



## Open Enrollment Ohio Managed Care Organizations (MCOs) April 30 - May 25, 2018 *A Message to Our Clients*

The Ohio Bureau of Workers' Compensation (BWC) will soon conduct another Managed Care Organization (MCO) Open Enrollment period, and you will most likely receive a number of inquiries from MCOs. To continue working uninterrupted with CompManagement Health Systems (CHS) as your MCO and resource for medical management of your workers' compensation claims, **you do not need to do anything.** But Open Enrollment does present an opportunity to remind our clients of why we recommend CHS.

As your third party administrator, CompManagement is focused on reducing your premium liability. Containing costs through aggressive claims management is a fundamental priority. But every day, we recognize the impact that our clients' MCO has on successful claim resolution.

The MCO function is crucial to manage the medical treatment and recovery process in claims, steering events toward a safe and cost-effective return to work. Our experience with managing the workers' compensation exposures of our clients utilizing the services of a variety of MCOs leads us to confidently recommend CHS.

Employers throughout Ohio continue to arrive at the same conclusion, selecting and retaining CHS in greater numbers than any other MCO. CHS has grown at a rate more than 250% higher than the nearest competitor through Open Enrollment since 2010. More importantly, CHS' has achieved the highest MCO client retention rate since 2014. **For more information, see the comparisons on the next page.**

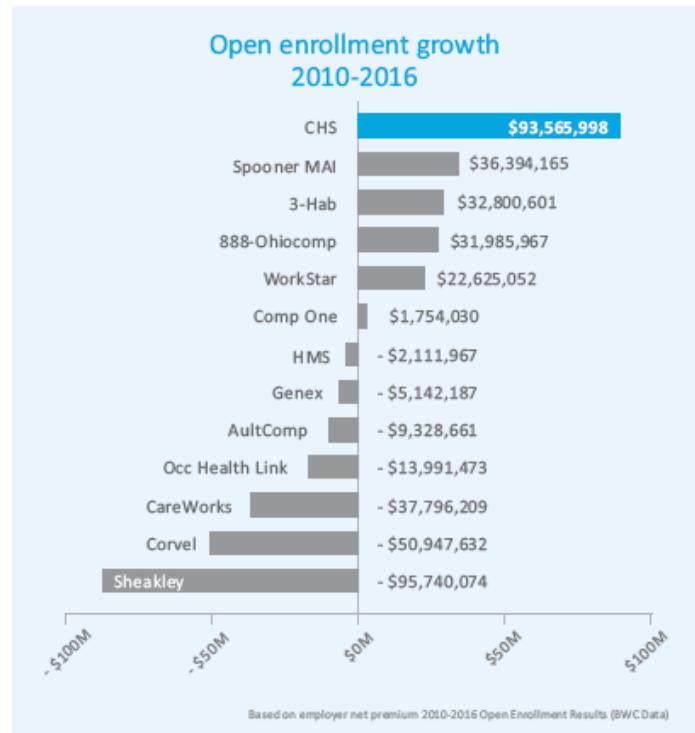
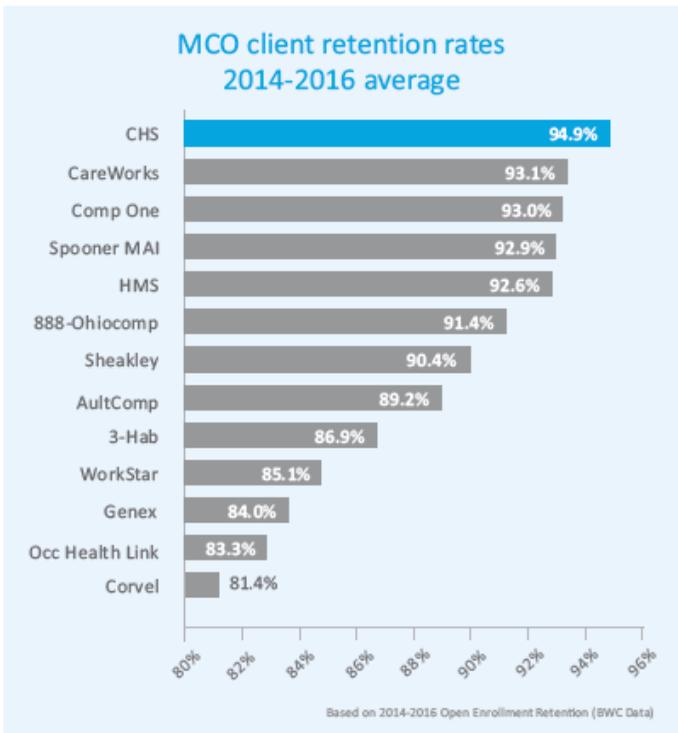
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SPRING 2018

