

**From:** BWC e-communications  
**Sent:** Monday, March 08, 2010 2:33 PM  
**To:** BWC e-communications  
**Subject:** BWC e-news - March 2010



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## BWC e-news - March 2010

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### BWC Nearing Introduction of New Drug-Free Safety Program

As part of BWC's commitment to reduce on-the-job drug- and alcohol-related incidents, the agency is putting the final touches on a newly developed Drug-Free Safety Program (DFSP). BWC presented the new program to the BWC Board of Directors at its February meeting. The agency will ask the board to replace the current Drug-Free Workplace Program when it sunsets July 1, 2010. BWC designed the new program to promote the health of Ohio's work force by preventing workplace injuries attributed to the use or abuse of drugs and alcohol.

The DFSP simplifies the process for employers wishing to join and implement a program that will provide measurable results by tracking drug or substance abuse related accidents. The restructured program offers two levels of participation, basic and advanced. It also offers premium discounts in the range of 4 percent to 7 percent. BWC expects the new program will allow some small discount stacking for group-rated employers participating at the advanced level.

BWC began a redesign of the Drug-Free Workplace Program after receiving results of the comprehensive study performed by Deloitte Consulting LLC. The study recommended development of a program more consistent with similar programs in other states. In addition, it recommends BWC place a greater emphasis on maintaining drug-free work environments through safety and prevention.

BWC's Division of Safety & Hygiene and the Actuarial Division lead the development and design efforts of the DFSP. The design process incorporated a thorough review of scientific literature in this area and benchmarking of similar programs at the national level. In addition, BWC consulted with experts, including the National Institute of Occupational Safety and Health and the Ohio State University. The process also included structured meetings for soliciting input from employers, interested parties and safety vendors.

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BWC expects the board to vote on the newly developed DFSP at its March 26 meeting. Watch for more details in the April edition of BWC e-news.

## Ohio Wins Governor's Cup for the Fourth Consecutive Year

*Workers' compensation reform highlighted as a contributing factor to win*

Site Selection magazine has awarded Ohio its fourth consecutive Governor's Cup Award. The annual award recognizes the state that leads the nation in new and expanded business facility investments. Ohio led all states with 381 projects in 2009. The March edition of the magazine highlights Ohio's economic accomplishments and those of several Ohio cities, which received individual recognition.

The magazine also features an article on BWC's progress toward reform as a factor in creating a stronger, more competitive environment for attracting and facilitating business expansions. In the article, BWC Administrator Marsha Ryan discusses how workers' compensation rates are now more competitive with those of other states, and can now be viewed as an asset to economic development in Ohio. With rate reform, Ohio's base rates have dropped in 441 of the 532 manual classifications. In addition, more than half of all private employers are experiencing a \$139 million drop in premium.

"That was huge," says Ryan. "Seeing our results, we can determine that around the country, we are not the state with the highest base rates or third highest or 10th highest. We are squarely in the middle. That's very important if you're looking to locate businesses here."

Visit [Site Selection Magazine's Web site](#) to read the entire article.

## Competitive Workers' Compensation Task Force Holds First Meeting

The Competitive Workers' Compensation Task Force, created by Senate Resolution 118 last November, held its first meeting Feb. 17. The Task Force was established to study the feasibility of opening Ohio's workers' compensation system to competition. Senator Tim Grendell of northeast Ohio co-chairs the task force with Ohio Department of Insurance Director Mary Jo Hudson. Administrator Marsha Ryan and BWC Board Chairman Bill Lhota are also among those serving on the task force.

The first meeting featured a presentation by the National Council on Compensation Insurance (NCCI). NCCI operates in 35 states and provides data, statistics and other services to insurance organizations. BWC uses the manual classifications developed by NCCI in rate making. As part of the presentation, NCCI representatives discussed characteristics of the four exclusive state funds (North

Dakota, Washington, Wyoming and Ohio) versus those of the 21 states with both private and public options.

Senator Grendell led a brief discussion about the task force's mission and various organizational issues. He also said the task force will explore alternatives to Ohio's current system over the next several months. He does not anticipate legislation this year.

The task force will meet the third Thursday of every month through June, with a break in July and August. The task force will then reconvene in September and should present its report to the Senate in October. The next meeting of the task force will take place Thursday, March 18.

These discussions have no impact on the day-to-day work of BWC. The agency remains focused on its mission to provide outstanding customer service to the injured workers and employers of Ohio.

## Deductible Program Enrollment Period Now Open

BWC offers a Deductible Program that helps employers lower their premiums by offering an upfront premium discount in the form of a per claim deductible. It also encourages employers to focus on workplace health and safety to reduce injuries and illness.

Employers who wish to participate in the Deductible Program must enroll by April 30, 2010. For more information and to get started, [click here](#).

NOTE: We would like to clarify the example used in the February e-news to explain the Large Deductible Program. A better explanation of the program would be, if an employer selects a \$25,000 deductible with a stop-loss option, and then has several claims totaling \$100,000, the employer would only be responsible for \$75,000. We apologize for any confusion our original example may have caused.

## Registration Now Open for BWC Safety Congress

*Free event provides education and information to help keep workers safe*

BWC encourages Ohio employers to register for the upcoming Ohio Safety Congress & Expo. Safety Congress is the largest state-run occupational safety and health event in the Midwest. It features the latest safety and health information and techniques. This free, three-day event will be held March 30 through April 1 at the Greater Columbus Convention Center.

Safety congress features informative general sessions with nationally-recognized experts, safety demonstrations, roundtable discussions designed to give employers a chance to problem solve with their peers and more than 150 education courses. This year, BWC has expanded the educational component of safety congress. The agency is offering more courses to fulfill BWC safety program requirements and

those that allow participants to earn free continuing education credits (CEU). The Expo Marketplace will be open March 31 and April 1 showcasing safety products and services by more than 200 vendors.

While the event is free, BWC encourages employers to pre-register online at [ohiobwc.com](http://ohiobwc.com). On-site registration will also be available.

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