

From: Ohio Bureau of Workers' Compensation

Sent: Wednesday, February 07, 2018

Subject: SI eNews - February 2018



SI Newsletter

Assessment invoices are coming

BWC encourages online payments to avoid late payment penalties

Self-insuring (SI) employers receive assessment invoices each year at the end of January and July. The payment deadline is Feb. 28, Feb. 29 in a leap year and Aug. 31, respectively. The payment due date means the payment must post to the employer's account by the due date to consider it on time. There is no grace period.

Employers can pay invoices by electronic check or automated clearing house transfer, credit card and check. It's important BWC receives payment at the address noted on the invoice with enough time to allow processing and posting to the appropriate account. To ensure prompt and timely processing, it's essential to include the policy number on the check and to attach the stub included with the invoice. Without this information, delay in the payment process will likely happen.

[Online electronic payments](#)

Paper payment

Ohio Bureau of Workers' Compensation, P.O. Box 89492, Cleveland, OH 44101-6492

Overnight payment

Ohio Bureau of Workers' Compensation, Attn: Lockbox 89492, 4910 Tiedeman Road, Cleveland, OH 44144

Self-insured invoice details

If an employer disagrees with a late payment penalty, the employer may request a review of the penalty, with proof of timely submission of the payment. We will not consider a postmarked envelope as a sufficient evidence of a timely submission. Sufficient support of timely submission may include, but is not limited to the following:

- A timely electronic confirmation;
- Overnight receipt confirmation;
- BWC date stamp with timely receipt date.

The employer should email a request for review of a late payment penalty to SIINQ@BWC.state.oh.us. If the employer disagrees with the review findings, he or she may refer the matter to the SI Review Panel. The employer requests a hearing before the Self-Insured Review Panel (SIRP), the self-insured department refers it for a hearing.

Report of Paid Compensation and Case Reserves (SI-40)

We require SI employers to submit the Report of Paid Compensation and Case Reserves (SI-40) by Feb. 28, 2018. Employers should submit this report [online](#).

To file the SI-40 online, follow these instructions.

- Log on to our website, www.bwc.ohio.gov.
- From the Employers section, click on Self-Insured from the left-side menu.
- Under the Policy management section, select the Paid comp and case reserves report.
- Enter the policy number.

You can find more detailed instructions for the SI-40 [here](#).

Additionally, BWC requires a backup report that supports each of the payment categories, including reserves. Employers should email this backup report to BWCSIAuditing@bwc.state.oh.us. It's also due by Feb. 28, 2018.

For the backup report follow these instructions.

- Send the report to BWCSIAuditing@bwc.state.oh.us.
- In the subject line of your email, include the policy number with the SI-40 Backup Report as the subject (Example - policy 2000#### YEAR SI-40 Backup).
- This report should, at a minimum, provide the following information:
 1. Payment category (Examples - temporary total, wage loss, permanent total, etc.).
 2. Individual payments within each category, with date of payment, check number and amount;
 3. Total paid for each category (This amount should equal the reported amount on your SI-40.).
- Grand total combined from all payment categories
- Support for aggregate reported reserves

Be sure to include any wages In lieu of compensation or salary continuation paid in the calendar year. The backup report must also document all reported wages in lieu of compensation. The information should also be available in the individual claim file. If an employee takes sick leave while disabled in lieu of compensation, you may include this as salary continuation if you paid no other compensation. We do not consider vacation pay and other forms of leave salary in lieu of compensation.

When completing the less subrogation/overtaken claims/reimbursements: payments by BWC section, please ensure to include back up information on the backup report. We ask that you do not report excess insurance and any other reimbursements in this section.

Construction Wrap Up - Owner Controlled Insurance Programs (OCIP) and Contractor Controlled Insurance Programs (CCIP)

We may grant SI employers considering a construction project the privilege to manage the venture as part of its existing SI program; wrapping up all the workers compensation exposure in one place. An employer can manage the project as an OCIP, meaning the employer is responsible for all workers' compensation costs, or a CCIP with the

designated SI contractor absorbing the workers' compensation exposure. If approved, the employer or contractor will be responsible for all worker's compensation activity for all contractors and subcontractors participating in the program. These programs are often called wrap up projects.

An employer or contractor must meet several requirements to be eligible. Foremost, the employer or contractor must be SI. Additionally, the project cannot exceed six years from the effective date. The employer must submit the application 90 days prior to the project start date. The total cost should exceed \$100 million. You can use wrap ups on large individual projects or on a rolling basis by aggregating smaller projects, which have a defined start and finish period.

When applying for a controlled insurance program, employers or contractors must complete the Self-Insured Construction Wrap-Up Application (SI-50) in its entirety. Email the completed application to SIINQ@bwc.state.oh.us.

The employer or contractor must also provide a listing of all contractors and sub-contractors participating in the program. This ensures appropriate coverage for all involved employees.

While the wrap up is active, we'll only cover designated contractor employees and sub-contractors under the wrap up program. Upon completion of the project, coverage returns to the employee's original employer. The employer's policy will continue to cover contractor and sub-contractor employees not working on the approved project. Ohio Revised Code 4323.35 provides direction and guidance for the OCIP and CCIP programs.