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# MCO OPEN ENROLLMENT



Early organization and influence in the medical development of a claim plays an important role in the lost-time associated with the claim, as well as the eventual cost. The greatest impact an MCO makes on claims is seen in the most complex and involved cases. CHS' collaborative approach is overseen by a full-time, on-site medical director who is actively involved with staff on a daily basis, often interceding directly with treating physicians. Careful evaluation of medical treatment and active engagement with medical providers is critical to moving an injured worker through the recovery process and keeping treatment focused on a return-to-work.

Ultimately the selection of an MCO is an **employers' choice**. We work with all Ohio MCOs, but most extensively with CHS. Our experience, as well as objective results, leads us to strongly encourage you to continue to trust the MCO that we trust to take the best care of our clients – **CompManagement Health Systems**.

Taking care of people is at the heart of everything we do.  
Caring counts.®

CompManagement Health Systems' (CHS) managed care solutions simplify the claims process for our clients and their employees. We help people get the care they need, coordinating effective recovery, return to work and return to life.

At CHS, **caring counts**.®

- 21 YEARS of outstanding return-to-work performance
- \$2.4M SAVED in prescription costs for clients
- NEARLY \$1M SAVED through direct negotiations for better treatment options
- 18.1% SAVED in medical loss reductions beyond fee schedule

compmanagement health systems

Click on the image above to learn more about the results that CHS delivers.

## BWC Announces 2019 Experience Rating Changes for Private Employers

As a standard industry practice, most insurance companies regularly review their rate making formulas in an effort to improve them. The Ohio Bureau of Workers' Compensation (BWC) is no exception.

Over the past several months, BWC and their actuarial consultants have been reviewing how rates are calculated for private employers. Based on their analysis and recent approval by the BWC Board of Directors, BWC will be updating the claim max value limits for small employers and will introduce some additional factors to the premium rate making formula starting with the 2019 rating year (7-1-2019 through 6-30-2020).

### Some important notes regarding these changes:

- Changes will only effect private employers; public employers will not see any change at this time.
- This will not impact employers enrolled in a group rating program or Professional Employer Organizations (PEOs); group rating and PEO rates will continue to be calculated with no change.
- Individual merit-rated employers with annual premium in excess of \$5,000 will most likely see a reduction in premium.
- Smaller employers will see lower max value claim limits, so those with large claim(s) may see a reduction in premium.

While these improvements are being implemented to better match premium with projected costs/risk, we recommend reviewing your 2019 alternative rating / premium discount program options closely as the changes may impact which BWC program is most advantageous to your organization.

As your workers' compensation Third Party Administrator, CompManagement is updating our systems and training our colleagues to be able to implement these changes. If you want to learn more about these BWC changes or how it may impact your rates, contact your Rate Analyst at (800) 825-6755.

# MORE THAN A BILLION BACK

As the Ohio Bureau of Workers' Compensation financial position remains solid with strong investment income and returns which is the result of prudent fiscal management, strong investments and falling claim numbers, they have recommended to their board of directors the largest rebate to Ohio employers in 20 years. This latest recommendation will bring the total returned to the economy to more than \$8 billion since 2011.

A stylized graphic with the text "More than A BILLION back again". "More than" is in a black, handwritten-style font. "A" is a large, bold, orange letter. "BILLION" is in a large, bold, blue sans-serif font. "back again" is in a black, handwritten-style font, with "back" on the bottom line and "again" on the line below it, slightly offset to the right.

## What does BWC's plan include?

A one-time rebate for private employers and public-taxing districts totaling approximately \$1.5 billion.

## How much would employers receive and when?

Most rebates would equal 85% of the employer's premium for the policy year ending June 30, 2017 (calendar year 2016 for public employers). BWC would begin sending checks in early July. Private employers in the Group-Retrospective Rating Program would receive checks in the Fall.

## Who will be eligible for the rebate?

Both private employers and public employer taxing districts that pay into the State Insurance Fund are eligible for the rebate. Generally, the employer must have been billed premium for the policy year ending June 30, 2017 (Dec. 31, 2016 for public employers), and be current in meeting their policy requirements.

