

# BWC Monthly Employer Update

**Welcome to the September 2018 BWC webinar.**



Email questions to [BWCEmployerWebinars@bwc.state.oh.us](mailto:BWCEmployerWebinars@bwc.state.oh.us)

# September Employer Topics

- Electronic Notifications / Online Invoice Availability
- Policy Activity Rebate (PAR)
- BWC Updates / Program Reminders
- BWC Grants
- Monthly Safety Tip

# Electronic Notifications

- Click on Electronic Notifications on MY POLICY Page (Menu/Employer/View my policy) page of website
- Link Request eNotices under Viewing Policy Information (Menu/Employer drop down arrow)



From our leadership to our frontline employees, we are committed to working alongside Ohio's employers to help prevent workplace accidents from happening. From industry-specific safety training to on-site consulting services, we offer numerous programs and initiatives specifically designed to protect your company's most valuable resource - its employees.

Make a payment

Payroll true-up

View my policy

## My policy

### Company information

Policy number [REDACTED]

[update](#)

Phone [REDACTED]

### Account balance

\*Total balance \$0.00

[make payment](#)

\*BWC + AG + *Appealed* = Total

### Coverage status

Active

[reprint certificate](#)

[request to cancel](#)

### Premium installment schedule

[Video](#)

Indicates the schedule you selected to pay your premium over the course of the policy year

### Rating plan information

[Video](#)

Policy year 2018 EM [REDACTED]

[claim costs](#)

Rating plan [REDACTED]

Total costs paid for experience period [REDACTED]

### Payroll true-up reports

[Video](#)

Allows you to reconcile your estimated payroll with your actual payroll, which may result in either an additional premium billing or a premium credit

### Program/Plan information

For the current policy year, you're participating in:

[eligibility look-up](#)

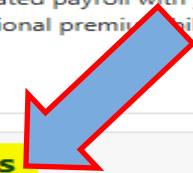
- Group-retrospective rating

### Electronic notifications

Policy notices Not enrolled

### Important dates

### Claim history



# Viewing Policy Information

Employers who create an e-account can view and manage their policy online

An employer or authorized representative can view general information about BWC and the services we offer without having an e-account. However, you must create an e-account (user ID and password) to access personal information about a policy or an individual claim.

You can also authorize multiple individuals to have access to your policy information. If several people handle workers' compensation issues, you can create one primary e-account and add other individuals as secondary users.

**Note:** All secondary users will need their own user ID and password.

- [Create an e-account](#)

Once you have an e-account, you can access specific policy information including:

- [New policy look-up](#): Look up a list of new businesses that have applied for workers' compensation coverage.
- [Demographic information](#): View and update demographic information including company name, mailing address and contact information.
- [Coverage look-up](#): View if an employer has Ohio workers' compensation coverage.
- [Coverage status history](#): View the coverage history of a policy, including the date coverage was obtained, any lapses in coverage and the current status of the policy.
- [Coverage status history \(non-Ohio\)](#): View the notification history for employers with non-Ohio coverage.
- [View policy documents](#): View current and past policy invoices. Need help reading your invoice? View a five minute video on [how to read your invoice](#).

Employers may choose electronic delivery for certain communication from BWC.

- [Request eNotices](#): Authorize the type of communication they want to receive notice electronically and provide an email address for delivery. Users can choose to receive BWC updates or policy notices.

The screenshot shows the website's navigation menu. The 'Viewing Policy Information' option is highlighted in yellow. The menu items include: Worker, Employer, Understanding Workers' Compensation, Applying for Coverage, Understanding Managed Care Organizations, Maintaining a Policy, Viewing Policy Information, Rating Information, Paying Premiums, Reporting Payroll, Managing Claims, Discount Programs and Grants, Professional Employer Organizations, Self-Insured Employers, Employer Policies, Employer Publications and Videos, Employer Forms, Provider, Safety, Fraud, and Help Center. On the left side of the menu, there are buttons for 'Make a Claim', 'Payroll tracking', and 'View my account'. Below the menu, there is a section for 'Other Important Links' including 'State construction', 'Policy Activity', 'Rebate Q and A', 'Policy Activity', and 'Health and Safety'.

