

BWC Update

News from the Ohio Bureau of Workers' Compensation

Private employers: Rating plan, program signups changing for prospective billing

The way you pay BWC for workers' compensation coverage is changing. BWC is transitioning private employers to prospective billing on July 1, 2015, meaning that payments will be made before coverage is extended. This effort will help BWC modernize its operations and provide better service to Ohio's employers.

This switch to prospective billing impacts rating plan and program sign-up deadlines. For the policy year beginning July 1, 2015, these deadlines are:

- Nov. 24, 2014 – group-experience rating;
- Jan. 30, 2015 – group-retrospective rating, individual-retrospective rating, Deductible Program and One Claim Program;
- May 29, 2015 – Destination: Excellence programs.

In May 2015, private employers will receive estimated premium notices and certificates of coverage. Employers should review the certificates for accuracy and contact BWC if something is incorrect. Each certificate will have new language that says coverage is conditional upon payment of premium.

A transition credit will be provided to private employers, as long as they are in good standing. Lapsed policies must be rectified prior to July 1, 2015, to receive the transition credit.

You will receive an invoice from BWC for your September and October premium payment, which will be due Aug. 31, 2015. On that invoice, you will see a transition credit for July and August.

A private employer timeline, frequently asked questions and more resources about prospective billing are available at bwc.ohio.gov.

Questions? Please contact [your local BWC customer service office](#), call 1-800-644-6292, or [email BWC](#).