Employers with an outstanding BWC balance will have their rebate first applied to that balance. Employers that report through a Professional Employer Organization should receive their rebate from their PEO, which is required to pass a portion of the rebate on to their members.

Each employer must have their Federal Tax Identification Number on record with BWC prior to the issuance of any rebate. BWC will notify those employers for whom it does not have one on file. BWC will issue a 1099 to employers, as appropriate, whose rebates exceeds \$600.00.

## How will the plan impact local governments and schools?

Local governments and schools have benefitted from three \$1 billion rebates since 2013 and a \$15 million rebate for Public Work Relief Employees' Fund. During that time, BWC has returned \$402 million — \$125 million to schools and \$277 million to local government entities.

This rebate will add an estimated \$48 million to schools and \$111 million to local governments. As an example, a school district with \$12 million in payroll would have been paying \$96,000 in premium in 2011, and \$73,200 in 2018. That's \$124,000 in premium savings. That district would have also received \$288,000 in rebates and credits during that time, making for almost \$413,000 in savings.

The BWC proposed the rebate to their Board of Directors at their April 26, 2018 meeting. The board should vote for final approval at their meetings in May. For more details, [click here](#) to access the BWC's rebate fact sheet or you may also [click here](#) to review the full proposal that was submitted to the Board of Directors for more information on eligibility and the rebate calculation.

source: <https://www.bwc.ohio.gov>

## Engaging millennials in the workplace through integrated safety and process improvement

**Diana J. Schwerha, PhD**  
Associate Professor, Industrial and Systems Engineering  
Russ College of Engineering and Technology at Ohio University

It may be time to re-evaluate your safety training program and performance. You may examine last year's performance metrics and develop a strategy to improve upon past accomplishments or challenges. While many companies use standard lagging indicators (e.g., injury rate) many more are now looking to leading indicators that may not only prevent injuries but also contribute to the economic strength of the company (e.g., number of employee suggestions that were acted upon and contributed to process improvement). One way to increase the number of leading indicators is to establish processes that engage the workforce and produce a consistent flow of ideas.

Engaging the workforce, however, is not always the easiest task. When considering improvement one question that I have frequently been asked is how to engage an age-diverse workforce. The Bureau of Labor Statistics predicts that by 2024 millennials (age 16-34) will make up 34% of the workforce while the 55+ age group will increase to nearly 22% of the workforce.<sup>1</sup> We have been bombarded in the press about this bi-furcation about the differences between baby boomers and millennials. The differences between these age cohorts are often emphasized when considering ways to retain your employees. Although differences exist between these groups, what I would like to suggest in this blog is that there are a lot of similarities between the groups. If you can look to the similarities and engage based on what groups have in common, you are one step closer to having a safe, engaged and sustainable workforce.

So, what are those similarities? The main one that I see is that no matter what their age, employees want to contribute to the success of the company, be engaged in the process and understand how often conflicting demands can be resolved in a successful way. One method to getting employees involved is by using a recently developed training program on integrating safety with process improvement. This program was developed by researchers at Ohio University with funding from the Ohio Bureau of Workers' Compensation. It can be found at <https://www.ohio.edu/engineering/safety-training/>.

The purpose of this training is to engage a group of individuals who will look at safety challenges from three perspectives: safety, quality and productivity. The program has four basic components: identification, prioritization, improvement and documentation.

These processes can be completed through the four tools: Process Map, Prioritization, Modular Value Stream Safety Mapping and Process training. The online training program provides for the practitioner videos, instructions, templates and examples of each of these tools.

The overall goal of the program is to develop solutions to safety challenges through the contribution of cross-functional teams. The teams should include employees from different areas as well as employees with different levels of expertise. By ensuring this diversity, you will automatically include both newer hires and more experienced personnel. This is essential to ensure that you obtain the engagement from your millennials as well as baby boomers. Your goal is to create a committee where you can investigate the challenge from multiple perspectives.

For example, several companies with whom I've worked have chosen to implement this program through their safety committee. They chose their employees so that different departments as well as different levels of experience are represented. Then, the committee should also have representatives from quality and productivity. Ideally, these individuals should have the authority to approve interventions at the site so that suggestions can be assured to be funded.

