Controlling Workers’ Compensation Costs
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Objectives

What You Will Learn:
• basic understanding of how workers’ compensation rates are determined and the costs that drive them;
• why your rates are high or low and who controls them;
• NCCI classifications, various rating plan options, and experience rating;
• strategies to control costs, such as loss prevention, administrative, early return-to-work and other claims management controls;
• an overview of the Safety Culture Wheel with an emphasis on a leadership-supported safety culture, employee involvement, and accident prevention.
Agenda

8:30  **Section I**
Course Introduction

**Section II**
Safety Culture Wheel
- Leadership
- Systems & Processes

**Section III**
Cost effectiveness
Understanding Workers’ Compensation Rates
- 10-Step Business Plan
- Manual classifications
- Rating concepts
- Base rating
- Experience rating
- Special programs & grants
- Additional rating plans

11:30 LUNCH

12:30 **Section IV**
Direct & Indirect Costs
10-Step Business Plan
Safety Wheel
- Involvement
- Organizational Style

**Section V Risk Strategies**
Pro-active Claims Management
- Early Intervention
- Accident Reduction
  - Presumptive Authorization
  - Return to Work
  - Remain at Work
  - Transitional Work
  - Vocational Rehabilitation
- Settlements

**Section VI**
Safety Wheel
- Measurement & Accountability
Financial Accountability
- How to approach upper management
- How to approach workforce
- Action Plan

4:15 Summary
4:30 DISMISS

There will be one morning and two afternoon breaks.
### Controlling Workers’ Compensation Costs

#### Instructors

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<th>Dept.</th>
<th>Area</th>
<th>Office</th>
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<td>NE</td>
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As of May 22, 2003
BWC Division of Safety & Hygiene

Controlling Workers’ Compensation Costs

Revised: July 2003

BWC is the third largest underwriter of Workers’ Compensation in the country. (Liberty Mutual is the first)

At $20 billion, Ohio’s Workers’ Compensation system has the largest exclusive state fund in the nation.

Annual Average

333,000 claims filed
Paid $1 billion compensation benefits
Paid $800 million medical benefits
National Rate Trend

Industry-wide reduction of 27% over the past 6 years
One 15% dividend unprecedented -- let alone 5 of them

Business First, Columbus - quoted NCCI spokesperson Sept. 2000

Ohio VS. National Rates

Average national rate = $2.45 per $100
Average Ohio rate = $2.39 per $100

1995 National rate was $2.97 VS. Ohio $3.36
Controlling Workers' Compensation Costs

Section 2:
Safety Culture Wheel

Safety Culture Wheel Instructions
• Consider the questions in each category
• Rate your company on a scale from 0 to 3
  0 = Weakness
  1 = Some aspects covered
  2 = Could be improved
  3 = Strength
• Total the points under each category
• Plot the totals onto the corresponding axis.
• Connect the plotted points from axis to adjacent axis.
Plan of Action

• Action to be taken
• Who will be assigned
• What date for completion
• Has Action been completed

Defining Safety Culture

• What are the attitudes of top managers?
• Why do you think they felt this way?
• What is the most powerful safety tool ever invented?
• What was the bad water, bad fish thing about?

Safety Culture Wheel

Leadership
Measurement & Accountability
Systems & Processes
Involvement
Organizational Style
Leadership

- Leadership commitment to safety is active, visible and lively
- A clear and inspiring vision has been established for safe performance
- Safety is viewed and treated as a line management responsibility
- Safety is clearly perceived as an organizational value on the same level with productivity and quality
TOTAL = ____

Line Management

- President
- V.P. of H.R.
- V.P. of Mfg.
- Quality & Production
- Supervisors
- Employees
- V.P. of Sales
- Customer Service

Leadership

- Leadership commitment to safety is active, visible and lively
- A clear and inspiring vision has been established for safe performance
- Safety is viewed and treated as a line management responsibility
- Safety is clearly perceived as an organizational value on the same level with productivity and quality
TOTAL = ____
Team Exercise

If great safety is zero accidents, do you believe every accident can be prevented?

What now?

The unexpected happens
An accident occurs
What now….

Safety Culture Wheel
Systems & Processes

- Supervisors and workers partner to find & correct systems causes of incidents
- Communication systems are abundant, effective and flow well in all directions
- Training systems deliberately & systematically create competency for the right people at the right time
- Safe operating procedures and policies are clearly defined and communicated

TOTAL = ___
INSTRUCTIONS:
(1) Consider the questions in each category
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Leadership

Measurement & Accountability

Systems & Processes

Organizational Style

Involvement

Safety Culture Wheel
The Ohio Division of Safety & Hygiene
Leadership Consulting Group

Leadership

Supervisors and workers partner to find & correct systems causes of incidents
Communication systems are abundant, effective and flow well in all directions
Safe operating procedures and policies are clearly defined and communicated
Leadership commitment to safety is active, visible and lively
A clear and inspiring vision has been established for safe performance
Safety is viewed and treated as a line management responsibility
Safety is clearly perceived as an organizational value on the same level with productivity and quality
TOTAL = _____

Measurement & Accountability

All levels of the organization have safety goals and process responsibilities clearly defined
The process of achieving results is a key safety measure
Performance reviews include accountability for safe performance at all levels
Supervision is accountable to perform safety observations and feedback
TOTAL = _____

Systems & Processes

Supervisors and workers partner to find & correct systems causes of incidents
Communication systems are abundant, effective and flow well in all directions
Training systems deliberately & systematically create competency for the right people at the right time
Safe operating procedures and policies are clearly defined and communicated
TOTAL = _____

