



Prospective Billing private employers

Under the Ohio Bureau of Workers' Compensation's (BWC) prospective billing system, private employers need to be aware of key dates related to enrollment deadlines for alternative rating programs, survey dates, payroll reporting and premium payment, as well as the true-up processes. As a reminder, an outline is provided below for the current rate year.

2018 KEY DATES



Group Retrospective, Individual Retrospective, One Claim and Deductible enrollment deadline (deadline always last business day of January)



First installment payment for 2018 policy year due; however if entire estimated premium is paid by June 30, BWC will issue a 2% rebate of the total premium amount



BWC to mail premium notice for 2018 policy year



BWC to mail True-Up notice for 2017 policy year (reconciling 7/1/17-6/30/18 actual versus estimated payroll)



Last day to change installment plan option for 2018 online with BWC



True-Up report and premium payment deadline for the 2017 rating year



Destination Excellence enrollment deadline (Drug Free Safety Program, Industry Specific Safety Program, Transitional Work Bonus Program) (deadline always last business day of May)



Survey date for 2019 policy year for claim years 7/1/13 to 6/30/17



BWC to mail invoice for 2018 policy year (7/1/18 - 6/30/19) (BWC required to mail at least 23 days prior to invoice due date)



Group Rating enrollment deadline (deadline always the Monday before Thanksgiving)



Prospective Billing private employers

TRUE-UP PROCESS

BWC provides workers' compensation coverage based on estimated payroll. Therefore at the end of the policy year, BWC asks employers to report their actual payroll for the prior policy year and pay any shortage (or receive a refund for any overage) in premium. This process is called a true-up and occurs from July 1 - August 15, 2018 for private employers.

If the true-up is not completed timely, the following may occur:

- Employer will not be eligible for prior year rebates and incentives (2017 rating year)
- Employer will be removed from current year programs (2018 rating year)
- Employer will become ineligible for programs the following year (2019 policy year) and will continue to remain ineligible for all future years until all past true-ups are completed.

HOW TO COMPLETE THE TRUE-UP

Although employers may contact BWC at (800) OHIO-BWC (800.644.6292) and complete their true-up report over the phone, BWC anticipates high call volumes and long wait times. They strongly encourage employers to complete their true-up report online through their BWC e-account at www.bwc.ohio.gov. If you do not have an e-account, simply select the Create E-Account Link to begin. You will need your BWC policy number and/or Federal Tax Identification Number.

From your BWC e-account, complete the following steps:

1. Click on the Menu button on the home page.
 2. Click on Employer.
 3. Click on View My Policy.
 4. Enter policy number and click on Next button.
 5. Click on Payroll True Up Reports.
 6. Select the 7/1/2017 - 7/1/2018 policy period and click on Next button.
 7. Enter the number of employees and the actual payroll for each manual code BWC has assigned to your organization and click Next.
 8. If additional premium is owed (net transaction amount is positive), select option to pay:
 - Pay in Full: the system will prompt you to enter your payment information
 - Pay another amount: use this option to pay the net transaction amount and any other amounts due
 - Submit without payment: use this option if you wish to submit payment with a voucher or if you will be paying online at a later date
- If no additional premium is owed or if a credit is shown as your net transaction amount, simply select Submit on the verification page, complete the BWC electronic signature requirement and click on I agree to submit your report.*
9. Complete your electronic signature in which you agree that the information provided is accurate and complete to the best of your knowledge.
 10. Print the confirmation page for your true-up and save for your records and if paying at a later date, print your voucher/payment coupon to be sent with your payment.

**The true-up report must be completed and payment received no later than
August 15, 2018.**

Allow two business days for payments to be posted to your account by BWC.

ADDITIONAL REBATES

Additional rebates are available should an employer utilize their e-account through the BWC's website. Eligible employers will qualify for a 1 percent Go Green premium rebate (up to \$2,000 maximum by filing electronically). To be eligible for the Go-Green Rebate beginning with the 2018 policy year (July 1, 2018 to June 30, 2019), you must complete the true-up online and pay any balance at that time as well as opt in to invoice email notifications.