



CompNotes

FALL 2016

A PUBLICATION OF COMPMANAGEMENT

PRIVATE EMPLOYERS Group Rating Last Chance to Enroll!

Deadline: Monday, November 21, 2016

Has your organization finished your enrollment for group rating participation for the 2017 policy year? If not, do not waste another minute. The deadline for enrollment is less than one month away! Don't miss your opportunity to save up to 53% (maximum discount allowed by BWC) off of your annual workers' compensation premium.

For the 2017 policy year, the Ohio Bureau of Workers' Compensation (BWC) enrollment deadline is Monday, November 21, 2016. In order for CompManagement to timely file all enrollment information with the BWC, we request that your re-enrollment materials be received by our office on or before November 14.

If you are in the process of reviewing savings quotes from other group administrators, please make sure that you are examining them thoroughly to ensure that you are comparing similar discounts and service offerings. This important decision affects how much you pay in workers' compensation premiums, as well as who will be handling any claims incurred by your injured employees.

If your organization is not eligible for Group Rating for the 2017 policy year, there are other premium discount options available (Group Retrospective Rating, Individual Retrospective Rating, EM Cap, One Claim, etc.) that offer a variety of discounts and may be compatible with other programs for potentially larger savings.

Our experienced colleagues are able to pinpoint the greatest savings discount for which your organization is eligible. We encourage you to explore your best option with one of our representatives to see how your organization can realize your maximum savings for 2017. Please contact CompManagement at (800) 825-6755, select option 3 and speak to a customer support representative as soon as possible.

To wrap up your enrollment today and pay online, please click on the button to the right.



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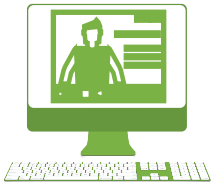
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Remaining 2016 Webinar Sessions

Workers' Compensation

Session	Date	Session Start Time
Return to Work Strategies	Oct 27	2:00 pm (est/edt) - all employers
Workers' Compensation 101 - An introduction to Ohio's Workers' Compensation System <i>This session has been certified by the Ohio Bureau of Workers' Compensation for 1-hour of the 2-hour safety training requirement for group and group retrospective-rated employers.</i>	Dec 6	10:00 am (est/edt) - all employers
Public Employers (cities, counties, villages, schools, etc.) - Gaining a Better Understanding to the True-Up Process	Dec 13 Dec 15	10:00 am (est/edt) - public employers only 2:00 pm (est/edt) - public employers only

For a full description of each course, please [click here](#). All client education programs listed above are offered at no charge to current clients of CompManagement. **All sessions are approximately 60 minutes in length.**

REGISTRATION

Registration for our Client Education Program webinar sessions is easy! Simply send an email to: seminarsvp@sedgwickcms.com. Be sure to indicate the following: company name, BWC policy number, session name, session date, name(s) of those wishing to attend and an email address for each person attending.

Unemployment Compensation

Session	Date	Session Start Time
Unemployment Compensation 201 - Protesting Unemployment	Nov 10	1:30 - 3:00 pm (est/edt)
Unemployment Compensation 401 - Taxes & Rating	Nov 16	1:30 - 3:00 pm (est/edt)

For a full description of these courses, please [click here](#). The client education program listed above is offered at no charge to current clients of CompManagement. **All sessions are approximately 90 minutes in length.**

All of these sessions qualify for 1.5 recertification credit hours (RCHs) each through the American Payroll Association.

REGISTRATION

Registration for our Client Education Program webinar sessions is easy! Simply send an email to: ucwebinars@sedgwickcms.com. Be sure to indicate the following: company name, session name, session date, name(s) of those wishing to attend and an email address for each person attending.



