

### Who will help me get back to work?

Work with your doctor, employer and MCO to identify job tasks that help to keep you working and receiving your full pay check. There are options available today to help injured workers remain on the job while they recover. These options include light duty and transitional-work programs to name only a few.

### What happens if I'm unable to work?

If you cannot work for eight or more days, you may be eligible to receive payment for lost wages. Your doctor must certify that your condition is work-related and that you cannot work. If you qualify for these benefits, your BWC claim service specialist will assist you and explain this in more detail.

### What if my employer disputes my claim?

The Ohio Industrial Commission (IC) hearing process resolves disputed claims. The IC is a separate state agency. If you or your employer disputes an issue in your claim, you will receive notice of the date, time and location of the hearing. You may choose to represent yourself in this process or hire a lawyer at your own expense. Contact BWC if you need information about this process.



**PREVENTION + CARE**  
Working together

### Our commitment to you

We are dedicated to providing the care you need that will help you get *back to work and back to life*.

You can and should expect:

- Quick, responsive customer service from BWC and your MCO;
- Quality and effective managed care from your MCO;
- Immediate access to all your claims documents 24 hours a day, seven days a week via [www.bwc.ohio.gov](http://www.bwc.ohio.gov);
- Consideration for all available benefits and rehabilitation services we offer.

Our focus is on taking care of the most important injury – yours.

### Have questions? Need assistance?

BWC customer service representatives are available by calling 1-800-644-6292 from 7:30 a.m. to 5:30 p.m., EST, Monday through Friday. You may also contact your MCO directly.

Online services are available 24 hours a day via [www.bwc.ohio.gov](http://www.bwc.ohio.gov). You may also visit your MCO's website.

If you have a hearing impairment, you can click the live support link on [www.bwc.ohio.gov](http://www.bwc.ohio.gov) and chat with a representative from 7:30 a.m. to 5:30 p.m., EST, Monday through Friday. You may also call TTY Ohio Relay Services at 711 nationwide and provide them with our 800 number, 1-800-644-6292, to connect with us.

Let's work together to get you *back to work, back to life*.

[www.bwc.ohio.gov](http://www.bwc.ohio.gov)  
1-800-644-6292

**Ohio** | Bureau of Workers' Compensation



Governor John R. Kasich  
Sarah D. Morrison, BWC Administrator/CEO

IAW Revised June 2016



What to do when you're  
**INJURED  
AT WORK**

**Ohio** | Bureau of Workers' Compensation

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## What is workers' compensation?

Unlike other types of health insurance, Ohio's workers' compensation only covers work-related injuries and/or occupational diseases.

If you're hurt on the job, and BWC allows your claim, we will pay your claim-related medical bills while you recover. In some cases, we will pay a portion of your lost wages.

### Types of employers

There are two types of employers in Ohio: state fund and self-insured. The workers' compensation process is different for these two types, so if you do not know if your employer is state fund or self-insured, please ask your employer. This brochure applies to injured workers who work for state-fund employers. Work directly with your employer if your employer is self-insured.

### What should I do if I am injured at work?

1. Report your injury/illness to your employer immediately.
2. Seek medical care. You have the right to seek care from a BWC-certified provider of your choice.
3. File a claim. Ensure that your doctor or emergency room files your claim with your managed care organization (MCO), or file on your own, by completing the *First Report of Injury, Occupational Disease or Death* (FROI). You can find this form on [www.bwc.ohio.gov](http://www.bwc.ohio.gov).

### What can I expect in the first 30 days after I file a claim (FROI)?

- BWC assigns a claim number.
- You will receive an informational packet by mail containing your BWC claim information.
- You, your doctor(s) and employer send your MCO all the information about your work-related injury/illness occupational diseases.
- BWC begins evaluating information about your injury/illness.
- BWC decides to allow/deny your initial claim for benefits within 28 days from the date the claim (FROI) is filed. You will receive this decision by mail (BWC order).
- If you and/or your employer disagree with the initial claim decision, you have the right to appeal the order within 14 days.

## What do I do when I'm Injured at work?

1. Report your injury/illness to your employer.
2. Seek medical care.
3. File a FROI.

## You will receive an informational packet with your:

- ✓ BWC identification card;
- ✓ Claim number;
- ✓ BWC and MCO contact information.

## Your claims-support team

- | BWC                                                                                                                                                                            | MCO                                                                                                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• Allows or denies your claim</li><li>• Processes compensation payments</li><li>• Addresses requests for additional conditions</li></ul> | <ul style="list-style-type: none"><li>• Works with your doctor to help you receive appropriate medical care</li><li>• Authorizes and denies treatment requests</li><li>• Pays medical bills</li></ul> |

Your claims-support team will work with your doctor and employer to develop a return-to-work plan that's tailored for your physical capabilities, medical treatment and the work available at your employer.

Take an active role and communicate with your claims-support team, employer and provider throughout the process.

### What is an MCO?

MCOs are companies that specialize in managing health care. This includes evaluating your current and future medical needs, treatment approvals, payment of medical bills and rehabilitation referrals. Each state-fund employer has an MCO.

If you do not know who your MCO is, ask your employer, or call BWC at 1-800-644-6292 and press 0. You will need to know the name of your MCO at each doctor visit.

### How do I choose my doctor for ongoing care?

You can see any doctor qualified to treat your injury for your initial office visit or emergency care. He or she does not necessarily have to be BWC certified.

For ongoing care, you have the right to choose any BWC-certified doctor. This doctor is referred to as the physician of record (POR) in workers' compensation. Your POR is responsible for:

1. Providing care and coordinating your care with other doctors when needed;
2. Working with your MCO and employer to develop a return-to-work plan;
3. Completing the necessary paperwork required by the MCO and your employer.

Be sure to ask your doctor if he or she is BWC certified. BWC's website has a list of BWC-certified physicians. In addition, if you would like help finding a doctor, your MCO will be happy to assist you.

### May I change doctors once my claim is filed?

You may change doctors if you feel you are not making progress with your current doctor. Talk to your MCO for assistance with this process or download the *Notice to Change Physician of Record* (C-23) on [www.bwc.ohio.gov](http://www.bwc.ohio.gov).

### Who pays for my medical bills?

If BWC has allowed your claim, and a BWC-certified doctor is treating you, you will not have to pay for any approved medical care. Usually, there are no out-of-pocket expenses.

In addition, BWC covers the cost of medications prescribed by your doctor. Tell your pharmacist the prescription is for workers' compensation and be prepared to give the pharmacist your Social Security number, date of injury and BWC claim number.

Your doctor should submit medical bills to the MCO. If you receive a bill, contact the doctor who sent you the bill and advise him or her that the treatment was for a work-related injury. Give the provider your claim number, the MCO's name and request that the bill be sent to the MCO.