



THE MISSION of the Ohio Bureau of Workers' Compensation is to be the best workers' comp insurance carrier in the country.

# New Dawn For Ohio

Staff and stakeholders share perspectives on the striking turnaround of Ohio's workers' comp system. **BY MICHELLE KERR**

The Ohio Bureau of Workers' Compensation, by far the largest of the country's remaining four state-run workers' comp monopolies, has endured some turmoil in its century-long history.

Only a decade ago, the Bureau struggled under the weight of harsh criticism for high rates, poor claims handling and medical management, and excessive administrative costs.

To add a little salt to the wounds, the "Coingate" scandal broke in 2005, revealing that most of the Bureau's \$50 million investment in rare coins had vanished, stolen by a former Toledo coin dealer.

With pundits insistent that it was time to close the book on monopolies for good, it may have seemed to most observers that Ohio would be next in line to succumb to calls for privatization.

Fortunately for Ohio, though, the story took a different turn.

Since 2011, the Ohio BWC has reduced private employer average base rates, bringing rate levels down by 21.4 percent, and reduced average rates for public employers to their lowest level in more than 30 years.

The BWC has also returned \$2 billion to Ohio private and public employers in the form of two publicly lauded rebates, made possible by careful management and investing.

"When you think of \$2 billion dollars in Ohio's economy, particularly small businesses, that's a huge shot in the arm," said Roger Geiger, vice president and Ohio Executive Director of the National Federation of Independent Business (NFIB).

"We've heard about folks being able to expand operations, we've heard about a more aggressive commitment to workplace safety, new equipment purchases, those kinds of things."

"Two billion in premium rebates is pretty significant to the employers of the state," agreed Eric Burkland, president of the Ohio Manufacturers' Association.

"I have friends and counterparts around the country and they're saying, 'What are you guys doing in Ohio?'"

At the same time, the Bureau has tripled funding for safety grants, increased commitment to workplace safety by up to \$35 million over the next

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— ERIC BURKLAND, PRESIDENT, OHIO  
MANUFACTURERS' ASSOCIATION

two years, and also saved the state \$80 million by shrinking the Bureau's budget from its 2010-2011 allocation.

And there's more. A lot more. What a difference five years can make.

## CHASING RABBITS

This remarkable turnaround began in January 2011, when Ohio Gov. John Kasich appointed Steven Buehrer as CEO and administrator of the Ohio BWC. Buehrer, a lawyer turned legislator with deep knowledge of the state's insurance and workers' comp legislation, had his work cut out for him. Where to even begin?

"Every day was like coming into a room full of rabbits, and they're running all over and you have to decide which one you're going to try to catch," said Buehrer, "because if you try to catch them all — you don't catch any."

Rate stabilization was at the top of the to-do list right off the bat, Buehrer said. Ohio employers had been suffering from rate turbulence for years.

"Low rates are good . . . . If we surveyed employers in Ohio we'd probably get a unanimous vote for lower workers' comp rates. But another key is stability, so that employers know what their cost of doing business in Ohio is going to be across a three-year or five-year period."

Reining in claims costs was also at the top of the list, and Buehrer's team tackled that from a number of angles. But part of Ohio's claims woes stem from legislative hurdles and what some call a "benefit-rich" workers' comp system.

"We came to see that we couldn't easily change the statutes," said Buehrer, "but there were a number of behaviors we could fix."

That meant moving to a claims triaging system in the BWC's local offices. Buehrer said that when claims reps were all acting as generalists, "they would tend to sort of forget it. If it wasn't a new claim and it wasn't urgent it would kind of sit on the back burner."

Under the new system, intake reps process claims through the first steps — typically for the first 30 days. Claims are then handed off to a return-to-work specialist, who coordinates efforts to get the person back to work as quickly as possible.

Another group handles long-term cases, working to determine what will help get the employee back to work or possibly into a rehab or retraining program. The system also includes remain-at-work specialists, said Buehrer. Once a person is back

## Summary

- Ohio BWC reduced base rates for private employers by 21.4 percent in five years.
- Employers are eagerly taking advantage of \$15 million in annual safety grants.
- \$2 billion in premium rebates was a huge boost for employers and the state's economy.

on the job, these specialists stay in contact, make sure they're doing well and fully re-engaged with the workforce.

"The idea is to keep the claim rep fresh and focused on the claim development and hopefully on the claim recovery," said Buehrer.