2016 Safety Academy - 4th Quarter

CompManagement’s Safety Academy courses provide you with compliance programs to meet OSHA’s core regulatory standards, while also equipping you with industry-specific and safety oriented tools to reduce occupational incidents and eliminate physical hazards. Our courses are also a great way to fulfill the Ohio Bureau of Workers’ Compensation 2-hour training requirements for Group Rating or Group Retrospective Rating participants who have had a claim in the past year. Sessions scheduled for the remainder of the 4th quarter of 2016 include:

Session	Date
HB 523 - Updates on Legalization of Medical Marijuana (1 hour session) <i>* This session is free to attend for all current clients of CompManagement*</i>	October 20
Safety Strategies for Claim Prevention, Job Safety Analysis and Accident Investigation (2 hours session)	November 3
Job Safety Analysis (JSA) & Hazard Assessment (1 hour session)	November 17
OSHA Recordkeeping (2 hour session)	December 8

All sessions begin at 10:00 am (est/edt). For full descriptions of each 4th quarter course, please [click here](#).

REGISTRATION

[Click here](#) to register online for 4th quarter sessions. Registration is \$25 per person for 1 hour sessions and \$50 per person for 2 hour sessions for CompManagement clients. For non-clients, the cost to attend is \$50 per person for 1 hour sessions and \$75 per person for 2 hour sessions. If you have any questions regarding registration, please contact Cassy Taylor via email at Cassy.Taylor@sedgwick.com or via phone at (800) 825-6755, extension 65434.

Ohio BWC’s Safety Report Shows Decline of Workplace Injuries in Ohio

During a recent meeting of the Ohio Bureau of Workers’ Compensation (BWC) Board of Directors, Dr. Abe Al-Tarawneh, Superintendent of BWC’s Division of Safety and Hygiene, reported a 16.7 percent decrease in the rate of private sector injuries in the BWC system between calendar years 2010 and 2014. The Bureau of Labor Statistics Survey of Occupational Injuries and Illnesses shows the rest of the nation experienced an 8.6 percent drop over the same time period. During that period, total injuries in Ohio’s BWC system dropped from 105,568 to 95,802, a decrease made more significant considering a 7.5 percent growth in employment during the same time period.

“Ohio is becoming a leader in the workers’ comp industry with an impressive offering of workplace safety programs and services, and the state is now exceeding the national trend of declining injuries,” said BWC Administrator/CEO Sarah Morrison. “Ohio employers are recognizing the benefits of injury prevention and investing in a culture of safety, including partnering with BWC to make their workplaces safer.”

Dr. Al-Tarawneh’s report, which also shows an additional 4 percent drop in injuries in 2015 alone, also highlights the effectiveness of Ohio’s occupational health and safety programs and services in preventing injuries. The Division of Safety and Hygiene increased the number of employers utilizing one or more of its services by 70 percent between 2009 and 2015.

“During the past few years, the Division of Safety and Hygiene has significantly improved and expanded its operations,” said Al-Tarawneh. “We have introduced a mix of pioneering programs and services, along with new partnerships with educational institutions on safety research that could impact workplaces across the country. I encourage Ohio employers to take advantage of these services that can help protect their workforce by preventing injuries.”

Employers can visit www.bwc.ohio.gov to learn about BWC programs and services that can assist in lowering workers’ comp costs by making workplace safety improvements.



FAQ: Injury Recording & Recordkeeping

1. Who is responsible for keeping injury and illness records on an OSHA 300 or PERRP 300P log?

Private employers with 10 or more employees at any point during the year, with the exception of certain low-risk industries, are required to keep an OSHA 300 log. The list of certain low risk industries may be viewed [here](#). Private employers with 10 or less employees for the entire year are required to keep records if directed to do so by OSHA.

All public employers are required to keep a PERRP 300P log. There are no exemptions for public employers.