# Electronic Notifications

- No longer receive hard copy invoices
- **Employers must enroll in Electronic Notifications to receive 1% Go Green rebate (up to \$2,000).**

# Online Invoice Availability

- Paying Premiums page (Menu / Employer / Paying Premiums / View Policy Documents)
- Invoices dating back to November 2016
- Video tutorial explaining invoice
- Other useful links on Paying Premiums page



# Paying Premiums

Employers pay premiums to establish and receive workers' compensation coverage

To pay the cost for workers' compensation coverage, BWC:

- Establishes an estimated premium for each employer for a policy year.
- Sends each employer an installment schedule for paying the premium.

BWC bases your installment amount on your estimated payroll. If you have a significant change in payroll at any time during the policy year, we encourage you to report it to BWC. This allows us to adjust your premium installments accordingly.

In July of each year, we require you to reconcile the payroll amount used to estimate your premium with your actual payroll amount for the policy year. This process is called payroll true-up. Your company must complete the payroll true-up even if you have zero payroll. Refer to [True-up reports](#) for more information.

## When are premiums paid?

Private employers pay workers' compensation premiums based on a July 1 to June 30 rating year. Public employers pay their premium based on a Jan. 1 to Dec. 31 rating year.

Employers have the option to select a preferred premium installment schedule.

- Monthly (12 payments)
- Bimonthly (6 payments)
- Quarterly (4 payments)
- Biannually (2 payments)
- Annually (1 payment)

Minimum payers (those paying only the \$120 administrative fee per year) must pay their premium by June 30 each year.

BWC must receive your premium (installment) payments by the due date. If not, your coverage will lapse. The policy will remain lapsed until you pay the missed installment payments and any BWC penalties.

**Important:** If an employee is injured during a period of a coverage lapse, you're responsible for any claim costs, unpaid premiums and additional BWC penalties.

## How do you make a payment?

Guarantee we receive your installment payments on time by submitting them online. You can also receive a rebate for paying premiums and reporting payroll online with BWC's [Go-Green Discount Program](#).

Employers can pay online by the following options:

- With a credit card (MasterCard®, VISA® or American Express®).
- Authorize a payment from your checking or savings account.
  - If you authorize payment from your checking or savings account, you can future date your premium payment up to the due date for the policy period.

**Important:** The date you make a payment online is the date used for reinstatement of coverage.

## Resources

- [Premium installment schedule](#) - Allows authorized users to view the premium payment schedule for a policy
- [Accounts receivable transaction history](#) - Provides a detailed record of the financial transactions for a policy
- [Policy period transaction history](#) - Allows authorized users to view the historical financial activity for a policy
- [Scheduled payment look-up](#) - Allows users to look up and modify scheduled payments for a policy
- [View policy documents](#) - View current and past policy invoices
- [How to read your invoice](#) - View a five minute video

SEARCH

MENU

MY ACCOUNT

Worker

Employer

Understanding Workers' Compensation

Applying for coverage

Understanding Managed Care Organizations

Maintaining a Policy

Updating Policy Information

Paying Premiums

Reporting Payroll

Managing Claims

Discount Programs and Grants

Professional Employer Organizations

Self-Insured Employers

Employer Policies

Employer Publications and Videos

Employer Forms

Provider

Safety

Fraud

Help Center

Make a

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Other Imp

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# Policy Activity Rebate (PAR)

- Emphasize important aspects of workers' compensation (safety and policy management)
- Experience modifier (EM) 1.00 or greater
- Employers not in a BWC alternative rating plan
- Complete 11 credits out of 33 activities
- Activities in variety of areas (general, claims, policy, safety, viewing BWC videos)

# Policy Activity Rebate (PAR)

- Minimum annual premium of \$350
- 50% premium rebate up to \$2,000
- Rebate based on 2017 policy year true-up

# Policy Activity Rebate (PAR)

- Not eligible – Individual Retrospective, Deductible, Group Retrospective, Group Experience, EM Capping, One Claim Program
- Compatible with Drug-Free / Industry-Specific Safety Programs, Transitional Work Bonus & Safety Council

# Policy Activity Rebate (PAR)

- **Private Employers**

- Enroll by January 31, 2019
- Activities must be completed by May 31, 2019

- **Public Employers**

- Enroll December 1, 2018 - July 31, 2019
- Activities must be completed by November 30, 2019

- \*Enroll Menu / Employer / Discount Programs and Grants / Policy Activity Rebate

# Discount Programs and Grants

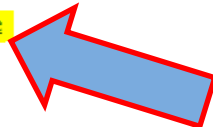
BWC offers employers discount and grant programs to encourage cost control, return-to-work, and safety.