#### INVESTING IN SAFETY

The Bureau has made safety one of its top priorities. Buehrer credits Kasich leading the charge and making safety an emphasis for Buehrer and BWC's board of directors. Buehrer said that when the governor suggested tripling the safety grant program to \$15 million, he had concerns about being able to get enough employer take-up on all of it. He needn't have worried.

"The first two years since we tripled it, we got nearly every penny of it out the door," said Buehrer. At least 570 employers accepted grants. He says the BWC is already on pace to get all \$15 million awarded for the new fiscal year.

"We hear from our members that it doesn't take a lot of money to make some significant improvements, particularly for small businesses that don't have either the in-house expertise or the understanding of what they need to do," said NFIB's Geiger.

"Many of them operate with older equipment that needs to be updated or upgraded . . . We've seen a significant number of folks taking advantage of that program."

The BWC has also taken its safety commitment to the next level, with a research grant program that's funding

"We're going to fund this kind of thing every year," said Buehrer. "and our hope is that each year we'll be rolling out a half dozen to a dozen sets of results that we can share with the employer community, taking on some of the problematic workers' comp challenges and really getting ahead of the issues."

With progress being made on multiple fronts, the Bureau is now actively looking for ways to improve the delivery of medical care. In 2014, BWC, in partnership with Ohio State University, hosted an ongoing summit of about 100 stakeholders including business and labor leaders.

One of the fruits of that effort is a pilot program called the Enhanced Care Program. Jeremy Jackson, Ohio BWC's chief of public policy and strategy, said that the program attempts to assure providers they'll be paid for care, even if a claim is being adjudicated or litigated. It also seeks to address obstacles posed by non-occupational conditions or comorbidities.

"What we said to our physicians, was . . . in those instances where you see something that is broader than the work comp injury, let's reach out — let's see if the patient has health insurance, if they have a primary care physician. Can we get whatever parallel issues dealt with, so that the care for the work comp injury can resume and we can ultimately get them back to work," he said.

The pilot program gives physicians accepted into the program more discretion and a broader set of responsibilities, in exchange for reduced paperwork and additional pay.



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— OHIO GOV. JOHN KASICH

rate setting — predictability of the insurance function," said Burkland.

"There's much better claims management, both on the indemnity side and on the medical side. That leads to the desired result — that our injured workers are getting the care they need more quickly, so they can get back to work in a timely and safe manner. It really has created better workplaces.

"They've also upped their game in safety. There are some cool programs that my members can avail themselves of in safety, different grant and loan programs. All those things you want in a good insurance company, we're now getting from the Bureau."

He said the "secret sauce for Ohio, in my opinion, is we've got a real strong governance model that's been put in place. The insurance operation that's in place has good management and more transparency. . . . That just makes for a healthy decision-making process."

The governor is equally gratified to see what the Bureau has been able to accomplish in such a short period of time.

"When I appointed Steve head of BWC, I asked him to find ways to turn Ohio's workers' compensation system from an economic roadblock into a partner for economic growth, while maintaining the safety of Ohio's workforce," Kasich said in an email.

"He's done exactly that, reducing workers' comp costs for employers, returning \$2 billion in rebates, and modernizing operations, all while ensuring safer workplaces and better care for injured workers."

Buehrer identified a few of the basic elements driving the forward motion at Ohio BWC.

"You've got to have good people," he said.

"It's not always about people who have technical expertise — although that matters — but it's people who want to make your organization better. We've been blessed with a good group of people, some of whom were here when I came and some we've brought on board.

"You have to innovate. You have to try new things. We've had a couple of pilots and a couple of ideas that didn't pan out so we didn't pursue them and we went in different directions. But if you're afraid to try in the first place, you're never going to find the innovation — you're never going to find the victories that we think make the most difference for our customers."

Transparency and constant communication are vital, he added.

"We need to make sure that whatever it is that we're doing in the workers' comp space, that we're doing it right, and that we're transparent about it and communicate about it."

Buehrer has personally given 275 speeches across the state. He has also appointed a regional business development manager in each of the four regions of the state to go out and interface with business groups, answering questions and spreading the word about what the Bureau is working on.

If Ohio does have a "secret sauce," as Burkland suggested, the reason it works is because Buehrer is the one stirring it, said BWC's Jackson.

"He is very genuine about wanting to do his best by the customers that we serve every day," said Jackson.

"The humility that he has, and the natural leadership that he espouses, have been very beneficial to the organization and to the customers that it serves.