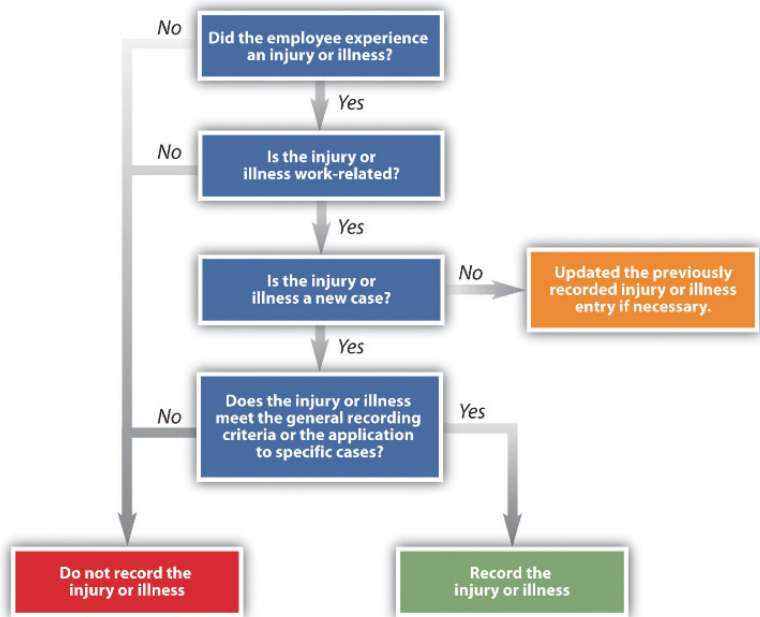
Definitions:

- *Public Employer:* cities, counties, public schools, etc.
- *Private Employer:* entities run by private individuals or groups
- *OSHA:* Occupational Safety and Health Administration
- *PERRP:* Public Employers Risk Reduction Program

2. What is a recordable injury or illness?

Employers must record each fatality, injury or illness that:

- Is work-related;
- Is a new case;
- Meets one or more of the criteria contained in the OSHA/PERRP recordkeeping instructions:
 - i. Death;
 - ii. Days away from work;
 - iii. Restricted work or transfer to another job;
 - iv. Medical treatment beyond first aid;
 - v. Loss of consciousness;
 - vi. Diagnosis of a significant injury/illness by a physician or other practicing licensed health care professional (PLHCP).



3. What cases are considered work-related?

- An event or exposure in the work environment either caused or contributed to the resulting condition;
- An event or exposure in the work environment significantly aggravated by a pre-existing injury or illness.

4. Are there any exceptions?

Yes, there are a few exceptions to the recordkeeping rule:

- Present as a member of the general public
- Voluntary participation in wellness program, medical, fitness or recreational activity
- Eating, drinking or preparing food or drink for personal consumption
- Symptoms arising in work environment that are solely due to non-work-related event or exposure (regardless of where signs or symptoms surface, a case is work-related only if a work event or exposure is a discernable cause of the injury or illness or of a significant aggravation to a pre-existing condition.)
- Personal tasks outside assigned working hours
- Personal grooming, self-medication for non-work-related condition, or intentionally self-inflicted
- Motor vehicle accident in parking lot/access road during commute
- Common cold or flu
- Mental illness, unless employee voluntarily provides a medical opinion from a physician or licensed health care professional (PLHCP) having appropriate qualifications and experience that affirms work-relatedness



5. How long do records need maintained and kept on file?

OSHA 300 and PERRP 300P logs must be kept on file for 5 years.

6. What is the employer required to post?

The information on the OSHA 300 and PERRP 300P logs must be transferred to the OSHA 300A and PERRP 300AP summary forms and

- Private employers must post the 300A in place for all employees to see from February 1-April 30 of each year
- Public employers must post the 300AP in place for all employees to see from February 1-April 30 of each year

7. Does injury and illness information need to be reported to OSHA or PERRP?

- Yes, public employers must submit their information from the 300AP for the prior calendar year online to PERRP at <https://www.bwc.ohio.gov/employer/forms/InjuryIllnessSummary/nlbwc/InjuryIllnessSummary.aspx> by February 1 each year (Information from the 2016 300AP is due by February 1, 2017).
 - *Private establishments with 250 or more employees in industries covered by the recordkeeping regulation (refer to question 1 to determine coverage) must submit information from their 2016 Form 300A by July 1, 2017. OSHA will provide a secure website for the electronic submission of information. The website will include web forms for direct data entry and instructions for other means of submission (e.g. file uploads).
 - *Private establishments with 20-249 employees in certain high risk industries must submit information from their 2016 Form 300A by July 1, 2017. OSHA will provide a secure website for the electronic submission of information. The website will include web forms for direct data entry and instructions for other means of submission (e.g. file uploads). A list of certain high risk industries may be viewed at <https://www.osha.gov/recordkeeping/NAICScodesforelectronicsubmission.pdf>.
- *Updated rule effective 2016.

