. Refer to [Go-Green Rebate Program](#) for more information.

What is payroll true-up?

At the conclusion of each policy year, BWC requires all employers to reconcile the payroll amount that was used to estimate their premium with their actual payroll amount for the policy year. This process is called submitting a payroll true-up report. Refer to [Payroll true-up reports](#) for more information.

Important: Every employer must submit a payroll true-up report, even if it has zero payroll.

If you have a significant change in payroll at any time during the policy year, we encourage you to call us at 1-800-644-6292  and report it. We can then adjust your premium installment payments accordingly.

Resources



- [Premium installment schedule](#) - Allows authorized users to view the premium payment schedule for a policy
- [View invoices](#) - View current and past policy invoices
- [How to read your invoice](#) - View a five minute video
- [Scheduled policy payments](#) - Allows users to look up and modify scheduled payments for a policy
- [Account transaction history](#) - Provides a detailed record of the financial activity for a policy, viewable by policy period

Monthly Safety Tip

Employer resources for preventing exposure to the Coronavirus (COVID-19)

Ohio Department of Health
Coronavirus website:
<https://Coronavirus.ohio.gov>

- ## COVID-19 Checklists
- resources for the general public, businesses and employers in various industries



Employer resources for preventing exposure to the COVID-19

The COVID-19 Checklists page provides links to resources for:

- The general public
- Health care providers
- Public service providers
- Social services organizations
- Businesses and Employers



Employer resources for preventing exposure to the COVID-19

Additional resources:

CDC's Interim Guidance for Businesses and Employers: <https://www.cdc.gov/coronavirus/2019-nCoV/community/guidance-business-response.html>.

Employer resources for preventing exposure to the COVID-19

Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19)

Plan, Prepare and Respond to Coronavirus Disease 2019



OSHA/HHS Guidance

- [Guidance on Preparing Workplaces for COVID-19](#) 


Division of Safety and Hygiene Resources

- All services are available at no additional cost and are strictly consultative
Safety, ergonomics, and industrial hygiene consultations;
- Safety management assessment and enhancement;
- Safety team development/enhancement; On-line and classroom-based training for people at all levels;
- Safety intervention grants and wellness grants;
- Video library and research library services

Questions?

Tom Gallagher

614-753-0175

BWCEmployerWebinars@bwc.state.oh.us

Lorrie Goodnight

614-357-8032

BWCEmployerWebinars@bwc.state.oh.us

BWC toll free: 1-800-644-6292

BWC website: www.bwc.ohio.gov