

Ohio Workers' Compensation and You

Erin Rosiello

Regional Business Development Manager - Southwest Ohio

Why We Are Here Today...

- To gain a high-level overview of Ohio workers' compensation and why it is important to you
 - Ohio is unique; it is one of four monopolistic workers' compensation states in the country.
 - Workers' compensation affects everyone, both directly and indirectly (employer, employee, home owner and family member).
 - Workers' compensation is not a fixed expense. It can be managed.
 - BWC offers resources and tools to help.

What Is Workers' Compensation?

- **Workers' compensation is insurance**, just like any other business insurance.
- It is meant to “indemnify” or to “make whole.” The goal is to return an injured worker to as close as possible to same situation before accident or injury.
- Pays for medical costs and lost wages arising out of a work-related injury, disease or death.

Workers' Compensation in Ohio

- Ohio Constitution created BWC in 1913
- One of four monopolistic states – unique
- Exclusive state fund governed by a board of directors appointed by the governor, and regulated by the state legislature
- **Premium** collected is held in State Insurance Fund; used to pay claims costs

Ohio Workers' Comp Rates Compared: Oregon Study

- Oregon Study ranks Ohio No. 28.
 - Ohio ranked 28th in workers' compensation premium rates in the nation (i.e., 27 states had higher rates in 2012). This does not include program discounts or rebates.
 - Ohio improved to 28th (from 17th) in state rankings.

Who should be concerned with Workers' Comp

- Employer
- Employees
- Family members
- Home owners - check with your agent to see if personal liability/medical expense coverage applies to business or professional activity, typically it does not.

It affects everyone

Anyone Notice An Issue With Safety Here?



Workers' Comp Is Not a Fixed Expense

- Three ways to manage claims costs and resulting premium
 1. BWC safety services
 2. Claims and claims management
 3. Risk management (programs and policy management)

Safety Services

- Safety services are included in your premiums
- Safety program advice
- Hazard assessment and control assistance
- Safety culture/behavior change processes
- Safety team/committee evaluation and design
- Training, access to safety library and grants also available

Claims-Management Example

Formalized transitional work program

- Returns injured worker to work with restrictions during recovery
 - Improves recovery time
 - Provides routine
 - Offers support
 - Can prevent depression

Risk Management

- BWC assigns an employer services specialist to every employer.
- The employer services specialist provides consultation (e.g., how rates are determined, how claims impact premium, etc.).
- He or she can help you design a cost-efficient workers' compensation program that meets your needs.

Available Resources

- Third-party administrator
- Managed care organization
- BWC claims service specialist
- BWC employer services specialist
 - Safety & Hygiene consultants: industrial safety, construction safety, industrial hygiene, ergonomics
- Online: www.bwc.ohio.gov

Do You Know Someone Who Needs Workers' Compensation Assistance?

Erin Rosiello

Regional Business Development Manager for Southwest Ohio