8. What is not recordable?

Employers are not required to record an injury if it did not require treatment beyond first-aid:

- Using a non-prescription medication at non-prescription strength
- Administering tetanus immunizations (other immunizations, such as Hepatitis B vaccine or rabies vaccine, are considered medical treatment)
- Cleaning, flushing or soaking wounds on the surface of the skin
- Using wound coverings such as bandages, Band-Aids™, gauze pads, etc.; or using butterfly bandages or Steri-Strips™ (other wound closing devices such as sutures, staples, etc., are considered medical treatment)
- Using hot or cold therapy
- Using any non-rigid means of support, such as elastic bandages, wraps, non-rigid back belts, etc.
- Using temporary immobilization devices while transporting an accident victim (e.g., splints, slings, neck collars, back boards, etc.)
- Drilling of a fingernail or toenail to relieve pressure, or draining fluid from a blister
- Using eye patches
- Removing foreign bodies from the eye using only irrigation or a cotton swab
- Removing splinters or foreign material from areas other than the eye by irrigation, tweezers, cotton swabs or other simple means
- Using finger guards
- Using massages
- Drinking fluids for relief of heat stress

9. Are all recordable injuries or illnesses also workers compensation claims?

No, for example, if the injured party only received treatment from an in-house physician, a workers' compensation claim may not need to be filed. If the treatment was beyond first aid, it must be recorded on the 300 or 300P log.

10. What time frame does a log cover?

Each log covers one calendar year.

11. Where can additional information, forms and instructions be viewed and downloaded?

- Public employers may view the forms and instructions at:
<https://www.bwc.ohio.gov/employer/programs/safety/SandHPERRPDetails2.asp>
- Private employers may view the forms and instructions at:
<https://www.osha.gov/recordkeeping/index.html>



Washington Local Schools

Washington Local Schools is a K through 12 public school district. With over 850 employees, it is the third largest district in northwest Ohio, educating over 7,100 students. In 2010, Jeff Fouke, Treasurer, hired Jill Laytart as his assistant. Jill took over the day-to-day handling of the Workers' Compensation program.



Under Jeff Fouke and Jill Laytart's watchful eye, frequency of claims has plummeted by 47% and lost time claims fell from 9 in 2010 to only one in 2014. Overall premium has decreased by 37% despite an increase in payroll. Ms. Laytart and Mr. Fouke attribute this to a change in culture. They have worked to fully investigate claims; talking with witnesses, reviewing video and asking tough, detailed questions. In addition, they have educated School Administrators and Injured workers to understand the importance and benefits of returning to work quickly and safely.

The change in culture, additional steps taken investigating claims and reduction in claim frequency also led the school district to qualifying to participate in the Ohio SchoolComp Group Retrospective Rating program administered by CompManagement and sponsored by the Ohio Association of School Business Officials and the Ohio School Board Association. To date, districts enrolled have earned over \$12.4 million in savings by participating in the program.

Mr. Fouke and Ms. Laytart also have regular meetings with CompManagement, CompManagement Health Systems and their Bureau of Workers' Compensation Business Consultant to discuss programs and claims strategies. The Facilities Supervisor, Transportation Supervisor, Nutrition and Warehouse Supervisor and Human Resource Director take part in the meeting as well. This team approach has worked well, providing multiple perspectives and valuable input



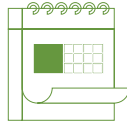
Jeff Fouke



Jill Laytart

CompManagement is proud to partner with Washington Local School District and we congratulate Jeff Fouke and Jill Laytart on a job well done.

