

## Who pays for my medical bills?

If BWC has allowed your claim, and a BWC-certified provider 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. Tell the pharmacy the prescription is for workers' compensation and be prepared to give the pharmacy your Social Security number, date of injury, and BWC claim number.

Your POR and treating providers should submit medical bills to your MCO. If you receive a bill, contact the provider office 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.

## Who will help me get back to work?

Work with your medical provider, employer, and MCO to identify job tasks that help to keep you working and receiving your full paycheck. 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 health-care provider 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.

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

## 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 [bwc.ohio.gov](http://bwc.ohio.gov).
- Consideration for all available benefits and rehabilitation services we offer.

## 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 [bwc.ohio.gov](http://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 [bwc.ohio.gov](http://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.**



**Bureau of Workers' Compensation**



**What to do when you're**

**INJURED  
AT WORK**

## 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. In some cases we will compensate you for 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 health-care provider 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) on [bwc.ohio.gov](http://bwc.ohio.gov).

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

- BWC assigns a claim number.
  - You will receive an informational letter with the claim number, claim specialist assigned, and your MCO.
  - You, your health-care provider(s) and employer send your MCO all the information about your work-related injury/illness
  - BWC begins evaluating information about your injury/illness.
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- 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?



## You will receive an informational letter with your:

- BWC identification card.
- Claim number.
- Claims specialist assigned.
- MCO.

## Your claims-support team

- BWC**
- Allows or denies your claim.
  - Processes compensation payments.
  - Addresses requests for additional conditions.

- MCO**
- Works with your health-care provider to help you receive appropriate medical care.
  - Authorizes and denies treatment requests.
  - Pays medical bills.

**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 health-care provider visit.

## How do I choose my health-care provider for ongoing care?

You can see any health-care provider 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 provider who is qualified to treat your injury. When you select a physician, this provider is referred to as your physician of record (POR) in workers' compensation. Your POR is responsible for:

1. Providing care and coordinating your care with other physicians and providers 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 provider if he or she is BWC certified. BWC's website has a list of BWC-certified providers. In addition, if you would like help finding a qualified provider, your MCO will be happy to assist you.

## May I change my Physician of Record (POR) once my claim is filed?

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