Organizational Style

Trust & openness are the norm
Positive reinforcement is used regularly
Bureaucratic obstacles are removed
There is formal and informal recognition for great performance at all levels
TOTAL = _____

Involvement

Workers are skilled at problem solving & decision making
Labor and management work together to address safety systems issues
Team orientation achieves involvement and cooperation
Innovation, participation and suggestions are encouraged at all levels
TOTAL = _____
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## Action Plan

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Leadership

Safety Culture Wheel

Leadership

Measurement & Accountability

Systems & Processes

Organizational Style

Involvement

Current Situation

Desired State

Comments

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Controlling Workers' Compensation Costs

Section 3: Money & Ratemaking

Money
Your claims activity will drive your rate.
What do you want to pay?

Premiums Pay For:
Safety & Hygiene 1.00%
Rehabilitation .67%
Claim Costs
Claim Costs Include:

- the actual money paid on a claim (medical bills and compensation)
- the reserve or money intended to pay estimated future costs for that claim

Reserve Example

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Now, how do we begin to divide the bill equitably so each employer pays the correct premium?

Rate setting spreads costs equitably
Employers grouped by industry and degree of hazard

Imagine a pie of employers. The pie must be divided.

10 Industry Groups

275,000 employers

600+ Manual Classifications

NCCI classifications began 7/1/96
Rating Concepts

Payroll as measure of exposure
Past as best predictor of future

Industry Classification by degree of hazard
Expected losses as determinant of base rates for a manual classification

Base Rating

Average rate determined by collective claims (loss) experience of all employers in the same manual classification.

About 70% of employers in Ohio are Base Rated

Experience Rating

A mandatory rating plan for medium-to-large employers in which the employer pays a higher or lower percentage of the base rate as determined by the employer’s loss history

Experience Modification

- Experience Modification

50 Credit
100 Average
150 Penalty
Experience Rating

Rating Year

Experience Period
(4 calendar years)

Jan 1 thru Dec 31

98 99 00 01 02 2003 2004

Green Year

Experience Rating

Rating Year

Experience Period
(4 calendar years)

Jan 1 thru Dec 31

99 00 01 02 03 2004 2005

Merit Rate Experience Exhibit Snapshot

Dec. 31 for PRIVATE & September 30 for PUBLIC employers

Total Modified Losses
TML = YOU
Total Claim Losses for Experience Period
Improvement in the Industry Average Will Hurt You if Your Losses Remain Constant.

Snooze you lose...

Total Limited Losses
TLL = THEM
Average of Industry & Payroll size for the state
### Credibility and Maximum Value of a Loss

<table>
<thead>
<tr>
<th>Group</th>
<th>Expected Losses</th>
<th>Credibility Percent</th>
<th>Maximum Value</th>
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</table>

Catastrophe value equals $250,000

*Expected losses are lower limits of credibility groups*

Revised 7-5-2000

---

### Tabular Reserving System

- **Year Of Claim**
- **Type of Award**
- **Date received**
- **Factors and formulas**

---

BWC Division of Safety & Hygiene
Controlling Workers’ Compensation Costs
Revised: July 2003
New Reserve System

MICRO INSURANCE RESERVING ANALYSIS SYSTEM (MIRA)

Created by HNC Insurance Solutions

Software program with 10 years of BWC history

MIRA Features

Individualized Claim Reserving

Cost Drivers
Data Elements

ICD-9 Codes
Award
Gender
Age
Classification
Others

Claim Data Elements

Yellow indicates when an IC order may be required

<table>
<thead>
<tr>
<th>No.</th>
<th>Claim Data Elements</th>
<th>Yellow indicates when an IC order may be required</th>
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<td>17</td>
<td>Others</td>
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BWC Division of Safety & Hygiene
Controlling Workers’ Compensation Costs
Revised: July 2003
MIRA Reserve Calculation

MIRA will provide the ultimate cost of a claim at a specific point in time with the information available on the claim.

MIRA Total Incurred Amount
- BWC Payments made to date

= MIRA Reserve

<table>
<thead>
<tr>
<th>Week</th>
<th>Total Incurred Cost Prediction</th>
<th>Payments Med/Comp</th>
<th>MIRA Reserve</th>
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</table>

MIRA Methodology
Need To Focus On
Medical Management

- On-going medical expenses will matter
- Pain management
  - Treatments
  - Prescriptions

Need To Focus On
Return-To-Work

Medical Only Status = zero reserves
Lost Time Claims are automatically reserved

Percent of Permanent Partial Awards

- Converts a medical only claim to lost time
- Reserve will be calculated
MIRA Reserves Stop When...

• Final settlement/both medical and lost time
• Claim changes from “active” to “inactive”

MIRA Reserves Stop When...

• 390 days has elapsed since the most current compensation and medical dates.
  • No medical or compensation has been paid and the current system date minus the claim filing date is greater than 395 days
  • 90 days has passed since the Return To Work Date (only stops Temporary Total reserve “bucket”)

MIRA Reserves Stop When...