The first step in the program is to map the site and determine areas that are in need of improvement. These could be areas where you've had an injury or areas that are in a constant flux and have a lot of variability to them in terms of quality, safety or productivity. Once the areas are identified, then the group prioritizes them based on a red/yellow/green system that incorporates safety, productivity and quality risks. Following that, improvements to the individual areas are explored, processes are worked out, analyses are completed and improvements are implemented. The modular value stream safety mapping allows you to rank the before and after and also document the sustainability and communication plan. Finally, the program has a training document to allow you to record the new processes for future employees.

The training is simple and adaptable. It can be used as a stand-alone system or within your existing proprietary system or a lean or six sigma approach. My experience has shown that because the system greatly improves communication, barriers that may have existed can be broken down. Breaking down barriers, whether those are between different age groups or just between different constituencies within the company, will increase trust, create better solutions and foster sustainable improvements. It may not happen overnight, but through a thoughtful and systematic process where improvements are realized, companies can improve their safety performance and engage their age-diverse workforce.

<sup>1</sup> U.S. Department of Labor (USDOL), Bureau of Labor Statistics (BLS) Labor force projections to 2024

## Educational Institutions and Reasonable Assurance

With the school year coming to a close in the next couple of months, now is the time to begin planning to offer your employees reasonable assurance. Reasonable assurance is the intent of an educational institution to employ an employee in the same or similar capacity in the subsequent school year. Reasonable assurance can be offered to teachers, substitutes, coaches, and any other type of employee of an educational institution, school or university. As long as the employee has been provided reasonable assurance he should be disqualified from receiving benefits between school terms and during customary breaks.

It is recommended that a letter be given to each and every employee that you plan on retaining in the next school year and that the letter is specifically addressed to the individual. The letter should also be printed on school letterhead. It is not recommended that you require an employee to return a letter indicating their intent to continue with the school in the subsequent school year. Doing so can negate the benefit of reasonable assurance if the employee does not return the letter.

To be most effective, the letter of reasonable assurance must be provided in a timely manner. The letter or notice should be provided before the end of the school year. If the notice is not provided in a timely manner, the employee may be entitled to receive benefits up to the date when reasonable assurance was provided.

Below is a sample reasonable assurance letter that meets the state of Ohio's requirements:

Date: [mm/dd/yy]

Dear [employee name]:

This letter serves as notice that it is our intent to re-employ you in the same capacity in which you were employed during the 2017-2018 school year for the 2018-2019 school year.

Therefore, you have reasonable assurance that you will be employed in your current position as a [job title] for the 2018-2019 school year.

All other terms and conditions of your employment will remain the same.

Sincerely,  
[school official]

Offering reasonable assurance in an appropriate and timely manner is a great way for schools to reduce their unemployment costs by preventing employees from inappropriately collecting unemployment benefits between school terms and during customary breaks. If you have questions regarding reasonable assurance, please contact Roger Baker in our unemployment department at (800) 825-6755, extension 65800 or via email at [Roger.Baker@sedgwick.com](mailto:Roger.Baker@sedgwick.com). For current unemployment clients, please contact your assigned unemployment examiner.

# ONLINE WEBINAR EDUCATIONAL SESSIONS

## Upcoming Webinar Sessions

### Workers' Compensation

Session	Date	Session Start Time
Workers' Compensation 101 - An Introduction to Ohio's Workers' Compensation System	June 21	10:00 am (est/edt) - all employers
Private Employers: Gaining a Better Understanding of the Bureau of Workers' Compensation True-Up Process	July 17 July 20	10:00 am (est/edt) - private employers only 2:00 pm (est/edt) - private 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 and each session (with the exception of the viaOne Tutorial course) is certified by the Ohio Bureau of Workers' Compensation (BWC) for 1-hour of the 2-hour safety training requirement for group and group retrospective-rated employers.

#### REGISTRATION

Registration for our Client Education Program webinar sessions is easy! Simply send an email to: [seminarrsvp@sedgwickcms.com](mailto:seminarrsvp@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
Educational Institutes and Reasonable Assurance	May 10	10:00 - 11:00 am (est/edt)
Unemployment Hearing Process	June 14	10:00 - 11:00 am (est/edt)
Employer Law Updates	July 19	1:30 - 3:00 pm (est/edt)
Strategies to Prevail in Unemployment Claims	Aug 16	10:00 - 11:00 am (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 60 minutes in length.**

These sessions are approved for recertification credit hours (RCHs) by the American Payroll Association (APA). To be eligible for RCHs per APA, the attendee must remain in the session for at least 75% of the total session time. If the qualification is met, we will send a certificate of attendance via email within 3 business days of the session date. Our organization is only responsible to communicate the RCH's earned per APA. We do not submit documentation on your behalf.