Prosthetics

We're responsible for processing requests and payment for prosthetics on SI claims. It's very important that employers do not approve any prosthetic related requests. If an employer receives a request related to prosthetics, refer it to us for management. While we manage the prosthetic process, SI employers must still assist the injured worker and ensure we have the appropriate information to address the injured workers' prosthetics' requirements.

To be eligible for prosthetics, an injured worker must have received a scheduled loss award and the need for the appliance arises out of that award. SI employers must submit written evidence of payment of a scheduled loss or facial disfigurement award and confirm the impacted body part. SI employers must also provide sufficient medical and claim

information to allow BWC to properly assess the injured workers' needs.

The assigned BWC representative is the primary contact for prosthetic related issues that arise in individual claims. We will process reimbursement for travel related to the prosthetics according to BWC's travel reimbursement policy.

[BWC's policy for prosthetics](#)

BWC prepares to launch new website

Better look and navigation provide better experience

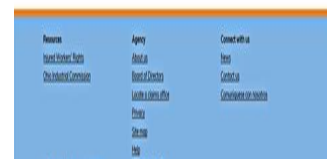
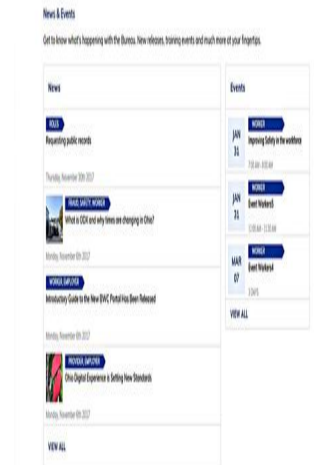
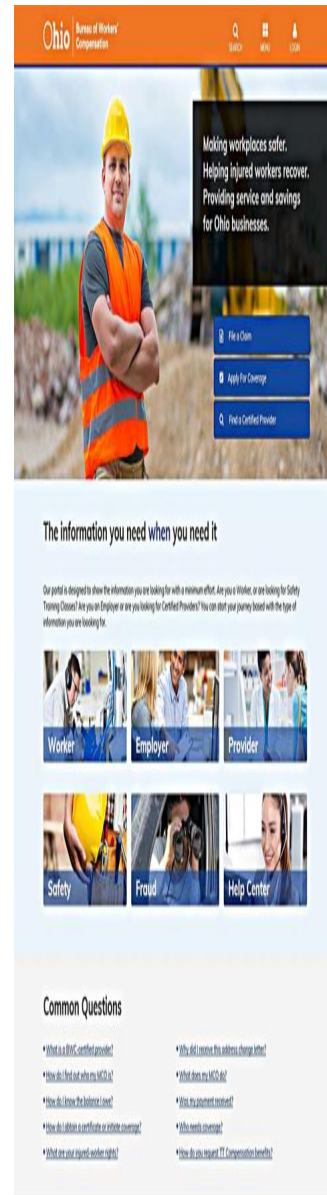
As part of our ongoing efforts to improve the customer experience, BWC will soon launch a new website. We developed the site with input from users, and it promises a better customer experience through better design, easier navigation and more relevant content. It replaces the current site that dates to 2000. We expect the site, which will remain bwc.ohio.gov, to go live in the coming weeks.

Visitors to BWC's new home page will find the most requested information right up front, as well as easy pathways based on our main users, including workers, employers and providers. Regardless of which page you're on, the navigation is consistent and easy to follow. You'll always link to the most requested services, commonly asked questions, featured resources, news and events.

One challenge with our existing site has been the sheer volume of information. While virtually everything you might ever want to know was there, it could be difficult to find and sift through. In designing the new site, our philosophy has shifted from "more is better" to organizing the content to provide the most relevant information upfront. The result is content that is easier to find and understand.

The first changes users will notice will be the new look, along with new content that customers see prior to logging in. Later this year, we'll change the content and services that exist after logging in. Until then, customers will still be able to conduct those transactions on the new site, using the existing service offerings.

The biggest impact on long-time users will be the loss of bookmarks. Because the content and navigation are changing significantly, there will be no automatic



redirecting or roadmap to the new content. If you do visit our website often, we encourage you to take some time to explore the new site once it goes live. We are also working on a video tour of the new site for when it launches.

While we're still finalizing the new look and content, here's a sneak peek of where we're headed!

Important dates

Feb. 28 – SI-40 due

March 1 – Assessment and DWRF
invoice payments due

Upcoming events

Quarterly workshops

Columbus (Pickerington): 10 a.m. Feb. 20

Cincinnati (New location): 10 a.m. Feb.
22

Cleveland (Garfield Heights): 10 a.m.
Feb. 28

Visit our [SI update page](#) on our website
for more details.

Ohio Safety Congress & Expo

Greater Columbus Convention Center:

March 7-9

Medical & Health Symposium

Greater Columbus Convention Center:

March 8-9

Ohio Bureau of Workers' Compensation
30 W. Spring St.
Columbus, Oh 43215-2256

Questions? Please call 1-800-644-6292



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