• Date of death unrelated to injury - no application for benefits filed
  • Death Claim - No evidence of a spouse or dependent and the current system date minus the last compensation date is greater than 390 days
Where To Find MIRA Reserves

- Look for quarterly MIRA reserves on the BWC Dolphin Website
- Look for “Claim Costs”
- Available by policy number

Savings through Discount Programs & Optional Rating Plans

Premium Discount Program Plus

<table>
<thead>
<tr>
<th>Action Plan</th>
<th>Bigger Discounts</th>
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</thead>
<tbody>
<tr>
<td>10% premium discount in years 1 &amp; 2</td>
<td></td>
</tr>
<tr>
<td>5% premium discount in year 3</td>
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</tbody>
</table>

- 15% Claim Severity Reduction -10% premium rebate
- 15% Claim Frequency Reduction -5% premium rebate
- Bonus for meeting both requirements -5% premium rebate

Total: 30% Premium Rebate
Drug-Free & DF-EZ Workplace Program Discounts

- Potential discounts for qualifying employers

<table>
<thead>
<tr>
<th>Years</th>
<th>10%</th>
<th>15% Random</th>
<th>20% Random</th>
<th>20% Random</th>
<th>20% Random</th>
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<tbody>
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<td></td>
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<td>5</td>
<td>20%</td>
<td></td>
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</tr>
</tbody>
</table>

- Can stack discount with Group Rating up to Maximum Cap
- Can Stack discount with PDP
- DFWP Safety Grants available
  (2 for 1 match up - Spend $5,000 & BWC will match up to $10,000)

15% claim severity reduction - 10% premium rebate
15% claim frequency reduction - 5% premium rebate
Bonus for both requirements - 5% premium rebate
Total 20% premium rebate

Bigger Discounts for Drug-Free EZ Small Employers

BWC Division of Safety & Hygiene
Controlling Workers' Compensation Costs
Revised: July 2003
Group Rating

- Allows an employer with low claims experience to earn an attractive discount.
- Groups combine payroll and experience of the members to earn a significant discount.

Discounts up to 86%!

Group Rating

- Discount is enjoyed without risk for the rating year.
- Average discount for group rating last year =

Retrospective Rating

- Semi-self-insured program
- Employer selects:
  - an individual claim limit
  - a maximum premium (ceiling of claim costs)
- Employer receives up-front discount.
- Employer is responsible for 10 years of claim costs up to a claim limit.
Self-Insurance

LARGE EMPLOYERS

- 500+ employees
- Pay assessments to BWC
- Pay all of claim costs
- BWC grants employers this privilege based on:
  - Profit margin
  - Debt Structure
  - Self-Insured readiness

QUESTIONS?
## Credibility and Maximum Value of a Loss

<table>
<thead>
<tr>
<th>Credibility Group</th>
<th>Expected Losses*</th>
<th>Credibility Percent</th>
<th>Group Maximum Value</th>
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</table>

Catastrophe value equals $250,000

*Expected losses are lower limits of credibility groups
Revised 7-1-2000
**EMPLOYER EXPERIENCE EXHIBIT**

Policy Year: 2001  
Payroll and Losses as of 12/31/2000

Policy Number: 1234567-0  
Employer Name: Valley Enterprises  
Federal ID: 99-9999999  
Service Company: 12

Doing Business As:
Address: 115 Andrews Place  
City: Homer  
State: OH  
Zip Code: 43950

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Claim Listing

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$10,974  
$13,252  
$46,224  
$70,451

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<td>Doctors</td>
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<td>MIRA Injury Type</td>
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<td>49</td>
<td>Handicapped %</td>
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</table>
Controlling Workers’ Compensation Costs

Section 4: Direct & Indirect Costs

Accident Related Costs

- Insured - Direct Costs
- Uninsured - Indirect Costs

Direct Cost

Indirect Cost is 4 times the Direct Cost


### Direct VS Indirect Costs

<table>
<thead>
<tr>
<th>Direct Costs</th>
<th>Indirect Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Costs</td>
<td>Hiring replacements</td>
</tr>
<tr>
<td>Compensation Costs</td>
<td>Training replacements</td>
</tr>
<tr>
<td>BWC Reserves</td>
<td>Overtime (lost work)</td>
</tr>
<tr>
<td></td>
<td>Legal Expenses</td>
</tr>
<tr>
<td></td>
<td>Product / tool damage</td>
</tr>
<tr>
<td></td>
<td>Production delays</td>
</tr>
<tr>
<td></td>
<td>Loss of Business (Customer Goodwill)</td>
</tr>
</tbody>
</table>

### Indirect Costs are 4 times your company’s BWC Insured Direct Costs

- Medical & Compensation Costs: $1,500
- Compensation Reserve: $3,500
- Total Insured Cost: $5,000

Total Insured (direct costs) X (indirect costs) factor = $5,000.00 X 4 times = $20,000.00

Total Insured (direct costs) + (indirect costs) = $5,000.00 + $20,000.00 = $25,000.00

### Profitability & your Bottom Line

- Direct Costs totaled $5,000
- Direct Costs + Indirect costs totaled $25,000
- Your Company’s Profit Margin is 5% from Sales.

Your Company’s Sales Department must generate: $500,000 to compensate for this Loss

- 1% Company Profit Margin = ... $2,500,000
- 2% Company Profit Margin = ... $1,250,000
- 5% Company Profit Margin = ... $ 500,000
**Do the Math for your CEO!**

<table>
<thead>
<tr>
<th>Your Medical &amp; Comp. Costs</th>
<th>______</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Compensation Reserves</td>
<td>+ _____</td>
</tr>
<tr>
<td>BWC Direct Insured Cost</td>
<td>= _____</td>
</tr>
</tbody>
</table>

Direct Cost + (4X Direct Cost) = Your Total

Your Total Costs / Your profit margin = Sales required to cover your losses.

