

BWC's Other States Coverage

Employer Eligibility Criteria

Our Other States Coverage optional offering is available to employers who may face financial exposure because of having employees working outside the state of Ohio. Applicants for this coverage must demonstrate consistent business performance and a commitment to workplace safety.

General requirements

An employer must:

- Have active coverage with BWC;
- Have coverage lapses that do not exceed 40 cumulative days in the last 12 months;
- Have no past-due balances.

We also will review an employer's experience modifier, loss history and safety record (in Ohio and other jurisdictions). In addition, we'll examine other pertinent information to determine eligibility.

We have established the guidelines below to determine if an employer is eligible for this optional Other States Coverage, including but not limited to the following:

- Two-thirds of total payroll must be reported in Ohio for all related business operations;
- An Ohio experience modifier under 1.5;
- An out-of-state experience modifier under 1.5 (if applicable);
- A history of timely payments of premium and assessments to BWC.

This list is not all encompassing. We will review each employer's situation individually in making eligibility decisions. There is no minimum premium requirement to apply for Other States Coverage.

Self-insuring employers, temporary employment agencies, staffing entities and professional employer organizations are not eligible for Other States Coverage through BWC.

In addition, employers with operations that include certain high-risk manual classifications are not eligible to apply. These classes include, but are not limited to, aircraft exposures, grain mills and high-risk manufacturing. For more information on restricted classes, please email bwcotherstatescoverage@bwc.state.oh.us.

Please note that we require that all states with known or potential exposure be covered through the BWC issued Other States Coverage policy. We will not provide Other States Coverage concurrently with another carrier, eliminating the potential for unnecessary coverage disputes.

BWC will only provide a quote for all states of known exposure*. If the employer has current coverage with another carrier, notice of cancellation or expiration is required prior to issuing an Other States Coverage Policy.

*Exception applies for the state of Minnesota



Interested in applying?

The application is the ACORD 130, a standard workers' compensation application form. Contact your insurance agent, or email bwcotherstatescoverage@bwc.state.oh.us to get started.