

From: BWC e-communications
Sent: Wednesday, January 13, 2010 4:18 PM
To: BWC e-communications
Subject: BWC e-news - January 2010



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BWC e-news - January 2010

BWC Reform Efforts Bring a Multitude of Successes in 2009

Rate reform lowering premiums for the majority of Ohio employers

BWC continued its systematic, comprehensive reform activities throughout 2009. As a result, the agency achieved many notable accomplishments last year, with rate reform being one of its outstanding successes.

Rate reform

Rate reform is successfully lowering the cost of workers' compensation insurance by a collective \$139 million for more than half of Ohio's private employers. In 2009, BWC and the BWC Board of Directors:

- Set rates with greater accuracy;
- Reduced workers' compensation insurance premiums for most of Ohio's private employers;
- Gave business owners more options to control their workers' compensation costs;
- Increased safety requirements.

A 100-percent experience modifier cap was also added to assure premium stability in the event of a change in an employer's experience.

"Private business owners are currently receiving statements for their workers' compensation insurance premiums covering the second half of 2009," said BWC Administrator Marsha Ryan. "The majority of Ohio's private employers can expect to pay lower premiums for this period, thanks to a 25.3-percent rate reduction."

Comprehensive study

A key component in BWC's rate reform efforts were recommendations of a year-long comprehensive study of BWC and its programs. Last spring, the BWC Board of

Inside this edition:

[BWC Reform Efforts Bring a Multitude of Successes in 2009](#)

[Eliminate paperwork - BWC now offers paperless payroll option](#)

[50/50 Program lets employers pay half premium now, half later](#)

Directors received results of the study which was mandated in House Bill 100 of the 127th General Assembly. The comprehensive study assessed the agency and the services it provides to injured workers and Ohio employers.

An internal BWC team is reviewing the 900-page study, analyzing its recommendations and prioritizing recommended changes. To date, 20 recommendations have been implemented, with another 45 percent expected to be addressed in the first half of 2010.

Better services

Prompt, effective medical care leads to quicker recovery, a timely return to work and improved quality of life for injured workers. To effectively meet the needs of injured workers, BWC has focused on improving medical services and enhancing the provider network. In 2009, efforts to accomplish this included:

- Replacing the provider enrollment system and improving the provider outreach system;
- Strengthening the pharmacy program to ensure proper usage and tighter controls of the most prescribed medications;
- Selecting a new pharmacy benefit manager to improve drug utilization and implementing a pharmacy rebate collection program;
- Eliminating redundancies in the alternative dispute resolution process;
- Partnering with the Ohio State University's College of Public Health to expand medical resources and research capabilities on a variety of treatment options.

Safety efforts

Safety is the key to lower workers' compensation rates and injury avoidance. Through BWC's Division of Safety and Hygiene (DSH), safety experts provide training and consulting to Ohio employers and their work forces at no additional cost.

In 2009, DSH developed a plan to help employers decrease the frequency and severity of claims, keeping workers safe and lowering employer costs. This included:

- An evaluation of safety intervention and drug-free workplace grants;
- Making safety grants available to employers even if no previous claims have occurred;
- Requiring applicants to submit a safety consultation report with grant applications;
- Modernization of BWC's drug-free workplace programs.

Eliminate paperwork - BWC now offers paperless payroll option

BWC has a new option to help employers simplify payroll reporting and paying their workers' compensation insurance premiums. A paperless option is now available that will notify employers of important filing deadlines by e-mail, and to securely pay their

premiums online. This new option is convenient, environmentally friendly and cost-effective. Paperless payroll also allows an employer to future date their payment so it's never late and eliminates the risk of operating without coverage. Enrollment in paperless payroll requires a user to have an ohiobwc.com username and password. Employers interested in signing up for paperless payroll can click [here](#) to begin receiving e-mail alerts in time for the July 1, 2010, payroll report.

50/50 Program lets employers pay half premium now, half later

Ohio's private employers are required to pay their workers' compensation insurance premiums for the July 1-Dec. 31, 2009 reporting period by Feb. 28. There is an option available to help ease any financial pressure associated with this deadline, and it allows an employer to keep half of their premium payment on hand for an additional three months. BWC's 50/50 Program allows employers to equally split their six-month premium payment, paying the first half by Feb. 28 and the second half by June 1st. The 50/50 program is free to any private employer – no hidden costs, no fees, no interest. The only requirement is participating employers must submit their payroll information through the 50/50 program option located at ohiobwc.com prior to making their first half payment. For more information or to take advantage of BWC's 50/50 Program, click [here](#) or call 1-800-OHIOBWC.

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