---

**Today’s Accident Costs**

- Today’s Average Claim Costs = $30,000
- Today’s Average Profit Margin = 5%
- Sales required to cover Direct Costs = $30,000 / 0.05 = $600,000
- Sales required to cover Indirect Costs = $2.4 Million Dollars

---

**SAFETY GRANTS**

Cumulative Trauma Disorders (CTDs)

$ Private and public employers are eligible for a 4-to-1 matching grant

$ Up to a maximum of $40,000

Example: $50,000 program ($10,000 from employer and $40,000 from BWC.)

Funds must be used to conduct research, purchase equipment or conduct training to reduce the number and severity of CTD claims.
Money
Your claims activity will drive your rate.
What do you want to pay?

Traditional Safety VS Contemporary

- Compliance focused
- Enforced by mgmt.
- Punish unsafe behavior
- Top down decision making
- Dictate policy / proc.
- Rigid, consistent
- Confrontational
- Values focused
- Exemplified by mgmt.
- Positive reinforcement of safe behavior
- Shared decision making (ownership)
- Delegate & empower
- Flexible, innovative
- Confidence & trust

Safety Culture Wheel

- Leadership
- Measurement & Accountability
- Systems & Processes
- Organizational Style
- Involvement
### Involvement

- Workers are skilled at problem solving & decision making
- Labor and management work together to address safety systems issues
- Team orientation achieves involvement and cooperation
- Innovation, participation and suggestions are encouraged at all levels

TOTAL = _____

### Safety Culture Wheel

- Leadership
- Measurement & Accountability
- Systems & Processes
- Involvement

### Organizational Style

- Trust & openness are the norm
- Positive reinforcement is used regularly
- Bureaucratic obstacles are removed
- There is formal and informal recognition for great performance at all levels

TOTAL = _____
Involvement

Safety Culture Wheel

Leadership
Measurement & Accountability
Systems & Processes
Organizational Style
Involvement

Current Situation

Desired State

Comments
## Organizational Style

### Safety Culture Wheel Summary

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<thead>
<tr>
<th>Leadership</th>
<th>Measurement &amp; Accountability</th>
<th>Systems &amp; Processes</th>
<th>Involvement</th>
<th>Organizational Style</th>
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</table>

### Current Situation

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</table>

### Desired State

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---

BWC: Division of Safety & Hygiene  
Controlling Workers' Compensation Costs  
Revised July 2003
Controlling Workers’ Compensation Costs

Section 5: Risk Strategies

Getting to know the basic laws & rules that govern BWC

Ohio Revised Code

4123.95 Liberal Construction

Sections 4123.01 to 4123.94, inclusive, of the Revised Code shall be liberally construed in favor of employees and the dependents of deceased employees.

Hearing Process

Receipt of Claim by Administrator

Customer Service Team

District Hearing Level (DHO)

Staff Hearing Level (SHO)

Industrial Commission Level (IC)

Judicial System

Court of Common Pleas
Claims Cost Management

Who are the players and what do they do?

- MCO
- BWC
- TPA or legal representative?
- Employer

MCO

- Manage Medical
- Approve Medical Treatment
- Drive Return-To-Work Programs

BWC

- Investigate & determine claim allowance
- Manage lost time benefits
- Adjudicate additional conditions
- Determine eligible for Rehab
- Assist with bring the claim to resolution

Third Party Admin.

- Manage Claims for employer
- Settle Claims and/or pursue Handicap Reimbursement
- Represent Employer at I.C. Hearings
What does an employer do in the process?

- Employer and/or MCO Reports claim early
- Investigates accident promptly
- Decides to certify or reject claim
- Follows up with injured worker
- Coordinates Return-To-Work/Rehab plan with MCO, medical providers, & BWC

Medical Only vs. Lost Time Claim

- Medical Only – first consecutive seven days
- Lost Time – lost time benefits begin on the eight day, after fourteen consecutive days the first seven are paid.

Need To Focus On Return-To-Work Policy

- BWC pays Temporary Total (TT) = reserve
- Salary continuation and/or followed by Living Maintenance = zero reserve
- BWC pays TT followed by Living Maintenance = 50% reduction of reserve
### Computing Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Benefits</th>
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</thead>
<tbody>
<tr>
<td>First 12 weeks</td>
<td>After week 12</td>
</tr>
<tr>
<td>72% of FWW</td>
<td>66 2/3% of AWW</td>
</tr>
<tr>
<td>FWW is higher of:</td>
<td>AWW is based on:</td>
</tr>
<tr>
<td>Average wage history for 6 wks prior to DOI</td>
<td>Average wage history for 52 wks prior to DOI</td>
</tr>
</tbody>
</table>

### Other Control Strategies For Claims

- Claim settlement
- Recreational waiver
- Handicap reimbursement
- Fraud control
- Subrogation

### Settlement

- A formal agreement should be completed at least 30 days before the experience period snapshot.
- 30 days must be allowed for Industrial Commission approval.
- Reserve drops to zero
Facilitate Settlement

- Settlement efforts should be on-going
- Create a system so Human Resources automatically contacts TPA or attorney when employee departs

Claims Costs 2000 Policy Year

[Table showing claims costs]

- [Table showing rate calculation for selected accident period]
Rate with a $2,000 Settlement

<table>
<thead>
<tr>
<th>Rate</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.65</td>
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</table>

