Ohio | Bureau of Workers' Compensation
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Other states coverage policy rules 4123-17-24 Revision

Stakeholder feedback and recommendations – November 22, 2016

	Stakeholder	Section	Suggestion/Concerns	BWC Response
1.	National Federation of Independent Business Ohio (NFIB/Ohio)	(G)(1)	We are requesting that BWC offer more guidance as to how payroll will be calculated and assigned (if necessary) because an employer's out of state EM may be affected by this.	Limited Other States Coverage Policies or "if any" policies are minimum premium policies only provided to employers with incidental exposure outside the state of Ohio. This would include professions such as traveling salespeople or employees attending conferences and are limited to Ohio residents Due to the incidental exposure of these employees, we would expect that most claims would be filed in Ohio and it would be unlikely for a claim to be filed outside the state of Ohio. In the rare instance of a claim being filed outside of Ohio, we would review the injured workers out-of-state duration and job duties in determining the payroll applied to the Other States Coverage policy. It would be a percent of his/her wages for a one year period. Language was added to the rule to specify that the payroll amount shall not exceed one hundred percent of the injured workers wages for one year. As for the experience modification factor, in most cases the application of payroll associated with a claim filing will not be significant enough to qualify the employer for experience rating. An employer typically has to have an average of between $5,000 to $11,000 in premium

				(varies by state) over the most recent 24 months to qualify for experience rating outside the state of Ohio.
2.	National Federation of Independent Business Ohio (NFIB/Ohio)	(G)(2)	(G)(2) It would be helpful if BWC includes language allowing payment plan options (if necessary). The payroll assignment could be a larger amount than the employer had planned for, so some type of accommodation, especially when it comes to smaller employers may be necessary."	In the event that payroll is assigned to the Other State Coverage policy following a claim, the employer could remove the payroll from what they are reporting in Ohio, to avoid double payment. Due to the ability to remove the payroll from the Ohio policy, we would not anticipate the premium difference to be significant. Any additional premium charges associated with payroll assignment would not be due until the final audit at the end of the policy period. Depending on when the claim occurred, the employer could potential have several months to pay the charges. If they were unable to pay during the final audit, they could work with BWC collections to request a payment plan through currently established methods. We will continue to explore additional payment installment options as the program grows.