

BWC Monthly Employer Update

Welcome..... We will begin at 1:30 p.m. EDT

To hear audio:

- Call 415-655-0003 and enter access code **133 951 5396 #**
- **OR**
- Choose Use Computer For Audio
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Email questions to
BWCEmployerWebinars@bwc.state.oh.us

Welcome to the
BWC Monthly Employer
Update for August 2020

August Employer Update Topics

- BWC COVID-19 Response
- Private Employer Annual True-Up
- Premium Reduction Strategies
- Important Dates
- Monthly Safety Tip



BWC COVID-19 Response

- Paid \$1.6 billion dividend directly to over 170,000 Ohio employers
- Waived various BWC program requirements requirements through 6/30/2020
- Created payroll reporting exclusion under the new Families First Coronavirus Response Act
- Clerical Telecommuter class code 8871 (Private Employers), 9444 (Public Employers)
- Deferred Managed Care Organization (MCO) Open Enrollment until 2021



Responsible RestartOhio

Governor DeWine's plan to restart the economy while keeping Ohioans safe amid ongoing COVID-19 pandemic

- BWC is deferring the due date for employers to pay their June, July, and August premium installments until 9/1/2020
- This is a fluid situation. Please check out BWC's [Responsible RestartOhio Frequently Asked Questions page](#) for recent updates



Responsible
RestartOhio

Important Deferral Information

- To ease the financial impact on Ohio businesses due to the COVID-19 pandemic, you may defer installment payments for June, July and August until 9/1/2020
- The installments due in March, April and May previously deferred until 6/1/2020 can now also be deferred until 9/1/2020
- BWC will not lapse (cancel) coverage or assess penalties for amounts due during this time

Protecting Ohio's Workforce - We've Got You Covered

- BWC is sending up to 16 million face masks to Ohio employers that have reported payroll to the agency and are in good standing
- Employers will not be billed for the masks and they do not have to order them
- Each eligible employer will automatically receive a minimum of 50 masks or 5 masks per employee



Private Employer True-Up Report

- Available 7/1/2020 to complete 2019 Payroll True-Up
- True-Up Report deadline is 8/15/2020
- Exception in reporting payroll under Families First Coronavirus Response Act
- To request the addition of class code 8871- Private Employer Clerical Telecommuter
 - call 1-800-644-6292 or
 - send an email to RTSclass@bwc.state.oh.us

Public Employer True-Up Report

- Public employers are able to report operational staff currently teleworking to class code 9444 - Public Employee Clerical Telecommuter
- It was approved by the BWC Board, and it will be available after 7/1/2020
- To request the addition of class code 9444 - Public Employee Clerical Telecommuter
 - call 1-800-644-6292 or
 - send an email to RTSclass@bwc.state.oh.us

Ratemaking

The main question is ...

- How does BWC determine what an employer pays in premium?
 - BWC must collect enough premium to pay claims costs
 - Costs must be equitably divided among all employers

BWC Rating Concept

BWC compares:

Actual claim costs (TML)

to

Expected claim costs (TLL)

4-year Calculation

Private Employers

- For policy year beginning 7/1/2020, BWC will use data from policy years 2014, 2015, 2016, 2017 for ratemaking purposes

Public Employer

- For policy year beginning 1/1/2021, BWC will use data from policy years 2015, 2016, 2017, 2018 for ratemaking purposes.

Experience Rating

Credit-rated

- An employer has less claims cost than BWC would expect. The experience modifier (EM) is less than 1.00

Debit-rated

- An employer has more claims cost than BWC would expect. The EM is greater than 1.00

Experience Rating

There is a limit on credit rating

- A private employer (PA) can be no more than 53% credit-rated (EM = 0.47)
- A public employer (PEC) can be no more than 65% credit-rated (EM = 0.35)

There is no limit to debit rating for an employer

- The higher the debit, the higher the premium paid by an employer

Can premium costs be controlled?

- The short answer is yes, there are a variety of claims management strategies available to employers
- Alternative rating plans, rebate programs, and cost control strategies can be used to manage premiums paid by an employer

Alternative Rating Plans

- Group Experience Rating
- Group Retrospective Rating
- Individual Retrospective Rating
- Deductible Programs
- One Claim Program
- EM Capping Program

Discount/Rebate Programs

- Lapse Free Discount
- Drug-Free Safety Program
- Industry-Specific Safety Program
- Transitional Work Grants
- Transitional Work Bonus

Cost Control Strategies

- Timely reporting of claims
- Claim settlement
- Salary Continuation
- Prompt Return to work
- Handicap reimbursement
- Subrogation
- Recreational waiver
- Fraud control

Private Employer Important Dates

- 8/15/2020 - 2019 payroll true-up report due
- 9/01/2020 - Due date for deferred March, April, May, June, July and August premium installments

Public Employer Important Dates

9/30/2020:

- Drug-Free Safety Program participants must submit their annual report
- One Claim Program participants must complete 3 hours of on-line safety classes
- EM Cap participants must complete 3 hours of on-line safety classes

Effectively Managing an Emergency Action Plan (EAP) Program

- Benefits
 - Helps identify vulnerabilities and mitigate risk
 - Reduces potential for injuries, illnesses and fatalities
 - Helps reduce potential for equipment and facilities damage and downtime
 - Assists with meeting OSHA compliance and ISO certification requirements
- Initial Steps
 - Review OSHA's EAP standard requirements (29 CFR 1910.38 - www.osha.gov)
 - Assign responsibilities for EAP program administration
 - Determine the potential for all types of emergencies

Effectively Managing an Emergency Action Plan (EAP) Program

- Ensure that plans are developed and communicated
 - Provide the needed time, training, equipment and authority
 - Verify compliance/conformance with requirements
 - Consult with and share the plan with local emergency responders
- Provide visible support for the plan, procedures, training and drills
 - Include the EAP in employee handbook and orientation process
 - Post evacuation routes and shelter in place locations
 - Schedule and participate in drills and debriefing meetings
 - Address any deficiencies and needed improvements
- Periodically review and update the plan and procedures and document and communicate any changes

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?

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