Handicap Reimbursement

<table>
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<tr>
<th>Allowed Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arthritis</td>
</tr>
<tr>
<td>Diabetes</td>
</tr>
<tr>
<td>Cardiac Disease</td>
</tr>
<tr>
<td>Epilepsy</td>
</tr>
</tbody>
</table>

Discount Based on Relationship to Injury
- Prolongs Healing Process
- Contributes to the Injury
The % of Discount is Charged to Surplus Fund

HC LISTING
50% Handicap Reimbursement

Rate Recalculation with 50% HC

Subrogation

» The right to recover benefits from a third party because of negligence

» Senate Bill 227 effective for claims with a date of injury on or after 4/9/03
Most Common Third Party Accidents

- Motor vehicle accidents
- Malfunctioning products
- Medical malpractice
- Exposure to toxic fumes
- Machinery accidents
- Animal bites

Legal Liability vs. Workers' Compensation Claim

When Does Your Workday Begin and End?

- Claimant can't be reached.
- Tips from co-workers.
- No witnesses to accident.
- Cross-outs, white-outs and erasures on forms.
- Date, time and place of accident unknown.
- Specific details if injury not recalled.

Common Red Flag Indicators

Claimant Fraud
- Claimant can't be reached.
- Tips from co-workers.
- No witnesses to accident.
- Cross-outs, white-outs and erasures on forms.
- Date, time and place of accident unknown.
- Specific details if injury not recalled.
**Common Red Flag Indicators**

**Medical Provider Fraud**
- Payment of services not received.
- High cost of medical care relative to injury.
- Length of treatment is inconsistent with injury or disability.
- Claimant receives an unusually high number of prescriptions.

**Violation of a Specific Safety Requirement (VSSR)**

- Additional compensation award an injured worker can receive if employer is found to be at fault for the accident.
- Out-of-pocket expense for employer.
- $ BWC Safety & Hygiene can provide information & education.

---

**What is the ultimate goal?**

"Return to Work"

- Same employer
- Same job
- Same Field
- Different job
- New Field
- (Retrain)
When does Rehab begin?

Plan now, not later
Injured worker must be medically stable

Medical Stability for Rehab

- Not acute or post-op
- Not scheduled for more surgery
- Able to participate in active program
  (minimum of 3 x per week)
- Not in drug detoxification

An employer can save with rehab!

Living Maintenance (LM)
Using Workers’ Comp lost wage

Surplus Money Comes From the Base Rate.
Tabular Reserving System

Temporary Total = Comp X 6.0
$50,000
Living Maintenance = Comp X 2.5
$25,000
Permanent Partial = Comp X 1.5
$15,000

This example based on date of injury Oct 1 - Dec, 1999

Real Life Example

Jane Doe: Injured 12/14/99 - Torn Rotator Cuff
FWW: $468
AWW: $390

Temporary Total (TT) (54 weeks) RTW: 12/28/00
Medical Compensation Reserve Total
$ 8,354 $14,962 $183,983 $207,299
TT (5 weeks) LM (12 weeks) LMWL (37 weeks)
Medical Compensation Reserve Total
$ 2,987 $ 1,665 $ 3,659 LM
$1,434 $ 1,665 LMWL $ 3,370 $ 8,042
(Plan Services)

How Does MCO Facilitate Rehab

- MCO hires a vocational rehab case manager upon receipt of injured worker eligibility
- MCO email case assignment information to Disability Management Coordinator at BWC
Transitional Work Program?

- Early on-site rehabilitation management of an injury benefits both the employer and the injured worker.
- Workers do not go from injury to full capability overnight. The transition is gradual and must be well-calculated to avoid re-injury and ensure success.

Benefits of Transitional Work

- Decreased Lost Time
- Decreased Temporary Total
- Increased Productivity
- Decreased Traditional Rehab Costs

On-Site Rehab Therapy

- Convenient for everyone
- Therapists may recommend ergonomic or job modification
- Transitioning in real work environment facilitates injured worker progress
- Works well with collective bargaining
## Transitional Work Grant

- BWC will pay employers 80 percent of the development costs, up to a limit, to set up transitional work programs.

- A pre-injury strategy that helps bring workers back to work before they are 100 percent assists both the business and the injured worker.

## Vocational Rehabilitation Services

If an injured worker has not returned to the job 30 days after the optimal return-to-work date, BWC and MCO staff will work together to provide a 30-day assessment, as well as vocational assistance for a safe return to work.
<table>
<thead>
<tr>
<th>Select Claim</th>
<th>Claim #</th>
<th>Injury Date</th>
<th>H.C. %</th>
<th>Non-Reducible Comp Amt</th>
<th>Reducible Comp Amt</th>
<th>Comp Reserve Amt</th>
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</table>
Rate Calculation for selected merit period

<table>
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<tr>
<th>EM%</th>
<th>TML</th>
<th>TLL</th>
<th>Credibility%</th>
<th>TM</th>
<th>Max Value</th>
<th>Cat Max.</th>
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<tbody>
<tr>
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<td>201,591</td>
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<td>1.65</td>
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</table>

What actions would you like to take?

