

The New Streamlined Ohio Bureau of Workers' Compensation

We're changing the way we do business to better serve Ohio business

Nothing can be more frustrating than attempting to manage your workers' compensation program and having to coordinate with several people. That's not only aggravating, it's also not the best use of valuable time and resources.

That's why the Ohio Bureau of Workers' Compensation (BWC) is changing the way we work. We're breaking down the communication silos, busting the bureaucracy and setting up a new service-delivery model that will serve Ohio's employers and their injured workers more effectively and more efficiently.

Enhancing process for continuous improvement

Our new business model focuses on continuous process improvements that will dramatically reduce workers' compensation costs, provide a more competitive business development environment, better coordinate health care for Ohio's work force and improve workplace safety.



Here's how it will work

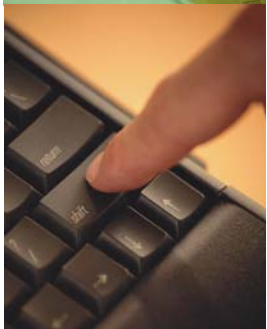
We've added auto adjudication to fast-track claims determination.

An electronic process for reviewing information received on the *First Report of an Injury, Occupational Disease or Death* (FROI), auto adjudication only applies to simple injury claims that are highly predictable and typically low cost, such as scrapes, cuts and contusions. If certain conditions are met, the system automatically will allow the claim and provide correspondence, without manual processing.

This will allow BWC personnel to spend more time working with claimants who have sustained more severe injuries. By focusing on high-severity, claims, BWC can help injured workers get the care they need quickly, so they can return to work as soon as medically possible.

An added benefit to this more focused care is a reduction in employers' workers' compensation costs, which also helps Ohio create a more competitive environment for new business development.

Of course, employers, injured workers and their representatives will always maintain the right to dispute a claim's determination.



New multi-disciplined customer-care teams provide a single point of contact for coordinated management and expedited service delivery

We're creating multi-disciplined customer-care teams to better coordinate care for injured workers, streamline management of employers' workers' compensation programs and better coordinate medical treatment. Employers will have a **single point of contact** for all the answers to their workers' compensation questions.

Customer care teams provide a more concentrated focus on injury prevention and workplace safety. Every integrated customer-care team will include staff from BWC's employer- and injury-management services divisions and managed care organizations dedicated to working with employers to develop workplace safety programs, return-to-work plans, and injury-prevention and risk strategies.

We believe our job is not done until every Ohio worker returns home safely at the end of the day.

Cost savings create a better environment for new business development

BWC's new business model puts more emphasis on assisting employers with the Big 3: frequency, severity and lag time. Since claims drive workers' compensation costs, significantly decreasing claims severity, frequency and lag time will help keep workers' compensation costs lower for the employer. These lower costs make Ohio a more fertile ground for new business development.

The best workers' compensation claim is the one that never occurs

Our new business model also emphasizes loss-prevention and loss-control strategies. We strongly believe the best workers' compensation claim is the one that never happens. Our loss-prevention strategies focus on finding ways to help employers improve workplace safety and prevent injuries before they occur. Loss-control strategies, on the other hand, are designed to resolve claims quickly and to provide injured workers with the care they need promptly, so they can return to work and to a normal life – as soon as medically possible.

We expect to be fully operational by 2006

By 2006, we expect the new business model to be fully operational. We are, however, currently phasing in components of the model as soon as they are completed. Results so far look promising. Implementation of each new phase strengthens BWC's end goal of streamlining customer service, reducing workers' compensation costs and providing a safer workplace for all of Ohio's workers.

We're changing the way we work. And it's working for Ohio workers and employers