#### REGISTRATION

Registration for our Client Education Program webinar sessions is easy! Simply send an email to: [ucwebinars@sedgwickcms.com](mailto: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.

# EMPLOYER SPOTLIGHT

## RELIANT MECHANICAL, INC.

“Let’s face it, when most people think about ‘contractors’, honesty, integrity and respect are not likely any of the words that come to mind” says Chris Harr, President and General Manager of Reliant Mechanical Inc. “However at Reliant, these values guide our daily dealings with associates, customers, business partners and competitors. They are now embedded in our company culture.” And it shows.

Over the past five years, Reliant has decreased its EMR from 1.48 in 2012 to 0.81 in 2018. Costs have plummeted 87% over the same period of time and the number of claims has been cut in half. Chris Harr attributes this success to the change in culture, emphasis on safety and having the right team in place.



Treating the employee fairly, facilitating treatment and assisting the employee back to work are key factors in controlling costs at Reliant. In mid- 2016, one employee was injured and having difficulty obtaining treatment. Chris Harr and his team worked diligently to obtain swift, quality treatment. While Bureau of Workers’ Compensation statistics indicate that the type of injury sustained typically costs \$32,741, the Reliant employee’s claim cost was under \$10,000.



A large part of the success is due to Reliant’s emphasis on safety. “At Reliant, safety is our number one priority, and our comprehensive safety program helps bring the vision of an accident free workplace to life” says Mr. Harr. The Reliant Management Team empowers all associates to refuse to participate in any unsafe work practice without fear of reprisal. Reliant employs a full time Safety Manager and attendance at weekly safety training sessions is mandatory. In addition, Chris Harr and his team have regular meeting with Compmanagement and Compmanagement Health Systems to discuss programs and claims strategies.

CompManagement is proud to partner with Reliant Mechanical and we congratulate Chris Harr and his team on a job well done.

## Bureau of Workers' Compensation Rates

In March, the Ohio Bureau of Workers' Compensation (BWC) Board of Directors approved base rates for the upcoming 7/1/2018 rating year for private employers. The rates will result in a 12% overall decrease in collectable premiums. Although the overall collectable rate is decreasing, each manual classification's impact may be different. To determine how your manual classification(s) may be impacted, [click here](#).

BWC also approved the following assessment rates. The money collected through these assessments is used to fund the operation expenditures of BWC and Industrial Commission (IC), and to pay cost of living increases to injured workers collecting permanent and total disability benefits. Private employer's assessments are not changing, while public employers' assessments will increase by about 1%.

Employer Type	BWC Admin*	IC Admin*	DWRF 1	DWRF 2	Total Assessments*
Private	11.54	1.81	0.00	0.00	13.35
Public	8.66	2.28	0.00	0.00	10.94

*\*Rates listed are a percentage of merit-rated premium and are effective for the 7/1/2018 to 6/30/2019 payroll period for private employers and for the 1/1/2019 to 12/31/2019 payroll period for public employers.*

## Prospective Billing for Private Employers

In 2015, the Bureau of Workers' Compensation (BWC) made its move to prospective billing. As we finish up the 2017 rating year (7/1/2017 through 6/30/2018) and get ready to start the 2018 rating year (7/1/2018 through 6/30/2019), here are some important reminders and action you can take to avoid penalties.

- BWC will be mailing 2018 estimated annual premium notices along with your installment schedule by May 1st.
  - Failure to make installment payments based on the installment schedule can result in lapses in coverage. Therefore, make sure installment payments are paid by the due dates as noted on the installment schedule. The first installment payment will be due by July 2, 2018.
- Employers can go online at [www.bwc.ohio.gov](http://www.bwc.ohio.gov) and update their installment plan for the 2018 rating year up through May 15th.
  - If you find that you are having trouble keeping up with your installment payments which result in lapses in coverage, this is a good opportunity to change to a less frequent installment schedule (quarterly, semi-annually, or annually).
- Employers can earn a 2% Early Payment Discount for paying their full 2018 rating year premium in advance. This payment must be paid in full by July 2nd.
  - There is no need to switch to an annual installment, but the premium must be paid in full by the due date. BWC will issue the 2% refund the following month.
- BWC will mail notices regarding the 7/1/2017 through 6/30/2018 true-up around July 1st. Reporting and payment is due by August 15th.
  - Failure to true-up and make any additional payment will result in your policy being removed from all discount and rebate programs and it will remain ineligible for discounts and rebates in future years.

