

**From:** Ohio Bureau of Workers' Compensation

**Sent:** Wednesday, March 13, 2019

**Subject:** Self-Insured News Letter - March 2019



# SI Newsletter

## **Policy Page for SI employers**

The self-insured (SI) department is developing an at-a-glance SI policy portal page. Based on feedback from you, we understand there are challenges for SI employers to efficiently reach a desired service offering on the BWC website. This new SI policy page will provide a one-stop spot and dashboard to access frequently used items. These include policy demographic information, coverage status, renewal, *Report of Paid Compensation and Case Reserves* (SI 40) reporting and invoice details. The SI department is developing this project using an agile project management approach. This method brings technical and operational people together to ensure efficient and effective development. We would love to hear from you regarding this new offering, please let us know what you would like to see on this policy portal page by emailing [SIINQ@bwc.state.oh.us](mailto:SIINQ@bwc.state.oh.us).

## **C-92 Percentage of Permanent Partial Applications**

The self-insured (SI) C-92 team announces the availability of an email box for SI C-92 inquiries — [SIC92Inquiries@bwc.state.oh.us](mailto:SIC92Inquiries@bwc.state.oh.us). We created this email box specifically for

inquiries regarding C-92/C-92As in SI claims. The SI C-92 team leads will monitor this email box, saving our external customers time when they submit an inquiry as they will not have to look for claim owner or case owner for contact; or wait on the claim owner to forward the email request to the SI C-92 team member for a response. We will distribute the incoming email to the SI C-92 team member who is responsible for the application and in the event the team member is out of the office, we will have a back up to prevent delays in response time. By streamlining our communication methods, our goal is to reduce response time with inquiries, while increasing our customer service.

### **E-notice for Invoices and Other Updates**

BWC offers you the opportunity to sign up for electronic notifications via email [here](#). This service offering allows authorized users to choose electronic delivery for certain communication from BWC. You can also register to receive policy specific notices electronically. While the invoice is the only communication type available now, BWC will add other types in the future.

Users can also select other types of communication they want to receive electronically and provide an email address for delivery. Users can choose to receive BWC updates e.g., e-newsletters, event invites, etc. Employers can also choose to receive policy notices.

BWC updates include two monthly electronic newsletters:

- BWC eNews.
- Provider eNews.

It is important to note that only the primary e-account holder can request to receive policy notices electronically. BWC will email policy notices only to the email address for the primary e-account holder. If you choose to change the email address to receive the policy notices, you will also change the email address tied to the primary e-account.

When enrolling, it is not complete until you confirm the email address. BWC will send an email to the address you entered with a verification code. You must enter that code within 15 minutes to complete the process. If you do not enter the code within 15 minutes, you must start over.

### **EM Rating for SI Employers Returning to the State Insurance Fund**

When a self-insured (SI) employer or subsidiary, or a state fund client of a self-insured professional employer organization (PEO) returns to the state insurance fund, BWC must calculate an experience modifier (EM) based on the employer's self-insured experience.

The SI department or employer notifies BWC's Actuarial Division when an employer is returning to the state insurance fund. The Actuarial Division will request the following information needed to determine the EM rating from the SI employer, and/or the SI PEO:

- Payroll using National Council of Compensation Insurance manual classification codes for the previous five years, or for the number of years the employer was self-insured, if less than five years.
- Claims costs for the self-insured employer for the last five years, or for the number of years the employer was self-insured, if less than five years. BWC will require this data only until BWC data is in the experience period.
- You must provide the information in the format outlined in the request letter.

After determining the EM rating, the Actuarial Division will provide the new rate to the returning employer. The Actuarial Division will keep all documentation in confidential storage. If you do not provide the information, BWC will set the EM rating at 2. SI employers may be subject to administrative action if they do not provide the requested documentation.

## **Regulatory Updates**

### **Excess insurance**

BWC's Board of Directors recently approved proposed rule changes requiring self-insuring employers to name BWC on any new excess insurance policy. This ensures BWC can collect from the carrier in the event the self-insuring employer defaults and BWC takes over claims management. BWC requires self-insured employers to provide a copy of the excess declarations page and the policy contract. BWC will present the approved proposed rules before the Joint Committee on Agency Rule Revision (JCARR) soon.

### **Self-insured complaints**

BWC's Board of Directors has approved proposed rule changes that allow 14 days for either party to a self-insured complaint to appeal BWC's decision. BWC will present the approved proposed rules before JCARR soon.

### **Assessment payments**

BWC is proposing a rule change requiring self-insured employers to pay assessments using the online payment offerings. This would be a waivable requirement, requiring a written explanation of why the electronic payment method cannot work for you.

## **Upcoming Events**

Self-insured workshops: Topics covered will include bill review and bill payment, requirements when an SI employer or part returns to the state fund, proposed rule and

policy changes, new SI individual policy page on the web and C-92 processing for SI claims.

**10 a.m. - noon Thursday, March 28: Self-insured workshop – Pickerington (Columbus)**

**10 a.m. - noon Tuesday, April 2: Self-insured workshop - Garfield Heights (Cleveland)**

**10 a.m. – noon Wednesday, April 3: Self-insured workshop - Cincinnati**

BWC is planning a WebEx for these workshops. However, the SI department has not yet set a date.

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Questions? Please call 1-800-644-6292



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