"One of the things that Steve has done better than anyone I've had the privilege of working for in my 15 years at BWC is he takes the time to listen and be inclusive," he added.

"Rather than trying to come up with the solution in an insular manner . . . he gets everybody involved in the conversation."

That approach, which includes stakeholders and customers, he said, nurtures respect and trust. And it has helped build the kind of stable foundation needed in order for innovation to occur.

It also offers BWC the opportunity to take risks, knowing that all initiatives may not be successful, he said, because "suddenly it's not an 'us-or-them' thing, it becomes a 'we' thing."

Buehrer said he will continue the push for progress by encouraging senior leadership to identify the best practices of other companies and build strategies around how to emulate those best practices.

"We've set our sights pretty high," he said.

"I want us to be the best workers' comp carrier in the country."

**MICHELLE KERR** is an associate editor with *Risk & Insurance*®. She can be reached at [mkerr@lrp.com](mailto:mkerr@lrp.com).



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work currently underway in institutions across the state.

"I wanted to get on the offensive side of safety and not just respond to accidents or injury types," Buehrer said.

"We sent out a competitive RFP to all the research institutions in Ohio and said, come in and propose something . . . and tell us what vexing problem in workers' comp you'd like to look at . . . and what are the solutions for it."

The RFP specified that projects should be in the \$500,000 to \$1 million range, and be able to be completed in 12 to 18 months. BWC received 26 proposals and ultimately funded nine in January 2015. The first of the completed projects are expected at the end of this year.

#### SECRET SAUCE

The privatization debate may never go away completely, but employer groups tend to have a practical perspective about it.

"We take the viewpoint that [public vs. private] is a secondary question," said Ohio Manufacturers' Association's Burkland.

"The question is, is the system designed well? Is it the right benefit mix, the right rating mix, the right medical management mix? Whether it's public or private, that's kind of the key."

What there is no debate on is whether Ohio employers and employees are better off now than they were five years ago.

"There's more predictable pricing,



Nov. 24, 2015

## **Out of State Coverage Option Aims to Ease Business Expansion**

Employers based in Ohio but with employees working in other states will be able to sign up for a new coverage option expected to be in place at the first half of next year.

The new option is available because of a law enacted last year that allows the Ohio Bureau of Workers Compensation to contract with an insurer to provide out-of-state coverage. The bureau's board of directors on Friday approved the rules governing the optional policy offering. With state differences in workers' compensation laws, it can be confusing for businesses and workers, said BWC administrator Steve Buehrer.

"This policy offering will bring much-needed clarity for these employers and make it easier for them to expand across the border and still make sure their employees are protected," Buehrer added.

The BWC does provide coverage for employees working temporarily outside of Ohio. Problems occur when the worker files a claim in another state.

Treatment can be delayed and businesses can be subject to penalties by the other state, said Buehrer.

"These programs will provide uniformity and certainty to Ohio employers and injured workers by providing a single, reliable entity from which to purchase other state's coverage," said aid Roger Geiger, executive director of the National Federation of Independent Business/Ohio.

Employers must have the majority of their business in Ohio to be eligible for the coverage option. Interested employers will apply directly to BWC, which will determine eligibility and the premium cost for the optional coverage.

## Akron Beacon Journal

June 21, 2015

### Ohio to launch pilot program to get injured workers back on job faster

Rick Armon

The Ohio Bureau of Workers' Compensation is launching a pilot program in Northeast Ohio that it hopes will get injured workers back on the job quicker.

The new Enhanced Care Program calls for doctors to treat work-related injury cases just as they would any normal health-care claim, reducing state-required paperwork and allowing employees to get treated faster.

The state also hopes, with people back to work sooner, it reduces the cost of claims.

"Quicker, better treatment is better every time in terms of outcomes," agency Administrator Steve Buehrer said. "It's better for the injured worker and it's better for the employer."

Some cases languish because of broader health issues or delays, and the longer people are out of work, the less likely they are to return, he said.

He estimated that the program could cut five to eight days off of typical cases and up to 20 to 25 days off involved cases.

It will begin July 1 and run between six months and a year in 16 counties, including Cuyahoga, Medina, Portage, Stark, Summit and Wayne.

Northeast Ohio was selected because of "the number of high-quality health-care providers and systems in the area," the agency said. Eighty doctors and seven health care systems, including Akron General, Summa and Aultman, have signed up already, the state said.

The pilot program will focus only on knee injuries and uncontested claims. There are an estimated 4,000 knee injuries each year in the 16-county region.

