

# BWC Monthly Employer Update

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

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# November Employer Update Topics

- Public Employer Update
- Combinations due to Acquisitions / Mergers
- \$15,000 Medical-Only Program
- Cost Containment Strategies
- Monthly Safety Tip

# Public Employer Update

- Destination: Excellence Program Enrollment Deadline – November 30, 2017 (Drug-Free Safety / Industry-Specific Safety / Transitional Work Bonus)
- 2018 Estimated Annual Premium – Mailed October 30, 2017.
- November 20, 2017 – Last day to change installment plan

# Public Employer Update

- 2018 2% Early Payment Discount – Jan 2, 2018  
(Full estimated premium must be **posted** to your account by Jan 2, 2018)
- February 15, 2018 – Policy year 2017 true-up deadline

# Payroll True-up Report

- Actual payroll is critical for rate setting. For that reason, any outstanding true-ups will result in:
  - Immediate 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.

# Combinations due to Acquisitions / Mergers

- Workforce Changes
- Tax Implications
- Workers' Compensation Costs



# Combinations due to Acquisitions / Mergers



- Purchaser (successor) + Acquisition (predecessor) = New Combined Experience

# Combinations due to Acquisitions / Mergers

## Business Impact

- Premium Rates
- BWC Programs
- Added Liability





# Combinations due to Acquisitions / Mergers (AC-4) Form

- Requirements:
  - Signed by both employers
  - Validated by BWC
- Provides:
  - Demographic information
  - Accounts receivable balance
  - Payroll and experience modification history
  - Most recent quarterly claims costs
  - Pending audits



# \$15,000 Medical-Only Program

- Employer pays up to \$15,000 in medical bills for medical-only claims (keeping cost off your policy)
- Bills must be paid within 30 days of receipt
- Must keep record for 6 years of all work-related injuries
- Enroll by calling 1-800-644-6292

# \$15,000 Medical-Only Program

## Exceptions

- Contact BWC within 14 days of claim being filed
- Reached \$15K limit
- Notify BWC of last date of service you will pay

## Opting Out

- Contact BWC rep or 1-800-644-6292

# Cost Containment Strategies

- Return to Work / Transitional Work
- Salary Continuation
- Handicap Reimbursement
- Settlement

# Return to work / Transitional Work

- **Purpose:** Encourages employers to bring workers back to work quickly and safely
- **Actions:** Set up a program for addressing lost-time claims
- **Incentive:** Up to 10% bonus for using an established program to return injured worker(s) to work – any claim with date of injury in that policy year

# Salary Continuation

- Wages in lieu of temporary total compensation
- Full wages and benefits must be paid to injured employee
- Injured worker has the option to accept or reject
- Submit Salary Continuation Agreement (C-55) for each period paid and notify BWC within 72 hours of discontinued payment

# Handicap Reimbursement

- 26 Allowed Conditions
- Discount based on relationship to injury
  - Prolongs healing process
  - Contributes to the injury
- The % of discount is charged to the surplus fund

*Diabetes*

*Epilepsy*

*Arthritis*

*Cardiac Disease*

# Impact of 15% Handicap Reimbursement

## ○ BEFORE

- Rate - 1.11      Premium - \$17,200

## ○ AFTER 15% handicap reimbursement award

- Rate – 1.06      Premium - \$15,200

**\$2,000 potential savings**



# Claim settlement

- A formal agreement between the employer, injured worker, and BWC needs to be completed
  - Submit by **Feb 15** for public employers
  - Submit by **July 16** for private employers
- 30 days must be allowed for Industrial Commission approval
- Reserve drops to zero

## Demonstrating Management Commitment to Employee Safety, Health and Well-Being

- Make it a core value of the organization
  - Develop, post and constantly support a written safety and health policy
- Establish responsibilities and hold people accountable
  - Create policies and procedures and consistently enforce them

# Division of Safety and Hygiene Resources

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

- Safety, ergonomics, and industrial hygiene consultations;
- Online and classroom-based training for people at all levels;
- Safety intervention grants and wellness grants;
- Video library and research library services

# Questions?

Todd Spence

614-644-1196

[BWCEmployerWebinars@bwc.state.oh.us](mailto:BWCEmployerWebinars@bwc.state.oh.us)

Jeff Little

614-752-5917

[BWCEmployerWebinars@bwc.state.oh.us](mailto:BWCEmployerWebinars@bwc.state.oh.us)

BWC Toll Free: 1-800-644-6292

BWC Website: [www.bwc.ohio.gov](http://www.bwc.ohio.gov)