**Rating plans** focus on claims prevention and claims cost control efforts for employers to encourage a focus on safety. Premium savings are included in the calculation of estimated yearly premium and reflected in premium installments billed throughout the program participation year.

- [Grow Ohio Incentive Program](#)
- [Group Experience Rating Program](#)
- [Individual Retrospective Rating Program](#)
- [Group Retrospective Rating Program](#)
- [Deductible Program](#)
- [One-Claim Program](#)
- [EM Cap Program](#)
- [\\$15,000 Medical Only Program](#)

**Bonus programs** focus on return-to-work for injured workers, efficient management of accounts and cost control efforts for employers, and streamlining of BWC processes and requirements to encourage an employer's focus on safety. Premium savings are distributed after the completion of the program participation year as a bonus applied to the employer's policy if all program requirements are satisfied.

- [Drug Free Safety Program](#)
- [Transitional Work Programs](#)
- [Safety Councils](#)
- [Industry Specific Safety Program \(ISSP\)](#)
- [Lapse Free Rebate](#)
- [Go Green Rebate](#)
- [Policy Activity Rebate](#)



Worker

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Employer

- Understanding Workers' Compensation
- Applying for Coverage
- Understanding Managed Care Organizations
- Maintaining a Policy
- View Policy Information
- Rating Information
- Payroll Premiums
- Reporting Payroll
- Managing Claims
- Discount Programs and Grants**
- Professional Employer Organizations
- Self-Insured Employers
- Employer Policies
- Employer Publications and Videos
- Employer Forms

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Provider

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Safety

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Fraud

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Help Center

Make a claim

Payroll tracking

View my account

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**Other Important Links**

- State construction
- Drug-Free Safety
- Policy Activity Rebate
- Policy Activity Rebate
- State construction

# BWC Updates

- Billion Back Rebates
- Private & Public Employer Rates
- Police & School Grants (\$8 million)

# Program Reminders

- Industry-Specific Safety Program – Loss prevention activities, progress available online
- Drug-Free Safety Program – Online accident analysis forms (DFSP-1), employee / supervisor training, **annual report (publics)**
- Transitional Work Bonus Program – TWB-2 Agreement forms
- Safety Council – 10 meetings total (8 council)



# Program Reminders



Health and Wellness Program

# Better You Better Ohio

- \$75 Gift card for Biometric Screening & Health Risk Assessment – Additional \$50 if qualify
- 50 employees or less / Industry Specific
- Maintain access to health & wellness resources
- Online based participation / No cost

# BWC Grants

- Wellness Grant
- Safety Intervention Grant
- Transitional Work Grant
- Firefighter Grant
- Developmental Disabilities Grant

# Developing an effective safety observation and feedback system

- Benefits
  - Identifies employee actions or behaviors that contribute to injuries/illnesses
  - Increases communication between supervisors and employees
  - Uncovers opportunities for improving safety management
  - Encourages proactive safety management and individual accountability
- Step One - Develop a written process
  - Develop standardized forms and methods
  - Identify who will conduct, review and follow-up on the observations
  - Communicate the logistics and benefits to all employees
  - Provide training

# Developing an effective safety observation and feedback system

- Step Two - Conduct the observations
  - Identify both conditions and actions that increase risk
  - Provide positive feedback when appropriate
  - Determine the reason(s) for any unsafe action or risky behavior
  - Ask for input and suggestions for improvement
  
- Step Three - Follow-up
  - Develop an action plan for review by top management
  - Ensure that corrective actions have been fully implemented
  - Integrate lessons learned into the safety management systems
  - Recognize improvements by departments, teams or individuals

# Division of Safety and Hygiene Resources

All services are available at no additional cost and are strictly consultative

- Safety, ergonomics, and industrial hygiene consultations;
- Safety management assessment and enhancement;
- Safety team development/enhancement;
- On-line and classroom-based training for people at all levels;
- Safety intervention grants and wellness grants;
- Video library and research library services

To request assistance, go to [www.bwc.ohio.gov](http://www.bwc.ohio.gov) and click on Safety

# Questions?

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