

# **Self-Insurance Workshop**

**December 2, 2019**

**Vocational Rehab**



# Agenda

- Vocational Rehabilitation
- Self-Insured Updates

Tina Elliott- Director, Return to Work Services  
David Annecy –Technical Medical Specialist

# Subsidiary Addition

## SI Employer Acquires another SI employer

- Predecessor maintains payroll/FEIN tax reporting - Subsidiary policy is created on successor policy, BSN # is assigned, and predecessor policy is combined into BSN #
- All payroll reporting is run thru the FEIN of the succeeding employer - Predecessor policy is combined into the successor primary policy
- In both scenarios:
  - Claims are reassigned to the successor policy,
  - Claims cost is now reported on successor SI-40 report,
  - All liabilities from predecessor policy are transferred to the successor

# Subsidiary Addition

## SI Employer Acquires State Funded Employer

- Predecessor maintains payroll/FEIN tax reporting - Subsidiary policy is created and assigned a BSN #, State Fund policy is combined into the SI subsidiary policy #
- Predecessor payroll is run thru FEIN of successor then only the combine of the SF to the SI occurs
- In either case:
  - Claims REMAIN state fund claims, they are not reassigned to the SI policy
  - SI employer will be sent correspondence moving forward
  - All paid compensation from SF policy is included in SI-40 totals for assessments for minimum of five years after acquisition effective date (OAC 4123-17-32-G)
  - SI employer will be liable for all DWRF reimbursements from PTD claims

# Subsidiary Addition

## SF Employer Acquires SI Policy

- Self-Insured policy is cancelled but employer remains liable for:
  - Paying SI tail claims for life of claim(s)
  - Continuing to report annual SI-40 paid compensation report – minimum of 10 years (OAC 4123-17-32-F)
  - Paying semi-annual assessments – minimum of 10 years
- SI employer is no longer liable for:
  - Paying Department of Safety & Hygiene assessment
  - Reimbursing DWRF for all benefits paid into state fund claims

# Subsidiary Addition

## SI Forms

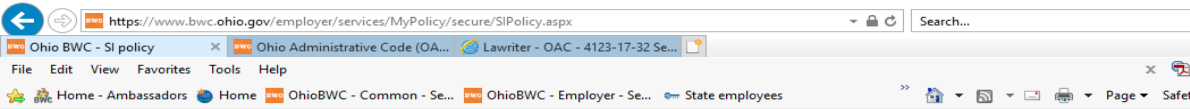
- SI-6- New Application – Minor Updates to include more contact information
- SI-6S- New Form for adding new subsidiary entities to active Self-Insured Policies
- Access this form from Employer Tab and Forms at [WWW.BWC.OH.GOV](http://WWW.BWC.OH.GOV)



# Smart Pay Rebate

- First Read to Board of Directors' Actuarial Committee on 11/21/19
- OAC 4123-19-15(B)d- Proposal to authorize BWC to offer rebates to Self-Insuring employers for SIEGF assessments for using BWC's electronic payments service offering, and enroll in notification service offering. (and of course pay assessments ontime)

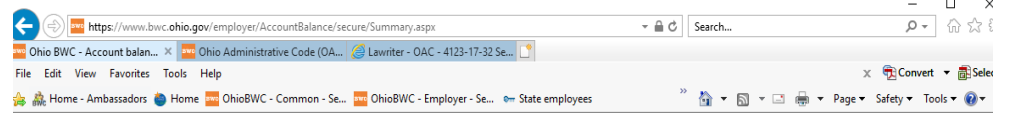




## SI policy

<h3>Company information</h3> <p>Policy number [REDACTED] <a href="#">Update</a></p> <p>[REDACTED] <a href="#">Additional insureds</a></p> <p>BWC account representative John J. Phone number 614-644-5062 Email address <a href="mailto:John.J.1@bwc.state.oh.us">John.J.1@bwc.state.oh.us</a></p>	<h3>Account balance</h3> <p>Current balance \$0.00 <a href="#">Make payment</a></p> <p><a href="#">View invoice</a></p> <p><b>Note:</b> Total balance may differ from the amount on your last invoice due to transactions occurring since the invoice date.</p>
<h3>Coverage status</h3> <p>Current policy status Cancelled - Default Cancellation date 12/22/2016</p> <p><a href="#">Reprint certificate</a></p>	<h3>Invoice detail</h3> <p>In addition to directly paying all compensation and medical costs, self-insuring employers pay semiannual assessments to BWC based on the percentage of their reported claim payments.</p>

- Log In to your e account
- Click on the Make payment button
- View Invoice to confirm the amount owed



## Account balance management Summary

BWC SI RL CLAIMS L-21  
Policy number 20000999-0

Balances are as of 9/26/2019 2:47:46 PM

**Important:** The amount due reflects any credits we've posted to your account. To view details of your amount due, click **Show detail**. To view your installment schedule, go to Premium installment schedule from the optional navigation bar at the bottom of the page.