- Adjust Experience Period Claims Cost
- Adjust the Experience Period Payroll Information

Adjusted Rate Calculations

<table>
<thead>
<tr>
<th>EM%</th>
<th>TML</th>
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<th>Max Value</th>
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<table>
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<th>Merit Period Premium $</th>
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<tbody>
<tr>
<td>Period Total</td>
<td>69,336.95</td>
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<tr>
<td>Adjusted Total</td>
<td>0.00</td>
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</table>

View details of Merit Period Premium
Rate with a $2,000 Settlement

---

**Merit Period:** 7/1/2000-12/31/2000  
**Rating Year:** 2000  
**Exp. Period:** 1/1/1995-12/31/1998

<table>
<thead>
<tr>
<th>EM%</th>
<th>TML</th>
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<tbody>
<tr>
<td>1.69</td>
<td>651,599</td>
<td>288,341</td>
<td>55</td>
<td>.69</td>
<td>137500</td>
<td>250000</td>
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<tr>
<td><strong>Period Total</strong></td>
</tr>
<tr>
<td><strong>Adjusted Total</strong></td>
</tr>
<tr>
<td><strong>Your savings would be</strong></td>
</tr>
</tbody>
</table>
Handicap Reimbursement

Pre-existing conditions

1. Epilepsy
2. Diabetes
3. Cardiac Disease
4. Arthritis
5. Amputated foot, leg, arm or hand
6. Loss of sight of one or both eyes or partial loss of uncorrected vision of more than 75% bilaterally
7. Residual disability from poliomyelitis
8. Cerebral palsy
9. Multiple sclerosis
10. Parkinson’s disease
11. Cerebral vascular accident
12. Tuberculosis
13. Silicosis
14. Psycho-neurotic disability following treatment in a recognized medical or mental institution
15. Hemophilia
16. Chronic osteomyelitis
17. Ankylosis of joints
18. Hyper Insulinism
19. Muscular dystrophies
20. Arterio-sclerosis
21. Thrombo-plebitis
22. Varicose veins
23. Cardiovascular and pulmonary diseases of a firefighter employed by municipal corporation or township as a regular member of a lawfully constituted fire department
24. Coal miners pneumoconiosis
25. Disability with respect to which an individual has completed a rehabilitation program for a previous injury or claim (ORC 4121.6-69)
26. Service connected injury (see ORC 4123.63)
50% Handicap Reimbursement

<table>
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1-10 of 182
Rate Recalculation with 50% HC

|----------------------------------|------------------|-------------------------------|

**Rate Calculation for selected merit period**

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<td>.57</td>
<td>137500</td>
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</table>

| Period Total | 121,655.51 |
| Adjusted Total | 113,144.27 |
| Your savings would be | 8,511.24 |

View details of cost savings
Controlling Workers’ Compensation Costs

Section 6
Accountability

- Define expectations
- Provide the tools & skills
- Measure performance
- Reward

Safety Culture Wheel

Measurement & Accountability

Leadership
Systems & Processes
Organizational Style
Involvement
Measurement & Accountability

- All levels of the organization have safety goals and process responsibilities clearly defined
- The process of achieving results is a key safety measure
- Performance reviews include accountability for safe performance at all levels
- Supervision is accountable to perform safety observations and feedback

TOTAL = _____

Accountability

- Measure and reward activities, not just results
- If we achieve the desired results how did we get there?

Does Upper Management know the cost?

- The Premium
- Cost by department?
- Accident trends by department?

BWC Division of Safety & Hygiene
Controlling Workers’ Compensation Costs
Revised: July 2003
Personal Impact Makes A Difference

- Are department budgets impacted by their claims & costs? (Charge backs)
- Or, are the overall costs equally divided among departments?

Show Upper Management Options

- Show current rating plan
- Show ultimate rating plan for your organization
- Set a goal for a better plan
- Ask to be empowered so you can get there!

Winning Management Commitment

Strategy #1

Make it impossible to say “no”

- How is the bosses’ success measured?
- Bosses’ personal style?
- Cost Accounting for Safety
- Speak the right language
Winning Management Commitment

Strategy # 2

Learn to manage the boss
• Identify all problems
• Brainstorm solutions
• Evaluate alternatives
• Prepare and anticipate questions, concerns and objectives
• Propose and justify courses of action

Safety Culture Wheel Summary

Leadership
Measurement & Accountability
Organizational Style
Systems & Processes
Involvement

Plan of Action

Action Items
Leading the Change to a Safety Culture

It's not the nature of the work, but the nature of the management process that drives success.

Controlling Workers' Compensation Costs

The End
Measurement & Accountability

Safety Culture Wheel

Leadership

Measurement & Accountability

Organizational Style

Systems & Processes

Involvement

Current Situation

Desired State

Comments
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<td>U-140</td>
<td>Application for Drug-Free Workplace Program and Drug-Free EZ</td>
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<td>U-142</td>
<td>Progress Report- Drug-Free Workplace/Drug-Free EZ Program</td>
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The Division of Safety & Hygiene wants Ohio workplaces to be safer and healthier by reducing occupational injuries and illnesses. To accomplish this goal, the Training Center emphasizes the importance of applying what you learn in class to your workplace.

Effective July 1, 2003, class participants will have a list of follow-up activities to review as possible steps to take when they return to work. During or at the end of a class, you may choose from among these follow-up activities or customize your own activity as appropriate for your workplace.

When you complete a follow-up activity in your workplace, notify the Training Center. Following notification, a certificate with continuing education credits for the class will be sent to you. You must complete this notification process from your first class in order to be eligible to enroll in a second class.

(Please see details on reverse side.)
Examples of follow-up activities
• Develop or improve a training program on the class topic;
• Organize a new or improve an existing safety team;
• Conduct a safety audit on one or more machines at work;
• Analyze illness/injury trends;
• Find and document hazardous chemicals to add to Hazard Communication program.