Important Dates to Remember



Private Employers

November 21, 2016	Application deadline for Group Rating for the 7/1/2017 rating year
January 30, 2017	Application deadline for Deductible Program, Group Retrospective Rating, Individual Retrospective Rating, and One Claim Program for the 7/1/2017 rating year

Public Employers

November 21, 2016	Deadline to change installment options or to defer payment for the 1/1/2017 rating year
November 30, 2016	Application deadline for Drug Free Safety (DFSP), Industry Specific Safety (ISSP), and Transitional Work Bonus (TWB) Programs for the 1/1/2017 rating year
December 1, 2016	Deadline for Individual Retrospective rated employers to file settlement applications for inclusion on their next retrospective rating bill
December 1, 2016	Invoices mailed by BWC for the first installment of 1/1/2017 rating year premium
December 31, 2016	Deadline for group employers (rating & retro) with a claim in the green year to attend 2 hours of BWC approved safety training or complete BWC's online accident analysis form and safety class
December 31, 2016	Deadline for employers participating in the ISSP to complete their loss prevention activities (1-3 activities based on payroll) and SH-29 (on-site consultation survey), if applicable
January 2017	Payroll True-Up notices sent by BWC for the 1/1/2016-12/31/2016 payroll period (due 2/15/2017)
January 3, 2017	First prospective billing installment payment due for the 1/1/2017 rating year (unless employer opted to defer payment)
January 31, 2017	DFSP accident analysis training deadline; new supervisors have 60 days from hire date to complete
January 31, 2017	DFSP and ISSP online safety management self-assessment (SH-26) deadline

Early Payment Discount

The Ohio Bureau of Workers' Compensation (BWC) Board of Directors recently approved an Early Payment Discount for all employers starting January 1, 2017.

Any active policy that chooses to pay their full premium in a single payment (versus installments) prior to the first installment due date, will receive a 2% discount. (note: this discount cannot reduce premiums below the \$120 annual minimum)

When the payment is received, BWC will remove all remaining installment billings for the year and the 2% discount will be refunded to the employer. The 2% discount will not be adjusted during the true-up process at the end of the rating year.

If you have any questions regarding this discount, please contact your CompManagement Rate Analyst at (800) 825-6755.

New workers' comp opioid prescribing rule effective Oct. 1

Rule linking best prescribing practices to prescription coverage first of its kind in Ohio law

A new rule governing the prescribing of opioids to treat Ohioans injured on the job took effect on October 1, 2016. The changes target the prevention of opioid dependence by encouraging appropriate prescribing by physicians certified by the Ohio Bureau of Workers' Compensation (BWC). "This is a major step forward in protecting the health and safety of Ohio's injured workers," said BWC Administrator/CEO Sarah Morrison. "While opioids often play an important and necessary role in recovery from a workplace injury, long-term use can become a hindrance to recovery. This rule provides oversight essential to balancing the appropriate care required for recovery and overprescribing that endangers the health of injured workers."

Reimbursement for opioid prescriptions will now be limited to claims in which current best medical practices are followed. Those practices include the development of an individualized treatment plan, risk assessment and close monitoring of the progress and improvement in function of the worker. The goal is to ensure best practices are followed at the onset of an injury and throughout the course of treatment.

BWC will also now provide treatment for opioid dependence that arises from the use of opioid medications covered by BWC. Treatment for dependence could include psychological counseling and medication assisted treatment for recovery. Finally, a new peer-review process addresses a prescriber's failure to comply with best practices. Corrective action steps range from warning letters to decertifying physicians from BWC's network of approved providers.

BWC began making improvements to its pharmacy program in 2010. Since the creation of BWC's first-ever formulary, there has been an ongoing reduction in prescriptions for opiates, as well as commonly overused drugs. Total opioid doses have decreased by 18.9 million, or 44 percent, since 2010.

Source: www.bwc.ohio.gov

Public Employers – 2017 Rates Announced and Prospective Billing Continues

The Bureau of Workers' Compensation (BWC) Board of Directors has approved the following 2017 rates for public employer taxing districts. The rates reflect a 0% overall premium level change for the January 1, 2017 to December 31, 2017 payroll year.

