

What to Do Before and After a Workplace Injury Occurs

BWC basics

If you are injured at work, there are several key things about BWC you need to know before and after a workplace accident. This fact sheet provides you with basic information. For more details, speak with your employer, or log on to www.bwc.ohio.gov.

Know your employer's coverage and workplace injury procedures

Ohio's employers are either state fund or self-insured. If you do not know whether your employer is state fund or self-insured, ask your employer. State-fund employers pay an insurance premium to BWC. We then pay compensation benefits directly to the injured worker. Self-insuring employers pay workers' compensation benefits directly to their employees. Regardless of coverage, most employers will have specific procedures for you to follow when a workplace injury occurs (i.e. seeking immediate medical attention, timely reporting the incident to your supervisor, etc.). Ask your supervisor or human resources department for a copy of these procedures.

Know your MCO

Under BWC's health-care system, managed care organizations (MCOs) manage the medical and return-to-work services in your claim. This includes treatment and surgery approvals, payment of medical bills and rehabilitation referrals. Each state-fund employer has an MCO, while self-insuring employers may have their own managed care systems.

If your employer is state fund, your MCO will work with your doctor to make sure you receive appropriate medical care to help you get life back to normal and return to work. Remember, we cannot pay benefits until we allow your claim. If we allow your claim, your MCO will pay your medical bills. If you lose eight or more days from work due to your injury, we will pay your compensation for lost-time wages.

*If you do not know the name of your MCO:

- Ask your employer;
- Log on to www.bwc.ohio.gov, and click on:
 - Medical providers;
 - Employer/MCO look-up;
- You also can call 1-800-644-6292, and listen to the options.

Choose a doctor

If you are hurt on the job, you can see any doctor for your first visit. After that, you have the right to choose any BWC-certified provider to treat your injury. If you choose to be treated by a non-certified provider, except in emergency situations, you may be responsible for payment of medical bills.

Your MCO can help you locate doctors who understand workers' compensation and the best treatments to help you get life back to normal and back to work. You can also select a BWC-certified provider in your area by logging on to www.bwc.ohio.gov and clicking on:

- Medical providers;
- Look-ups;
- BWC-certified Provider look-up.

You also can call **1-800-644-6292**, and follow the prompts.

If you sustain a workplace injury

We understand what a difficult time it can be after sustaining a workplace injury. That's why we want to make sure the workers' compensation process is as simple and smooth for you as possible. Our focus is to help you get the right kind of medical care and benefits you need to get your life back to normal and back to work.

Immediately after a workplace injury, you should:

1. Seek medical attention, and promptly tell your employer about your work related injury;
2. **Tell your doctor or emergency room staff the name of your MCO at the time of service. They need this information to file your claim.**
4. Inform your pharmacist your prescription is for treatment of an Ohio workers' compensation claim. Provide the pharmacist with your Social Security number and date of injury. Provide your BWC claim number if you have received one. Your pharmacist does not have to have your claim number to submit your medication bill to BWC.
5. Ensure you, your employer or doctor file a workers' compensation claim with the MCO, or file it online at www.bwc.ohio.gov. Your doctor must file the claim within 24 hours. If your employer is self-insured, file your workers' compensation claim with your employer.

After you file a claim

You will receive an initial notification letter from us along with a brochure and a BWC identification card. The identification card contains your claim number, BWC contact information, as well as the name and phone number of your MCO. You must provide your claim number any time you work with us, your MCO or your doctor.

If you have not received this information from us within two weeks of your injury, call **1-800-644-6292** to verify we received your filed claim before filing a duplicate.

The claims process

We are here to help you throughout the claims process. A BWC claims service specialist (CSS) may call you upon receiving notification of your MCO receiving your claim.

First steps

- We issue a claim number and begin evaluating the information received regarding your injury. Take an active role in this process by ensuring BWC receives the necessary information about your industrial injury and the medical treatment you have received as a result.
- We make an initial decision regarding your eligibility for benefits. If you disagree with this decision you have the right to appeal it within 14 days of receipt. You may do this online at www.bwc.ohio.gov, or ask your CSS for assistance.

Allowed claims

- If you cannot return to work for eight or more days due to your workplace injury, we will pay a percentage of the wages you lose.
- Continue necessary medical treatment from a BWC-certified health-care provider. Your MCO and doctor will focus on quality health-care services geared toward helping you feel better and safely returning to work.
- Talk to your doctor about activities at home and work that you can do safely while recovering, and stay in touch with your supervisor, MCO and CSS.

Contested issues

- In contested compensation claims, the Industrial Commission of Ohio (IC) hears the dispute.
- In medical disputes, both the MCO and BWC conduct alternative dispute resolution before going to the IC.

If you fill a prescription

Inform your pharmacist your prescription is for treatment of an Ohio workers' compensation claim. Provide the pharmacist with your Social Security number, date of injury and your BWC claim number, if you have received it.

A pharmacy can fill a 10-day supply of your first prescription before the claim is allowed or has a BWC claim number. The pharmacy should use your Social Security number, date of injury and write "for work-related injury" on the script. If we have not yet allowed your claim, the pharmacy may ask you to pay for the medication initially. We will reimburse you for your prescription at the BWC fee schedule once we allow your claim. We suggest asking your physician to follow BWC's drug formulary and obtain prescription medications in small quantities to lesson your out-of-pocket expenses.

Returning to work

Take charge of your return-to-work situation. If you have ideas about how to modify your job to help you return to work and keep receiving your full pay check make those suggestions to your doctor, employer, MCO and CSS. Together, BWC and your MCO will work with your doctor and your employer to help you remain at work, or return to work as quickly and safely as possible. In addition, your employer may provide you with transitional work or light-duty work based on your physician's restrictions while you recover. Transitional work uses real job duties for a specified time period to help you return to the job.

Continuous online service — www.bwc.ohio.gov

Information is available 24 hours a day at www.bwc.ohio.gov. We continually expand our Web site to bring you more online services. If you do not have access to the Internet at your home, visit your local public library to access BWC online.

The following online services are available to you:

- Claim filing — You, your employer or your physician can file your claim online and receive a claim number immediately;
- Claims assignment — Find the CSS/customer service office and MCO assigned to manage your claim;
- Claim status/diagnosis information—Look up basic information and check the status of a specific claim. Also, you can get answers to some of your most frequently asked questions;
- Claim payment history — View your workers' compensation payment history, pending compensation payment and scheduled compensation payment;
- Claim documents — View all documents received by BWC for your claim.

Where can I find more information?

If you have questions about what to do if you're injured at work, log on to www.bwc.ohio.gov, and click on Injured worker. You can also call **1-800-644-6292**, and listen to the options.