About 400 to 500 cases are expected to go through the program.

"We're going to give the physician the ability to treat everything about the knee," Buehrer said. "You might not appreciate what a revolutionary idea that is, but in our system that's revolutionary."

Doctors will be paid 15 percent more than what the state pays now for certain services as an incentive to participate.

The state will collect data that include which doctors are best in treating injuries.

If successful in getting employees back on the job sooner and lowering the costs of claims, the program could expand to other regions of the state.

The program has the support of health care, business and labor leaders.

“Small businesses rely on their skilled employees to be successful,” Roger Geiger, vice president and executive director of the National Federation of Independent Business-Ohio, said in a prepared statement.

“Too often, we see a workers’ comp claim linger in the system for far too long, which is harmful for the claimant and the competitiveness of the employer.”



## **Revamped Pharmacy Program Protecting Health and Safety of Ohio's Injured Workers**

A new report details the success of the Ohio Bureau of Workers' Compensation (BWC) first-ever outpatient medication formulary, as well as future steps BWC will take to protect injured workers from deadly drug regimens. Injured workers were prescribed 15.7 million fewer opiate doses in 2014 than in 2010, representing a 37 percent decrease. BWC implemented the closed formulary in 2011 to improve the efficiency and effectiveness of treatment, limit inappropriate uses of medications and lower prescription costs.

"Our goal is to ensure injured workers in Ohio are receiving effective, clinically grounded treatments that help them heal while protecting their well-being so they can regain their footing and return to work whenever possible," said BWC Administrator/CEO Steve Buehrer. "Prescription medications should assist in recovery following a workplace injury, and we've put safeguards in place because no one should suffer from addiction or an unintentional overdose while trying to get back on their feet."

The report was delivered by John Hanna, BWC's pharmacy program director, during the fourth annual National RX Drug Abuse Summit in Atlanta, Georgia. Hanna provided the national audience an overview of the BWC formulary, and discussed the impact it's had on drug and opiate use by injured workers since it went into effect in September 2011.

After implementing the formulary, BWC began refining coverage for opiates as well as coverage of muscle relaxants and anti-ulcer agents, which are also commonly overprescribed and misused. Over that period of time, prescriptions for muscle relaxants and anti-ulcer medications decreased by 72 percent and 83 percent.

"Our focus when implementing the formulary and making subsequent changes has been on the clinical rationale, and BWC's goal of ensuring the medications injured workers receive following their injury do not ultimately hinder their recovery," said Hanna.

Hanna stressed that injured workers can face risks beyond those posed by opiates. Moving forward, BWC will be targeting dangerous combinations of medications prescribed by multiple physicians. After detecting those at the highest risk, BWC will work with their physicians or make referrals to managed care organizations to ensure injured workers aren't receiving medication combinations that can be deadly. BWC will be studying its data about injured worker medication and hopes to present early findings to its pharmacy and therapeutics committee this summer.

Ongoing improvements to the pharmacy program have also produced dollar savings. In 2014, BWC's total drug costs were 16 percent, or \$20.7 million, less than in 2010. Opiate costs were down 36 percent (\$19.9 million); muscle relaxant costs were down 78 percent (\$3.3 million); and anti-ulcer costs were down 95 percent (\$6.4 million).

With 859,000 open claims, BWC is the largest state fund workers' compensation insurer in the country. The agency paid \$1.7 billion in total benefits during fiscal year 2014, including \$662 million in medical spending and \$109 million in pharmacy benefits.

## Columbus Dispatch

March 23, 2015

### Going to work in Ohio gets safer

*Safety push, technology, more service jobs mean fewer injuries and claims*

Mark Williams

Ohio's workplaces are becoming safer.

Fewer people are getting hurt or sick on the job, and not as many people are dying.

Increased focus on safety by employers and workers is a key reason why workers' compensation claims for companies and government agencies covered by the Ohio Bureau of Workers' Compensation have fallen by nearly two-thirds since 1998.

But that is far from the only reason. The decline also reflects a move away from a manufacturing-based economy to one that is more service-job oriented. And many of the remaining manufacturing jobs have become safer because technology and automation have replaced some of the most dangerous work.

Employers are benefiting because the amount they pay the state for insurance coverage has been declining for years.

Adam Logan, owner of commercial coatings and general contractor Forjak Industrial on the South Side, said safety is a constant point of emphasis for his 20 workers. The company has never had a workers' compensation claim.