Notification process
Provide the following information when notifying the Training Center of your completed activity:
1. Please describe the activity you completed at your workplace as a result of taking the class;
2. Who at your company was involved in this activity;
3. The impact of this activity on your company;
4. What barriers, if any, you encountered;
5. How you would like your certificate sent to you (e-mail, fax, or no certificate needed);
6. Please estimate the amount of time you spent on this activity.
Methods of notifying the Training Center will be provided when you attend the class.

Summary
1. Enroll in one class at a time;
2. Attend class;
3. Select a follow-up activity that is reasonable and manageable at your workplace;
4. Complete the activity;
5. Notify the Training Center;
6. Receive certificate with continuing education credits;
7. Enroll in another class.

Exceptions
• Safety Works for You, Modules 1-7 (See Division Services catalog for course description)
• Safety Works for Kids (See Division Services catalog for course description)
• Students who are unemployed
Controlling Workers’ Compensation Costs

Follow-up Activities

- Ask top management to complete the safety culture wheel; follow up with a discussion of the safety culture in our workplace.
- Set up an appointment with the local BWC Employer Service Specialist and my company’s top management to review our claims history, our experience exhibit, and how our rates were set.
- With management cooperation, set up a BWC Dolphin account to review our company’s claim costs.
- Meet with top management at my workplace to discuss commitment to the safety process, creating a safety vision & mission statement, and making safety the responsibility of leadership, managers, supervisors and workers.
- Meet with top management to develop a post injury process and return to work process.
- Create or modify a safety team / committee at my workplace that assures employee involvement. (i.e., training, self auditing, accident investigation).
- Review the existing safety communication process at my workplace and make suggestions to management for improvement through discussion of safety at both management and employee meetings, distribution of newsletters, payroll stuffers, bulletin board, summaries of meetings, and so forth.
- Present to leadership the direct and indirect costs of claims, profitability loss due to claims activities, and make recommendations to reduce claims costs.
- Review the existing new employee orientation process at my workplace and make recommendations to management of how to add safety to this orientation.
- Determine what, if any, safety programs are in place at my workplace. Review current programs to see if they are adequate. Make recommendations to improve them. Draft new programs as needed.
<table>
<thead>
<tr>
<th>Activity</th>
<th>Other people involved</th>
<th>Target Deadline</th>
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</table>
## Notification of Completed Activity

Your name (please print) ___________________________  Locator number of class ___________________  Date of class __________________________

PIN* _________________________ Class title _______________________________ Location of class ________________________________

* PIN: First letter of your last name, four digits representing your day & month of birth, the last four digits of your SSN. Example: G03059784

1. Please describe the activity you completed at your workplace as a result of taking the class.

2. Who at your company was involved in this activity?

3. What impact did this activity have on your company?

4. What barriers, if any, did you encounter?

<table>
<thead>
<tr>
<th>Category</th>
<th>Check</th>
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</thead>
<tbody>
<tr>
<td>Personal protective equipment</td>
<td>☐</td>
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<tr>
<td>Policies, procedures</td>
<td>☐</td>
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<tr>
<td>Management directive</td>
<td>☐</td>
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<tr>
<td>Training</td>
<td>☐</td>
</tr>
<tr>
<td>Housekeeping</td>
<td>☐</td>
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<tr>
<td>Inspections/audits/assessments</td>
<td>☐</td>
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<tr>
<td>Tools &amp; equipment</td>
<td>☐</td>
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<tr>
<td>Recordkeeping</td>
<td>☐</td>
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<tr>
<td>Written program</td>
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<tr>
<td>Injury/illness trends</td>
<td>☐</td>
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<td>Safety team</td>
<td>☐</td>
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<tr>
<td>Safety culture</td>
<td>☐</td>
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<tr>
<td>Other</td>
<td>☐</td>
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</tbody>
</table>

5. How would you like your certificate to be sent to you?
   - E-mail (If so, please print on line below.)
   - Fax (If so, please list on line below.)
   - No thanks. I don't need one.

6. Please estimate the amount of time you spent on this activity.
   - Less than 1 hour
   - 1-3 hours
   - 3-5 hours
   - Over 5 hours

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See reverse side for methods of notifying the Training Center of your completed activity.

Ohio Division of Safety & Hygiene Training Center
Notification form Revised: 5-28-2003
Methods of notifying the Training Center of your completed activity

Internet:  www.ohiobwc.com
            Safety Services
            Training Services
            Training Center, scroll down to:
            Reporting follow-up activity
            Notification form

            You can enter your information directly on the electronic Notification form.

E-mail:  safety@bwc.state.oh.us

Fax:  614-365-4974

Call:  1-800-OHIOBWC (1-800-644-6292), follow the prompts for employer services, then safety services.

Mail:  Ohio BWC Division of Safety & Hygiene Training Center
        Attention: Contact Center
        13430 Yarmouth Drive
        Pickerington OH 43147
Statement of Attendance

(Student name)__________________________________ attended the (Class title)_______________________________________ class on (Date)__________________________ at (Location) _______________.

________________________________________________________________________

Instructor's signature

Note to student:
Please enter the class information above prior to asking the instructor to sign it.

After you notify the Training Center of your completed follow-up activity, a certificate with continuing education credits will be sent to you.
Question: Several of us from our company attended this class. May we work on one follow-up activity together back at our workplace?
Answer: Yes, but each person needs to individually notify the Training Center of the completed activity.

Question: If I am not sure what activity I will do back at the workplace, what should I write on the sign-in sheet?
Answer: Please write your most likely activity. It is OK to change your mind or modify the activity when you return to the workplace.