## Important Reminders for Public Employers

### Prospective Billing Reminder for Public Employers -

- The 2017 True-Up was due on February 15, 2018. If you have not submitted your true-up or still owe premium based on the true-up, please contact BWC immediately to report and pay.
- If you deferred your January to April 2018 installments, payment is due May 1, 2018.
- Continue with your installments as scheduled. [Click here](#) to view your installment schedule. Installment payments are due by the due date on the installment schedule and not the due date on the invoice. Failure to make installment payments based on the installment schedule can result in lapses in coverage.

### Drug Free Safety Program (DFSP) - Public Employers

If your organization participates in the Ohio Bureau of Workers' Compensation's (BWC) Drug Free Safety Program for the 2018 policy year, please remember the BWC's safety and reporting requirements for the program are due later this year.

Without the completion of all of the BWC's requirements, your eligibility to participate in the program may become at risk and BWC could deny issuing any eligible premium rebates due to your organization.

Click on the image to the right for a copy of the BWC's DFSP program guide that includes information on all of the program requirements and the necessary training and reports that need to be completed.

CompManagement also offers online training options to assist your organization in meeting the BWC's training requirements. Click on the image to the right for more information.

The BWC's deadline to complete the necessary training and reporting requirements is September 28, 2018.



### EM Cap - Public Employers

If your entity is a participating member of the Ohio Bureau of Workers' Compensation's (BWC) EM Cap Program for the 2018 policy year, there are safety training requirements that must be met by later this year.

If in the first policy year, a one-half day industry-specific safety program prescribed by BWC's division of Safety & Hygiene must be completed by September 28, 2018.

If in subsequent years of the program, an online training class prescribed by BWC's division of Safety & Hygiene must be completed by September 28, 2018.

To review the BWC's division of Safety & Hygiene's training center courses, click on the image to the left.

## Important Dates to Remember

If you are enrolled or plan to enroll in an Ohio Bureau of Workers' Compensation (BWC) program, please remember the following important deadline dates. If you have any questions or if you would like to learn more about these discount programs and the potential savings they have to offer to your organization, please contact Lora Brooks, Program Specialist, at (800) 825-6755, extension 65436.

### Private Employers

Program	Action Required	Period	Due Date
<b>Drug Free Safety Program (DFSP)</b>	Application deadline for new participants	7/1/2018 - 6/30/2019	5/31/2018
	Online safety management self-assessment (SH-26) deadline and accident analysis training deadline (initial year only; new supervisors have 60 days from hire date to complete)	7/1/2018 - 6/30/2019	7/31/2018
<b>Group Rating &amp; Group Retrospective Rating</b> (employers with a claim in the green period)	2 hours of BWC approved training or complete BWC's online accident analysis form and safety class and report all training to CompManagement	7/1/2017 - 6/30/2018	6/30/2018
<b>Industry Specific Safety Program (ISSP)</b> (the number of safety activities required is based on employer's annual payroll)	Industry-specific safety classes offered by BWC's DS&H, OR On-site safety consulting by DS&H experts followed by completion of an online on-site consultation survey (SH-29 form), OR Attended BWC's Annual Ohio Safety Congress & Expo (March 2018)	7/1/2017 - 6/30/2018	6/30/2018
	Application deadline for new participants	7/1/2018 - 6/30/2019	5/31/2018
	Online safety management self-assessment (SH-26) deadline	7/1/2018 - 6/30/2019	7/31/2018
<b>Safety Council Program</b>	Attend 10 safety council meetings (2 can be external training credits) with a qualified senior-level manager attending at least one safety council sponsored meeting AND submission of semiannual workplace accident report	7/1/2017 - 6/30/2018	6/30/2018
	Application deadline for re-enrolling and for new participants	7/1/2018 - 6/30/2019	7/31/2018
<b>Transitional Work (TWB)</b>	Application deadline for new participants	7/1/2018 - 6/30/2019	5/31/2018

