

BWC Monthly Employer Update

Welcome. The webinar will begin at 1:30 p.m. EST.

Note – you will hear webinar audio through your computer speakers. Click ‘Yes’ on WebEx integrated audio request to hear the audio.



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

July Employer Update Topics

- Estimated Annual Premium (EAP) Updates
- Private Employer True-Up Reports
- Policy Activity Rebate (PAR)
- Program Information
- Updated Website
- Billion Dollar Back Check Release
- Monthly Safety Tip

Estimated Annual Premium (EAP) Updates

- 7-1-18 to 7-1-19 Estimated Annual Premium
- If an employer needs an adjustment in payroll or manual classifications they must contact their Employer Service Specialist for adjustments.
- If an employer has a significant change in operation they must contact their Employer Service Specialist to have their manual classifications reviewed.

Early payment discount- private employers

- Premium credit of 2%
- No cap on credit
- Payment must be posted to the account by June 30th, 2018
- Do not need to select a single installment plan to get discount, but entire premium must be paid.

Annual Payroll True-Up Report

- Private employers can true-up starting July 1, 2018.
- Deadline for private employers true-up is August 15, 2018.

Payroll True-Up Report

Actual payroll (7-1-17 to 7-1-18) is critical for rate setting. For that reason, any outstanding true-ups will result in

- Disqualification from rating plans and programs for that current policy year;
- Ineligibility to receive any rebates for the programs completed in the previous policy year;
- Ineligibility for rating plan or programs in the upcoming program year.

Policy Activity Rebate (PAR)

Policy Activity Rebate (PAR)

- Pilot program, designed for employers not in an alternative rating plan
- Employers choose their own activities (11 out of 33)
- Extended enrollment period and eligibility review
- Program period begins July 1, 2018 and enrollment is currently open

Policy Activity Rebate (PAR)

- Variety of options
 - Concentration on loss prevention and risk management (claims, policy and safety related activities)
- Cafeteria-style plan
 - Select from 33 activities
 - Must compete 11 activities

Policy Activity Rebate (PAR)

- Applicable to:
 - State fund employers or public taxing districts.
 - Individual experience rated employers with experience modifier (EM) of 1.00 or greater.
 - Base rated employers.

Policy Activity Rebate (PAR)

- Not applicable to:
 - Individual retrospective rated employers
 - Deductible employers
 - Group retrospective rated employers
 - Group experience rated employers
 - EM Capping
 - One Claim Program

Policy Activity Rebate (PAR)

- Private/Public employer eligibility
 - Active, debtor in possession (DIP) policy status as of enrollment date
 - Active policy status:
 - June 30, 2018 for Private Employers
 - December 31, 2018 for Public Employers
 - Minimum premium of \$350

Policy Activity Rebate (PAR)

- Private employers
 - Enroll by Jan. 31, 2019.
 - Activities must be completed by May 31, 2019.
 - Rebate:
 - Based on 2017 policy year true-up
 - 50% premium rebate up to \$2,000

Policy Activity Rebate (PAR)

- Public employers
 - Enroll by July 31, 2019
 - Activities completed by Nov. 30, 2019
 - Rebate:
 - Based on 2018 policy year true-up
 - 50% premium rebate up to \$2000

Policy Activity Rebate (PAR)

- Rebates are anticipated to be mailed:
 - Private employers: June 2019
 - Public employer taxing districts: December 2019



Public Employer Program Deadlines July 31, 2018

- Group Retro Application
- Individual Retro Application
- Deductible Program Application
- One Claim Program Application
- Safety Council Application

Private Employer Program Deadlines July 31, 2018

- EM Construction Cap opt out letter
- EM Construction Cap submission of Safety Management Self-Assessment (SH26)
- Safety Council enrollment application
- ISSP Online Safety Management Self-Assessment (SH26)

Drug Free Safety Program Deadlines for private employers

July 31, 2018

- Accident Analysis Training
- Safety Management Self-Assessment (SH-26)

August 30, 2018

- DFSP Safety Action Plan (DFSP-5)

Settlement Applications

- Applicable for the 2019 rating year (7-1-2019 to 7-1-2020)
- Deadline for settlement applications to be filed for Private Employers is July 15th, 2018.

Updated BWC Website



More than a Billion back again

- Private employer rebates will be 85% of the employer's premium for the policy year 2016 (7-1-16 to 7-1-17)
- Public employer rebates will be 85% of the employer's premium for the policy year 2016 (1-1-16 to 1-1-17)
- Employers must have had active coverage as of June 8th, 2018 to be eligible for rebate
- BWC will begin sending checks in early July

Safety Tip for July

- Developing an effective Safety Audit Process
 - Benefits
 - Identifies hazards that can lead to injuries/illnesses
 - Provides valuable documentation for management and accountability

Developing an effective Safety Audit Process

Step One - Develop a written process

- Develop standardized forms and methods
- Identify who will conduct, review and follow-up on the audits
- Communicate the logistics and benefits to all employees
- Provide training

Developing an effective Safety Audit process

Step Two - Conduct the audits

- Involve the supervisor or person responsible
- Identify both conditions AND actions that increase risk
- Consider taking pictures or video
- Summarize findings and encourage continuous improvements

Developing an effective Safety Audit process

Step Three - Follow-up

- Develop an action plan for review by top management
- Ensure that corrective actions have been fully implemented
- Integrate lessons learned into the safety management systems
- Recognize improvements by departments, teams or individuals

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;

Division of Safety and Hygiene Resources

Services continued:

- 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, go to www.bwc.ohio.gov and click on Safety

Questions?

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