

BWC Monthly Employer Update

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

Note – you will hear webinar audio through your computer speakers. Click ‘Yes’ on WebEx integrated audio request to hear the audio.



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

August Employer Topics

- \$1.5 Billion BWC Dividend
- True Up for Private Employers
- Role of an MCO
- Medical Marijuana and BWC
- Important Dates for August
- Monthly Safety Tip

\$1.5 Billion Dividend

- \$1.5 billion dividend to employers
- 5th return of \$1 billion / 6th overall since 2013
- 88% dividend of 2017 policy year premium
- September snap-shot date – 9/6/2019
- **Private employer true-up deadline 8/15/2019**

True-Up 2019

Why should employers True-Up?

- To continue to maintain eligibility for rating plans, programs, and rebates in the current policy year, the prior policy year and in future policy years
- Potential eligibility for the Go-Green rebate

True-Up 2019

- Private Employers must report actual payroll for the July 1, 2018 through the July 1, 2018 policy period
- True-Up from July 1, 2019 until Aug. 15, 2019 by reporting actual payroll and paying any additional premium due
- The next Public Employer True-Up will occur from Jan. 1, 2020 through Feb. 15, 2020
- On-line using your BWC e-account

The Role of a MCO

- Partners with BWC and employer to manage the medical portion of the claim
- File claims
- Ensure injured workers receive quality medical care
- Approves or denies treatment requests

The Role of a MCO

- Pays medical bills
- Works closely with providers
- Works closely with the employer and BWC to assist in returning the injured employee to work as quickly and safely as possible
- Drug utilization reviews

Medical Marijuana and BWC

Medical Marijuana and BWC

- 15-17 % of any U.S. workforce uses alcohol or drugs
- Users cost employers an average of \$7,000 to \$25,000 per year/per user
- 74% of illicit drug users and 90% of alcoholics are employed

Medical Marijuana and BWC

- 40% of industrial fatalities and 47% of industrial accidents involve alcohol or drugs
- 40% of the time they injure a co-worker
- Incur 300% - 400% more medical costs
- Use benefits 8 times more often
- Responsible for 35% of all absenteeism

Medical Marijuana and BWC

- 50% - 80% of pilferage is attributable to substance use
- 3 - 4 times more likely to be involved in workplace accidents
- Injuries are 150% more severe
- 5 times more workers' comp claims filed

Medical Marijuana and BWC

- HB 523 legalized medical Marijuana in Ohio, Sept. 8th 2016
- State of Ohio Board of Pharmacy oversees the Ohio Medical Marijuana Control Program
- 30 states have medical marijuana programs

Ohio's Medical Marijuana Law

- Does not require an employer to accommodate an employee's use of medical marijuana
- Does not prohibit an employer from refusing to hire, discharging, or taken an adverse employment action because of a person's use of medical marijuana
- Specifies that marijuana is covered under rebuttable presumption
- Does not require BWC to pay for patient's access to marijuana

Drug-Free Safety Program

- **Two Levels**
 - Basic = 4-percent discount
 - Advanced = 7-percent discount
- **Requirements (both levels)**
 - Safety review, accident analysis training and accident reporting
 - Employee/supervisor training
 - Drug/alcohol testing

My policy



Company information

Policy number

update

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.

Coverage status

Active

reprint certificate

request to cancel

Premium installment schedule

Indicates the schedule you selected to pay your premium over the course of the policy year

Rating plan information

Video

Policy year 2018 EM

claim costs

Rating plan GRTR0

Total costs paid for experience period

Payroll true-up reports

Video

Allows you to reconcile your estimated payroll with your actual payroll, which may result in either an additional premium billing or a premium credit

August Deadlines

- Aug. 15th, 2019 – True Up for private employers
- Aug. 30th Action Plan (DFSP-5) Advanced only

MONTHLY SAFETY TIP

Communicating Safety Responsibilities to Employees

- Benefits
 - Clarifies responsibilities and expectations
 - Encourages on-going support and participation
 - Helps convey the value that management places on safety
- Selling Points
 - Good safety performance helps the organization maintain a healthy bottom line
 - Good safety practices help prevent injuries and loss of income for employees
 - Gaining knowledge and skills may assist with career development

Communicating Safety Responsibilities to Employees

- Use the proper, prescribed equipment, tools, procedures, and techniques
- Promptly abate or warn others of hazards and report them to your supervisor
- Promptly report injuries/incidents and near misses to your supervisor
- Provide suggestions and participate on safety improvement teams
- Assist with training and mentoring new employees
- Make good decisions to preserve your personal safety and health – both on and off the job

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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