

One Claim Program

The One Claim Program (OCP) is a voluntary program that employers may participate in to limit the impact of a single significant claim for the duration the claim remains in their experience.

The basics

To participate in OCP, you must have a single significant claim entering your experience for the first time. A significant claim is one whose total cost exceeds the expected losses for an employer based on size and industry — also known as total limited losses — calculated for that policy year. You may only designate one significant claim every four years.

Why participate

In addition to the base rate reduction, the OCP provides an opportunity for employers to work closely with their managed care organizations, third-party administrators and BWC representatives to gain a better understanding of claims management and work to prevent future claims. A strong relationship with workers' compensation partners and effective claims management can help employers get back into a group-rating program more quickly.

Eligibility requirements

- Be enrolled in a group-rating program
- Have a single significant claim entering into the experience for the first time from the green period that prevents the TPA from renewing the policy in group-experience rating the following year
- Not have more than three medical-only claims, in addition to the significant claim, during the experience period
- Be current (no more than 45 days past due) on any and all undisputed premiums, administrative costs, assessments, fines and monies due to any BWC administered fund as of the eligibility determination date
- Not have cumulative lapses in workers' compensation coverage in excess of 40 days within the 12 months preceding the eligibility determination date
- Report actual payroll for the preceding policy year, and pay any premium due upon reconciliation of estimated premium and actual premium for that policy year no later than the date set forth in rule 4123-17-14 of the Ohio Administrative Code

How it works

An employer who meets all the eligibility requirements will receive the following upfront discount off the base rate:

- 20-percent during the first year in the program;
- 15-percent in the second year;
- 10-percent in the third year;
- 5-percent in the fourth year;
- 5-percent in the fifth year.

Application deadline and additional program requirements

- **Private employers** - BWC must receive applications by the last business day in January preceding a policy year that starts July 1.
- **Public employers** - BWC must receive applications by the last business day in July preceding the policy year that starts Jan. 1.

To maintain eligibility in OCP, employers must:

- Not allow the total cost of the three medical-only claims to exceed their expected losses — also known as total limited losses — calculated for that policy year;
- Attend a half-day class offered by BWC's Division of Safety & Hygiene during the first policy year;
- Attend a half-day class or a three-hour online class offered by BWC's Division of Safety & Hygiene for each subsequent year;
- Remain current on any premiums, assessments or other monies due to BWC.

You must submit an application each year. BWC will not automatically enroll you in the program. BWC will determine initial and ongoing eligibility based on claims activity during the experience period. BWC maintains the right to remove an employer from the program if it does not meet eligibility requirements.

For additional information

Your employer services specialist at BWC can help you understand this and other programs.