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# BWC eNews



November 2014

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## BWC eBriefs

### Administrator presents Another Billion Back check



BWC Administrator/CEO Steve Buehrer [visited frozen food manufacturer Bellisio Foods](#) in Jackson

## Workers' comp rates for local governments headed down again

Ohio public employers can expect an average 9.1 percent reduction in their workers' compensation rates beginning Jan. 1. BWC's Board of Directors voted in October to approve the reduction, which, combined with decreases implemented in each of the past four years, will result in a total decrease to local government rates of nearly 20 percent since 2011.

"This cut means Ohio local governments will pay \$19 million less in annual premium in 2015," said BWC Administrator/CEO Steve Buehrer. "The savings through rate reductions, combined with more than \$250 million in rebates over the last two years, are sending dollars back to public employers that can be invested into communities across the state."

Reductions are expected for all 13 classifications associated with public employer taxing districts. The base rate for cities will decrease by an overall 13.9 percent while the county base rate will decrease by an overall 9.7 percent. The largest overall decrease is in the Volunteer/EMS classification at 22.4 percent.

Separately, public employers are receiving a total of \$126 million in rebates this month through BWC's Another Billion Back program that is returning \$1 billion to eligible Ohio businesses and public employers. That brings public employer rebates to a two-year total of more than \$250 million.

More information on BWC's Another Billion Back plan is available

County during his tour of the state in October to remind employers that their Another Billion Back rebate checks were on the way.

BWC issued checks equaling 60 percent of premiums eligible employers paid during the July 1, 2012, through June 30, 2013, policy year (calendar year 2012 for public employers) as part of the Another Billion Back plan. The Another Billion Back rebate was made possible due to sound fiscal management that led to strong investment returns.

### **Thanks for submitting your safety innovations!**

More than 50 businesses around Ohio submitted entries for BWC's fourth annual [Safety Innovations Competition](#). Semifinalists will be notified next week, on Nov. 17. Stay tuned!

### **Injured worker handbook available**

Check out our recently updated publication, BWC Basics for Injured Workers, to learn about injured workers' rights, claim decisions and return-to-work options.

[This guide](#) takes you step-by-step through the workers' compensation process, and is a valuable read for injured workers as well as employers and medical providers.

[here](#).

## **Workers' comp fraud: Keep it out of your workplace**

Do you know how to spot workers' compensation fraud? BWC investigates cases of suspected employer, medical provider and injured worker fraud. Some signs an injured worker might be committing fraud, for example, include tips from co-workers, lack of witnesses to an accident, and conflicting descriptions of an incident between an employer's report and the initial medical evaluation.



BWC is partnering with the Association of Certified Fraud Examiners next week for [International Fraud Awareness Week](#). We'll take to social media, posting news and information about workers' compensation fraud throughout the week.

Join the conversation, or just listen along. Here's how:

- Like our [Special Investigations page](#) on Facebook;
- Subscribe to receive emails from our [WordPress blog](#);
- Check out what we're saying on Twitter, [@OhioBWC](#) and [@OhioBWC](#).

## **Public and private employers: Get ready for prospective billing in 2015**

BWC is switching from retrospective billing to prospective billing starting in 2015. That means private and public employers will pay in advance of receiving workers' compensation coverage. Prospective billing will help BWC modernize its operations and provide better service to employers.

The switch will occur July 1, 2015, for private employers and Jan. 1,

## Monthly safety update

In this month's Safety Update, you can:

- Get steps to an effective hazard communication program;
- Check out proper sleep tips for truck drivers;
- Download eight worksheets to assess and improve a construction jobsite.

Check out our November Safety Update by [clicking here](#).

2016, for public employers.

Learn more about the transition credit BWC will provide to employers in good standing as well as deadline changes for BWC rating plans and discount programs in this [private employer prospective billing update](#) and [public employer prospective billing update](#).

Prospective billing timelines, frequently asked questions and more resources about prospective billing are available at [bwc.ohio.gov](http://bwc.ohio.gov).

If you have questions about prospective billing, please contact [your local BWC customer service office](#), call 1-800-644-6292, or [email BWC](#).

## First fill measure focuses on injured worker health and safety

A new rule approved last month by BWC's Board of Directors allows BWC to provide care to injured workers more quickly following an injury. The first fill rule will ensure that injured workers receive necessary medications while the future of their claims is being determined.

"This new rule is significant for injured workers in Ohio, especially those who do not have health insurance or are otherwise unable to foot the bill while awaiting claim approval," said BWC Administrator/CEO Steve Buehrer.

The rule, which will apply to new injuries, is available [here](#) and details the circumstances under which BWC will pay pharmacies for the first fill of prescription drugs before BWC issues initial claim determination orders. In cases where the first fill rule is used, but the claim is ultimately denied by BWC, the medication payment will be charged to BWC's surplus fund account and not to the employer associated with the disallowed claim.

"All injured workers should have the same access to immediate treatment, which in some cases is a matter of life and death," added Buehrer. "Other states have made similar changes, and I'm pleased injured workers in Ohio will now receive the same protection."

A 1955 statute previously restricted BWC from allowing this change, but recent legislation proposed by BWC allowed for the newly approved first fill rule to develop. The rule is expected to become effective Feb. 1, 2015.

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