"What's the point of having a company if people are going to die or not go home to their families? That's kind of dumb," he said.

"We never use the words 'Speed up, you're going too slow.' Slow and steady and do it right." Technology is important as well to Forjak. Logan and his staff have invented a forkliftlike machine that can be used to power-wash and paint buildings, an innovation that substantially reduces the risk of injury to workers and paints buildings more quickly and efficiently than when workers use paint sprayers and rollers.

The new approach also has eliminated the need to spend hours in a bucket truck, often 15 or 20 feet off the ground.

### A bigger trend

Ohio isn't alone in seeing a decline in claims. The trend is also playing out nationally.



In Ohio, employers had 97,572 bureau-covered claims for the fiscal year that ended on June 30, roughly a third of the number in 1998, when 273,174 injuries resulted in claims.

Workplace deaths in the state have dropped from 331 in 2003 to 107 last year. That figure covers all employers, not just those insured by the bureau.

The reductions have helped reduce workers' compensation premiums that private employers in Ohio will pay to just \$1.40 per \$100 of payroll this year compared with \$3.14 in 1996. The rate is an average, with some companies and some industries paying more than others. The bureau covers about 250,000 companies. About 1,200 employers with about 2 million workers are self-insured.

Of the 97,752 claims, 84,688 were for just medical injuries, defined as a claim when seven or fewer days are lost from the job because of an injury or occupational disease. The bulk of the rest are for injuries for when a worker missed at least eight days of work because of the injury or disease.

For context, Ohio had nearly 5.5 million people who were employed in January.

"Employers and employees are much more conscious about safety and what they need to do to come home safely at the end of the day," said Stephen Buehrer, the bureau's administrator and CEO.

When the bureau proposed another round of rate cuts last summer, it also announced \$35 million in new safety initiatives meant to reduce worker injuries. The initiatives include expansion of the "Safety Council Program" to incorporate health and wellness programs and expansion of a program that gives matching grants to employers that buy equipment that will substantially reduce or eliminate injuries and illnesses.

Far more attention is paid to safety in today's manufacturing environment, said Eric Burkland, president of the Ohio Manufacturers' Association.

"Manufacturing has completely changed from dirty, dark and dangerous to highly automated and 'safety first,'" he said.

It's a view echoed by Tim Burga, president of the Ohio AFL-CIO, which has about 700,000 union members.

"Training and education has become much better," he said. "Labor unions, in particular, are working closer with safety programs and return-to-work programs."

Burga also says bigger trends are making work safer.

“We have less heavy manufacturing, and that translates into not as many dangerous jobs. A large part of it is globalization and unfair trade,” he said.

State employment data shows how much the labor force has changed since 1998.

The state, for example, has fewer jobs today than it did in 1998, especially in sectors such as manufacturing and construction, where injury rates for workers are higher.

Automation, technology and moving jobs to lower-wage countries have cost the state nearly 350,000 manufacturing jobs since 1998. The state has lost 43,000 construction jobs since then. Meanwhile, there has been an increase in jobs that are less physically demanding as the economy moves to one focused more on services such as health care.

### **Questions arise**

A recent Labor Department report criticized workers’ compensation programs across the country.

There have been complaints that injured workers, in an effort to avoid filing workers’ compensation claims, try to have injuries treated with their medical insurance or end up on disability for a work-related injury. They fear they could lose their job if they file a workers’ compensation claim or be punished in some other way.

That means the cost of an injured worker is often borne by the worker, their families and taxpayers, the report said.

“Changes in state-based workers’ compensation insurance programs have made it increasingly difficult for injured workers to receive the full benefits (including adequate wage-replacement payments and coverage for medical expenses) to which they are entitled,” the report said.

“Employers now provide only a small percentage (about 20 percent) of the overall financial cost of workplace injuries and illnesses through workers’ compensation. This cost-shift has forced injured workers, their families and taxpayers to subsidize the vast majority of the lost income and medical-care costs generated by these conditions.”

“Nobody wants to be out of work,” said Katherine Ivan, an attorney who specializes in workers’ compensation cases. “Nobody wants to disappoint the boss. Really, everybody (just) wants to get fixed.”

Despite the reduction in injuries and deaths, the amount that Ohio pays every year for claims has remained about steady at under \$2 billion. For the most recent fiscal year, the total was \$1.7 billion.

Of that amount of money, about \$1 billion is typically paid each year as compensation to workers and their families for injuries. The rest covers medical expenses.