Question: Do I have to do an activity on the list?
Answer: No, you can customize an activity that will benefit your workplace.

Question: May I enroll in a second class if the follow-up activity from the first class is not complete?
Answer: Sorry, no.

Question: Why are you restricting us to enrollment in one class at a time?
Answer: The DSH mission is to prevent injuries & illnesses. DSH is willing to invest resources in those students who contribute to that mission by improving the workplace through meaningful activities.

Question: When I am limited to enrollment in one class at a time, how can I plan out my year of classes? Won't all the classes be full?
Answer: Plan out your classes with at least 4-6 weeks between them, pencil them on your calendar. Promptly after completing a class, begin your follow-up activity back at the workplace. When you notify the Training Center of your completed activity, send in your registration for your next class. Starting July 1, everyone will be "in the same boat;" that is, no one can sign up for more than one class at a time.

Question: Do web-based classes have follow-up activities?
Answer: Yes, but you may enroll in a web-based class and a regular class simultaneously.

Question: Can I be on a wait list for one class and be enrolled in another class?
Answer: No, you will have to choose whether to be on a wait list or to be enrolled in another class.

Question: Is "one class at a time" by individual or by company?
Answer: By individual.
Question: Some activities may take longer than others, so it may take months to complete an activity.
Answer: Here's a suggestion: break down the activity into smaller, but nonetheless significant, steps. Report to the Training Center the first completed step.

Question: What about PDP companies? All PDP requires them to do is attend a class to meet their Step 6 requirement.
Answer: For Step 6 credit, BWC will accept the "Statement of Attendance" signed by your instructor.

Question: What is the fastest method to report my completed activity and get my updated status, so I may enroll in a future class?
Answer: All methods of reporting will take 1-2 days for updating your status, but you may send in your registration form for the future class along with your notification form. Within two weeks, you should receive a confirmation notice of your enrollment in the future class.

Question: Why do I have to write the intended follow-up activity on the sign-in sheet?
Answer: What you have written on the sign-in sheet will be reviewed by BWC staff members who are responsible for assuring high-quality classes.

Question: What is the purpose behind the new direction?
Answer: It is a way of measuring the effectiveness of the Training Center in reducing occupational injuries and illnesses.
Resources Available from the Division of Safety & Hygiene (DSH) Libraries
(800) 644-6292      (614) 466-7388
library@bwc.state.oh.us
www.ohiobwc.com

Safety training:
• Safety talks, outlines and scripts - DSH Safety leader’s discussion guide, Training Center’s One-hour safety presentations, reference books, web resources
• Videos – hundreds of safety and health topics
• Books and articles on training techniques

Machine and equipment safety:
• Safety standards (ANSI, NFPA, CGA)
• Books and articles on power presses, material handling equipment, lockout/tagout, etc.

Sample written programs:
• DSH program profiles and sample written programs
• Reference books
• Internet resources

Illness and injury statistics:
• Statistics from the U.S. Bureau of Labor Statistics
• National Safety Council’s Injury Facts
• National Institute of Occupational Safety & Health (NIOSH) studies

Hazard communication and chemical safety:
• Chemical safety information
• Material safety data sheets (MSDSs)
• Sample written programs
• Videos
• Internet resources

Safety standards
• American National Standards Institute (ANSI) standards (including standards for construction, machinery and equipment, personal protective equipment)
• National Fire Protection Association (NFPA) fire codes (including the Life Safety Code and the National Electrical Code)
• Compressed Gas Association (CGA) standards

Other topics of interest (books, articles, magazines, videos and standards):
• Confined spaces
• Electrical safety
• Job safety analysis
• New employee orientation
• Powered industrial trucks
• Respiratory protection
• Scaffolds
• Spill response

Directories and lists of vendors of safety equipment

Occupational Safety & Health Administration (OSHA) regulations

Manual of Uniform Traffic Control Devices (MUTCD)

Recommendations of useful Internet sites

BWC publications
Saving You Time and Research

Requests for copies of OSHA standards, information on starting a safety committee, a video on accident investigation techniques -- these are some of the thousands of inquiries BWC’s Division of Safety & Hygiene (DSH) libraries receive each year.

DSH has two libraries to serve you:
- The central library in the William Green Building in downtown Columbus;
- The resource center and video library located at the Ohio Center for Occupational Safety and Health (OCOSH) in Pickerington.

Both libraries are open 8 a.m. to 4:45 p.m., Monday through Friday. Your need for information does not require a visit to the library. You can phone, fax, or e-mail your requests and receive a quick response.

The central library provides free information services on the topics of occupational safety and health, workers’ compensation and rehabilitation.

The OCOSH resource center provides similar services for those who visit OCOSH for meetings and training center classes.

Students from the DSH training center can use the services and collections of the libraries to assist with the completion of their course follow-up activities. The librarians have recommended a variety of resources for the follow-up activities and are available to answer questions and provide assistance.

The video library offers an extensive collection of videotapes to supplement your organization’s safety and health training program. It is a convenient and popular source for Ohio employers to borrow quality occupational safety- and health-related training aids.


Central library
30 W. Spring St., Third Floor
Columbus OH 43215-2256
1-800-OHIOBWC
(614) 466-7388
(614) 644-9634 (fax)
library@bwc.state.oh.us

OCOSH resource center
13430 Yarmouth Drive
Pickerington OH 43147
1-800-OHIOBWC
Resource center (614) 728-6464
Video library (614) 644-0018