

BWC Monthly Employer Update

Welcome to the January 2020 Monthly Employer Update

- Email questions to BWCEmployerWebinars@bwc.state.oh.us

January Topics

- Managing the Financial Impact of an Injury
- Policy Activity Rebate (PAR)
- Enhancement to My Policy Page
- Policy/Program Reminders and Important Dates
- Monthly Safety Tip

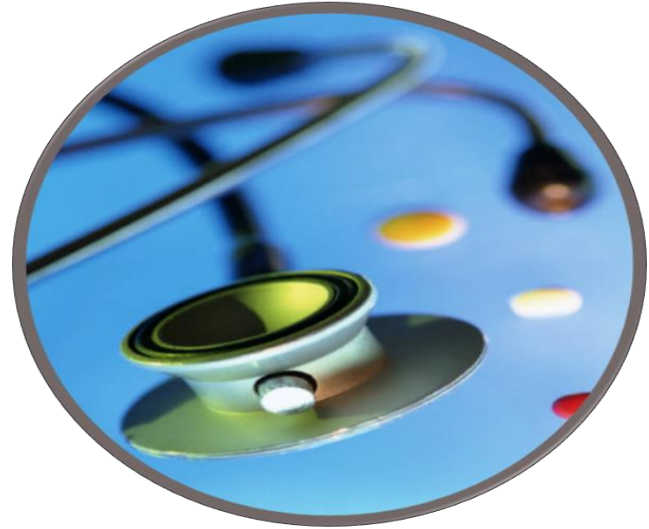
Managing the Financial Impact of a Claim

Claims Costs Drive Rates

- Medical
- Indemnity
- Reserves

Medical Costs

- Provider visits, diagnostic tests, prescriptions, etc.



Indemnity Costs

- Compensation paid for lost wages or permanent impairment



Claim Reserves

- Anticipated future cost
 - Medical
 - Indemnity



Managing the Financial Impact of an Injury

Timely
Reporting of
Claims

Salary
Continuation

Transitional
Work

Vocational
Rehabilitation

Handicap
Reimbursement

Subrogation

Non-At-Fault
Motor Vehicle
Accident

Settlement

Timely Notification of Claims

- Early reporting leads to better medical management, earlier return-to-work, and reduced costs

Salary Continuation

- Employer continues to pay normal wage
- Employee continues to accrue seniority, retirement, leave, etc.

Transitional Work

- Progress back to original job
- Tailor to physical capabilities
- Contact MCO or BWC for assistance

Vocational Rehabilitation

- Assist injured worker to return to pre-injury activity
- Focus on returning to original job
- Funded out of the BWC Surplus Fund

Handicap Reimbursement

- 25 eligible conditions
- Condition(s)
 - Pre-existed date of injury
 - Caused claim or delayed recovery

Subrogation

- BWC recovery of costs from an at-fault party
- Common types of subrogated claims
 - Motor Vehicle Accident
 - Premises or product liability
 - Construction site accidents
 - Dog bites or animal attacks
 - Malpractice

Non-At-Fault Motor Vehicle Accident

- Excludes claim costs from employer's experience
- Accident occurred after July 1, 2017
- Third party at-fault driver is insured or your business has uninsured motorist's coverage

Settlement

- Resolves all past, present or future medical and compensation issues
- Removes claims cost fluctuations

My Policy Page

My policy

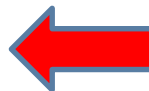
Company information

Policy number 1288944-0

[Update](#)

DMAX LTD LLC
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Phone 937-425-9734
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BWC account representative Kathleen D.
Phone number 513-785-4591
Email address Kathleen.D.1@bwc.state.oh.us



Account balance

*Total balance \$0.00

[Make payment](#)

[View invoice](#)

**BWC + AG + Appealed = Total*

Note: Total balance may differ from the amount on your last invoice due to transactions occurring since the invoice date.

Policy partners

[MCO](#)

[Authorized representatives](#)

Coverage status

Active

[Reprint certificate](#)

[Request to cancel](#)

My policy

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Policy Activity Rebate (PAR)

Policy Activity Rebate

- Cafeteria-style plan
- Choose 11 of 33 activities to complete
- 50% premium rebate up to \$2,000
- Private Employers: Enroll by 1/31/20

Important Dates


Private Employer Dates

- Application Deadlines - January 31st
 - One Claim Program
 - Individual Retrospective Rating
 - Deductible Program
 - Group Retrospective Rating
 - Policy Activity Rebate

Public Employer Dates

- 2019 True Up
 - Available January 1st
 - Due February 15th
 - Electronic Notification enrollment prior to submitting true up to receive the Go Green Rebate

My Policy Page

<h3>Policy partners</h3> <p>MCO</p> <p>Authorized representatives</p>	<h3>Coverage status</h3> <p>Active</p> <p>Reprint certificate</p> <p>Request to cancel</p>
<h3>Premium installment schedule</h3> <p>Indicates the schedule you selected to pay your premium over the course of the policy year</p>	<h3>Payroll true-up reports</h3> <p>Allows you to reconcile your estimated payroll with your actual payroll, which may result in either an additional premium billing or a premium credit</p>
<h3>Rating plan information</h3> <p>Policy year 2019 EM 0.76</p> <p>Rating plan RETRO</p> <p>Total costs paid for experience period \$92,719.59</p> <p>Video</p> <p>Claim costs</p>	<h3>Program/Plan information</h3> <p>For the current policy year, you're participating in:</p> <ul style="list-style-type: none">Individual-retrospective rating <p>Eligibility look-up</p>
<h3>Claim history</h3> <p>Allows you to view a list of all claims associated to this policy, including those associated as a result of combination, transfer or merger of accounts.</p>	<h3>Electronic notifications</h3> <p>Policy notices Enrolled</p> 

Public Employer Dates

- Program Deadline January 31st
 - SH 26 Safety Management Self-Assessment
 - Accident Analysis supervisor training for new DFSP participants

January Safety Tip

Effectively Managing OSHA Recordkeeping and Reporting

- Benefits
 - Reduces potential for OSHA citations and fines
 - Ensures that management is aware of all injuries and illnesses so corrective action can be taken
 - Allows calculation of incidence and severity rates for comparison
- Initial Steps
 - Review OSHA recordkeeping and reporting requirements - www.osha.gov
 - Make sure you have all the necessary forms
 - Develop, communicate, and enforce an injury reporting policy

Effectively Managing OSHA Recordkeeping and Reporting

- Develop written procedures for OSHA recordkeeping and reporting
 - Assign responsibilities
 - Provide the needed time, training and resources
- Monitor program maintenance and compliance
 - Verify that an acceptable injury/illness report is on file for each recordable injury
 - Conduct periodic reviews of the OSHA 300 log and 300A posting
 - Make sure that forms and records are retained per OSHA requirements
- Ensure implementation of effective corrective actions
 - Develop action plans to address injuries and trends
 - Document that effective action was taken

Division of Safety and Hygiene Resources

All services are available at no additional cost and are strictly consultative

- Safety, ergonomics, and industrial hygiene consultations;
- Safety management assessment and enhancement;
- Safety team development/enhancement;
- On-line and classroom-based training for people at all levels;
- Safety intervention grants and wellness grants;
- Video library and research library services

To request assistance: www.bwc.ohio.gov and click on Safety

Questions?

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