BWC balance	\$0.00
Attorney general balance	\$0.00
Appealed balance	\$0.00
<b>Total balance</b>	<b>\$0.00</b>
Pending balance (Not included in total balance)	\$0.00



Make payment >

### Related links

[Enter policy number](#) | [Paid compensation history \(SI-40\)](#) | [Paid compensation report \(SI-40\)](#) | [Account assessment history](#) | [Account balance management](#) | [Account transaction history](#) | [Demographic information](#)

- Click Make Payment Button
- Initial the verification that you read the instructions
- Next page

# Debit Blocker Number

- Notify your bank you have authorized BWC to take payment amount from your account
- Provide Debit Blocker Number to your bank:

**3311334187**

## SI policy

#### Company information

Policy number [Update](#)

[Additional insureds](#)

CINCINNATI OH 45202  
Phone 513-  
Email

BWC account representative  
Phone number N/A  
Email address

#### Account balance

Current balance \$0.00 [Make payment](#)

[View invoice](#)

**Note:** Total balance may differ from the amount on your last invoice due to transactions occurring since the invoice date.

#### Coverage status

Current policy status Active - Renewal  
Current policy year 01/01/2019 - 01/01/2020

[Reprint certificate](#)

[Request to cancel](#)

[Coverage history](#)

#### Invoice detail

In addition to directly paying all compensation and medical costs, self-insuring employers pay semiannual assessments to BWC based on the percentage of their reported claim payments.

[Assessment rates](#)

[Assessment detail history](#)

[DWRP detail](#)

#### Policy renewal

Required documentation with annual renewal:

- Updated financial statements.
- Excess insurance declarations page.

[Initiate renewal](#)

[Upload documents](#)

#### Annual report of paid compensation

SI employers must annually report all compensation payments made from Jan. 1 to Dec. 31. SI employers must submit this report by the last day in February.

[SI-40 reporting or amend](#)

[View historical reports](#)

[SI-40 backup](#)

#### Claim history

Claim	Type	Date of injury	Claim status
	MO		PENDING
	MO		ALLOW
	MO		HEARING

[See more >>](#)

#### Electronic notification

Policy notices Enrolled

BWC is now offering you the opportunity to sign up for electronic notifications via email. This service offering allows authorized users to choose electronic delivery for certain communication from us. Users will select the type of communication they want to receive electronically and provide an email address for delivery.

[Enroll](#)

#### Additional resources

View a variety of information available about SI with BWC.

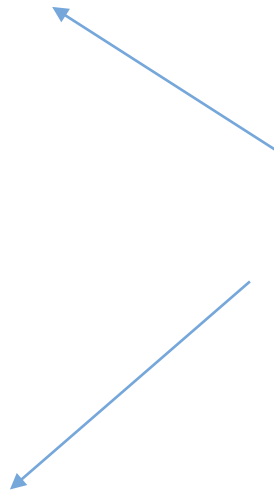
[Additional resources](#)

[Get help](#)

#### Important dates

Feb. 1 - First half of assessments invoiced  
Feb. 28 - Assessment due date  
Feb. 28 - SI-40 paid compensation reporting deadline  
Aug. 31 - Second half of assessments invoiced  
Aug. 31 - Assessment due date

[< Previous](#)



- Click on Enroll button in Electronic Notification
- Receive Notification when invoice is ready
- View Invoice

# SI40 and Backup Report

- Due by February 28, 2020 for compensation paid in calendar year 2019
- Upload Backup report from SI Policy login page
- Include backup detail for paid compensation, any credits for subrogation, overturned claims and overpayments (**not excess recoveries**)
- **Include backup detail for aggregate reserves total**

## SI policy

### Company information

Policy number [Update](#)

[Additional insureds](#)

CINCINNATI OH 45202  
Phone 513: -  
Email: -

BWC account representative  
Phone number N/A  
Email address

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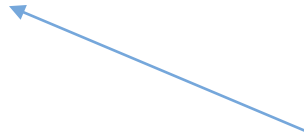
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Aug. 31 - Assessment due date

- Upload SI 40 backup when you submit SI 40 online



# Important Dates

- January 26, 2020- Assessment Invoices issued
- February 28, 2020- Assessment payments due (must use online payment method)
- February 28, 2020- SI40 and backup detail report due

# Contacting BWC

When contacting the BWC self-insured department, please include self-insured policy number

614-466-6737 or 1-800-OHIOBWC, select SI

30 W. Spring St., Level 22

Columbus, OH 43215

Email: [SIINQ@bwc.state.oh.us](mailto:SIINQ@bwc.state.oh.us)



# Questions?

**Looking for reminders, updates, tips and  
breaking news on workers' compensation?**

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efforts to detect and deter workers' compensation fraud**



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[ohiobwcfraud.wordpress.com](https://ohiobwcfraud.wordpress.com)