### Public Employers

Program	Action Required	Period	Due Date
<b>Deductible Program</b>	Application deadline for re-enrolling and for new participants	1/1/2019 - 12/31/2019	7/31/2018
<b>Drug Free Safety Program (DFSP)</b>	Annual report due	1/1/2018 - 12/31/2018	9/28/2018
<b>Group Experience Rating</b>	Application deadline for re-enrolling and for new participants	1/1/2019 - 12/31/2019	5/31/2018
<b>Group Retrospective Rating</b>	Application deadline for re-enrolling and for new participants	1/1/2019 - 12/31/2019	7/31/2018
<b>Individual Retrospective Rating</b>	Application deadline for re-enrolling and for new participants	1/1/2019 - 12/31/2019	7/31/2018
<b>One Claim Program</b>	Application deadline for re-enrolling and for new participants	1/1/2019 - 12/31/2019	7/31/2018
<b>Safety Council</b>	Attend 10 safety council meetings (2 can be external training credits) with a qualified senior-level manager attending at least one safety council sponsored meeting AND submission of semiannual workplace accident report	1/1/2017 - 12/31/2017	6/30/2018
	Application deadline for re-enrolling and for new participants	1/1/2019 - 12/31/2019	7/31/2018



The Ohio Bureau of Workers' Compensation is now offering a new program designed to provide health and wellness resources and services to workers who work for small employers (50 or fewer workers) in high risk industries. **Better You, Better Ohio!** is designed to help both, workers and their employers at no cost and through a simple, paperless process.

### How it helps employers

Overall, employers with a healthy workforce have lower workers' compensation and health-care costs. Healthy employees are less prone to injury and those that are injured, have the ability to recover faster. Other benefits include:

- Help prevent injuries through improved workforce health and safety
- Reduce absenteeism and improve presenteeism
- Reduce the severity of an injury
- Improve the recovery time from an injury
- Reduce time away from work due to an injury

Eligible industries include: agriculture; automotive repair and service; construction; firefighters; health care; manufacturing; police and public safety; public employers; restaurant and food service; transportation and trucking; trash collection; wholesale and retail.

### How it helps Ohio's workforce

Workers are able to obtain a wealth of resources to help them take ownership of their health and well-being. Healthier lifestyles can be pursued through free:

- Health and wellness awareness, education and training
- Health assessments and biometric screenings for better understanding of their health and well-being
- A member engagement website that allows them to develop health plans and track their progress to achieve their health goals
- A state-of-the-art mobile app for creating weekly action plans and getting health tips
- Digital coaching to help them on their journey to better health

For more information on Better You, Better Ohio!, click on the image to the right to download the BWC's information packet or visit the BWC's Better You, Better Ohio! web page by [clicking here](#).



# BWC BOARD UPDATE

## **BWC net position continues to grow**

The Ohio Bureau of Workers' Compensation's (BWC) net position continues to grow. As of February 28th, the BWC's net position was \$11 billion. This is \$1.4 billion more than the \$9.6 billion net position of a year ago (as of February 28, 2017).

As of April 26, 2018, the BWC proposed to its Board of Directors another rebate for Ohio employers - "More Than a Billion Back". See page 4. While this proposed rebate percentage will not immediately bring the simple funding ratio within the appropriate guidelines, Administrator Morrison has indicated that the BWC will be working on developing a long-term net position strategy.

## **BWC expands grant program for firefighter safety**

BWC is expanding its funding for a new grant program aimed at protecting firefighters from carcinogens and other toxins that cause long-term health ailments. For more specifics on the grant program, [click here](#) to visit the BWC's web page.

## **Private employer rates to fall by 12 percent July 1**

The BWC Board of Directors recently voted to reduce premium rates for Ohio's private employers by 12 percent beginning July 1. This will save private employers an estimated \$163.5 million over this year's premiums. The ability to reduce the rates was attributed to the slow growth in medical inflation, fewer claims, a changing workforce and safer workplaces.

## **BWC launches safety awareness campaign**

BWC is kicking off a 2 million statewide safety awareness and education campaign to address common injuries in the workplace and at home. The goal is to educate all Ohioans on ways to avoid slips, trips, falls, overexertions and driving related accidents, which cause more than 60 percent of workplace disabling injuries. The campaign targets Ohio workers and uses humor to make them think about their own behavior when it comes to safety. Ultimately, BWC wants to change behaviors to create a culture of safety that follows Ohioans from home to work so they proactively care for their own safety, no matter where they are.

*For more news & information connect with us!*

Phone: 800.825.6755 • Fax: 866.567.9380 • [www.compmtg.com](http://www.compmtg.com)



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Consult with an attorney or other appropriate professional for questions regarding any of the topics included in this publication.

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