While there might be fewer injuries, the injuries that do occur tend to be more serious, said Steve Wurzelbacher, director of the Center for Workers' Compensation Studies at the National Institute for Occupational Safety and Health.

The key to driving claims even lower in the future is to continue to work on preventing them in the first place, he said.

"Overall, we're encouraged by the downturn," he said.

"But we're not satisfied. We want to improve safety and health. The bottom line is more research is needed to understand these trends."

## Business Insurance Magazine

April 28, 2015

### Ohio employers get workers comp premium payment options

Bill Kenealy

The Ohio Bureau of Workers' Compensation Board of Directors has approved a plan that will give employers greater choice in how they pay their annual workers compensation premiums under the state's revamped billing system.

Effective July 1, the state will transition to a prospective billing system, which requires employers to pay their workers comp premiums upfront, rather than after they have received comp coverage.

When the bill containing the [switch to prospective billing](#) was signed into law last year, it required employers to make payments every other month in the first prospective policy year and 12 monthly payments in subsequent years. Under the plan approved on Friday, Ohio employers now can pay their annual premiums in two, four, six or 12 installments.

Ohio bureau Administrator and CEO Steve Buehrer said the switch to prospective billing is expected to provide a number of benefits to Ohio employers, including an overall reduction in rates due to an increased ability for the Ohio bureau to detect noncompliance and fraud.

"Prospective billing is not only the standard across the insurance industry, it will bring a number of benefits to Ohio employers, including the \$1.2 billion in premiums BWC will pay on their behalf as we make the transition," Mr. Buehrer said in a statement. "We're pleased to offer more flexibility as part of our ongoing efforts to modernize our operations and provide the quality service that Ohio employers expect."

## FraudWire

April 21, 2015

### Social media looms large in Ohio workers comp outreach

James Quiggle, Coalition Against Insurance Fraud

From social media and *YouTube* videos to multi-media news releases, the fight against workers compensation fraud in Ohio is reaching the public.

The [Ohio Bureau of Workers' Compensation](#) is the state agency that is the sole provider of workers-comp insurance to Ohio employers. It also investigates fraud.

The investigative department works closely with the agency's communications department to create and share fraud case information with the public, news media and industry leaders.

"We've found that one size doesn't fit all when sharing our fraud news with our audiences of injured workers, employers and medical providers in Ohio, plus our peers around the nation," said BWC Administrator/CEO Steve Buehrer. "Our Special Investigations Department continues seeking ways to educate the public about fraud and deter future schemes."

Traditional news releases often include links to booking photos and case-surveillance videos, which news media can view and use immediately. The agency takes it a step further by posting the same information on its [fraud blog](#) and *Facebook*, *Twitter* and *YouTube* accounts. The blog and social-media accounts were opened several years ago, and the department added its *Fraud Friday* social-media campaign in 2013 to highlight case information and educational articles about the successes and inner workings of the department.

The agency has two *Twitter* accounts. One is devoted to ongoing cases 24/7, @OhioBWC Fraud. The agency's main account, @OhioBWC, highlights *Fraud Friday* content at the end of each week.

Social media is a way to post information, connect with the public and investigate cases. Consumers and other sources sometimes send *Facebook* messages to BWC with fraud case leads that might otherwise have gone undiscovered.

Investigators also form one of BWC's most important public-awareness assets.

They've found that traditional face-to-face contact is also effective in delivering their messages to the public. A partnership between BWC's Special Investigations Department and other law enforcement agencies, business groups and the general public plays an important role in that element of their outreach strategy.

Special agents annually make dozens of fraud presentations to groups of internal and external stakeholders, such as chambers of commerce and bar associations. These presentations are made throughout Ohio and beyond.

During presentations to the general public, special agents teach consumers how to recognize and report fraudulent behavior such as false worker injury claims or employer premium scams. Jennifer Saunders, head of the department, gave a talk to investigators about prescription fraud and pill mills at the annual meeting of the International Association of Special Investigation Units in September.

Social media also figures prominently on the investigative side. SID's digital forensics unit uses social media research to support investigations conducted by other internal investigation teams. The unit handled 139 requests from agents during FY 2014. They conducted in depth social-media reviews to track down employment information for individuals, and information about potential suspects and co-conspirators.

That research comes around full-circle when suspects are convicted. The cases are included in news releases and posted on social media.

All in all, BWC uses these methods to deliver a strong message to would-be fraudsters: Don't do it.