NCCI Manual	Description	2016 Base Rate*	2017 Base Rate*
9430	Counties	1.22	1.24
9431	Cities	2.42	2.49
9432	Villages	2.06	2.05
9433	Townships	2.34	2.42
9434	Local School Districts	0.58	0.61
9435	Public Libraries	0.47	0.48
9436	Special Public Universities	0.34	0.31
9437	Joint Vocational Schools	0.34	0.31
9438	Public Work Relief Employees	0.39	0.49
9439	Public Emergency Service Organizations	11.43	12.57
9440	Public Hospitals	0.71	0.64
9441	Special Public Institutions	0.58	0.63
9442	Public Transit Authorities	2.13	1.92
9443	Special Public Authorities	1.39	1.32

*Rates are based per \$100 of payroll and do not include the additional 10.75% administrative fee.

Also, public employers should have recently received a communication from BWC regarding the 2017 policy renewal and installment options. With the change to Prospective Billing, public employers will default to a monthly payment schedule, with the first installment due January 3, 2017. However, public employers will have an option to defer their first payment until May 1, 2017. If an employer elects to defer, BWC will charge a 0.94% fee for the total amount that is deferred. To change the installment plan or to defer payments, BWC must be notified by November 21, 2016. If you have any questions regarding rates or prospective billing, please contact your CompManagement Rate Analyst at (800) 825-6755.



Unemployment Tax Season has Arrived – Evaluate your Options!

Unemployment tax season is upon us and now is the time to evaluate your unemployment tax options for 2017. Unemployment tax paying Ohio employers should be receiving their unemployment tax rate notices by December 1st for the upcoming policy year.

Ohio offers a couple of options that can be used to reduce an employer's unemployment tax contribution rate. They are:

- **Voluntary Contributions:** Employers that are experience rated are eligible to make a voluntary contribution that will lower their tax rate in the upcoming year. Paying a predetermined amount up front lowers the tax rate to the next lowest rate. However, this option is not always advantageous and needs to be evaluated carefully.
- **Common Rating:** If two or more entities have at least 51% common ownership, they can apply to be commonly rated. If common rating is selected, the Ohio Department of Jobs and Family Services will calculate a combined tax rate. Some employers in the common rating group may pay more and others may pay less than their individual experience rate. The goal with common rating is to have an overall net savings. As with voluntary contributions, this option should be evaluated carefully to determine whether or not common rating makes financial sense and to determine the best group(s) to form.

The deadline for electing either option is December 31, 2016. For our unemployment customers, as part of our standard services we can help you to evaluate both options. If you are a current client and wish to consider either option, please fax or email your annual tax notice, along with a breakdown of your ownership structure (who owns what percentage of each entity) to Roger Baker at (614) 790-8100 or you may email at roger.baker@sedgwick.com. If you are a CompManagement workers' compensation client and want to have us help evaluate your options, please contact Roger at (614) 376-5800.

Our Unemployment Department is now live on SIDES

The State Information Data Exchange System (SIDES) is a system that allows states to electronically transmit unemployment claims to employers and third party administrators (TPAs) in a nationally accepted standard format. Additionally, the SIDES system permits employers or TPAs to respond to unemployment claims electronically.

Sedgwick, CompManagement's parent company, is currently implementing the SIDES interface and is live with seventeen (17) states and continues to add more states. The states in which we are currently using SIDES are: Ohio, Arizona, Florida, Iowa, Indiana, Kansas, Kentucky, Maryland, Missouri, Mississippi, North Carolina, Nebraska, Oklahoma, Pennsylvania, South Carolina, Texas and Virginia. There are forty-five (45) states that are currently using this standard format for initial claims and we will continue to work with the remaining states in order to implement SIDES with them.

The benefits of SIDES are threefold:

- SIDES allows us to receive claims the same day the state sends them, thus reducing delays waiting for the mail. This allows us to give our unemployment clients greater time to respond to claims.
- SIDES provides improved tracking of responses to states. We are able to easily confirm that the electronic responses have been submitted and received timely.
- SIDES simplifies the entire initial claim process creating improved efficiency throughout the entire claims process, from setting up new claims, to submitting responses to the state.

Currently we are only exchanging information through SIDES relating to initial claims. However, we are looking forward to expanding the exchange to other claims related documents as the formats are developed and implemented in the various states.

For more news & information connect with us!

(800) 825-6755 | FAX: (866) 567-9380 | www.COMPMGT.com



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