



**PREVENTION + CARE**  
Working together

Ohio Bureau of Workers' Compensation

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**Joy Bush**  
Director of Business Development



**PREVENTION + CARE**  
Working together

Ohio Bureau of Workers' Compensation

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**Recent Successes**

**Lowered premiums for Ohio employers**

- Private employers – \$130 million
- Public employers – \$40 million
- Ohio improves to 28<sup>th</sup> (from 17<sup>th</sup>) in state rankings



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Ohio Bureau of Workers' Compensation

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## Recent Successes

- Destination: Excellence
- Grow Ohio
- Improved Claims Management
- Improved Pharmacy Management
- Stopped Fraud
- Reduced Budget
- Investments



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## BWC's Mission

To protect Ohio's workers and employers through the prevention, care and management of workplace injuries and illnesses at fair rates



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## Our Values

- Service
- Simplicity
- Savings



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## Prevention + Care

**Prevention**

- Increased safety means fewer and less severe accidents.

**Care**

- Better claims management means improved outcomes for injured workers.

 

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## Results

- Lower costs because of fewer accidents
- Lower costs thanks to better care
- Lower premiums from lower system costs

 

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## BWC Overview

- Safety services
- Claims and claims management
- Workers' compensation insurance

 

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## Safety Services

- We are not OSHA. We do not levy fines.
- We have no right of entry; at your workplace by invitation.
- We do not raise your rates if we find a safety issue.
- Services are included in your premiums.



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## Training and consulting

- Courses: on-site, 11 training centers across Ohio, online
- Ohio Safety Congress & Expo
- Library resources
- Safety consultation at your workplace



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## Claims Management

### Transitional work

Returns injured worker to work with restrictions or light duty during recovery

- Improves recovery time
- Provides routine
- Offers support
- Can prevent depression



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## Insurance

- Rates determined by claims experience
- Several rating plans available
- Deadlines
  - Group rating = end of February
  - Retrospective and deductible = end of April



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## Destination: Excellence

- Bundling of Services and Strategies into Programs
- Financial Incentive to learn about, and implement sound strategies for:
  - Safety;
  - Claims management;
  - Savings.
- Enrollment deadline = end of April



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## Programs

- **Safety**
  - Industry-Specific Safety Program
  - Drug-Free Safety Program
  - Safety Council Rebate Program
- **Claims management**
  - Transitional work and vocational rehab
- **Savings**
  - Go-green and Lapse-free



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### Focus on Prevention + Care

- Use the previously mentioned programs and services to help prevent accidents.
- Use transitional work as a tool to help injured workers return to work before they are 100 percent.



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### Return to Work

- It's a top priority of BWC and all stakeholders.
- What **CAN** the worker do?
- Workers also have a role in their care.
- The longer a worker is away from work:
  - The less likely it is he or she will return;
  - The more costly the claim.



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### Help us help you

- Work with us to develop a safety strategy.
- Keep an open mind about transitional work.
- Let us know whom to work with in your company.
- Provide an email address for contact.
- Tell me what I can do to help.



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# Destination: EXCELLENCE

Introduction and overview



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## Introduction

- Why was Destination: Excellence created?
  - Reduce costs, so that BWC can lower premiums rates, to make Ohio more competitive for jobs
    - Safety programs to prevent accident
    - Return to work programs to help injured workers transition back to work
    - Savings programs to reduce BWC administrative costs
- Lower costs → lower rates = **Destination:Excellence**



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## Destination:Excellence Portfolio

Bundling of risk and claims management programs to attack cost drivers of workers' compensation

- Programs bundle BWC services and strategies into programs
  - Financial incentives to utilize BWC services, and to implement sound safety and claims-management strategies.
  - If implemented properly, reduction in premiums should far outweigh any discounts earned.



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### Program List

- Savings options
  - Go-green
  - Lapse-free
- Safety options
  - Industry-Specific Safety Program
  - Safety councils
  - Drug-Free Safety Program
- Return-to-work options
  - Transitional work bonus/grant
  - Vocational rehabilitation

 

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### Eligibility

- Current on all undisputed premiums
- Active status as of application deadline
- No cumulative lapses > 40 days; last 12 months

 

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### Go-green and Lapse-free

- **Purpose:** Incent employers to transact online and not lapse policy
- **Benefits:** Lowers administrative costs for BWC; we share the savings
- **Actions:**
  - Go-green: Receive notice and file payroll report online
  - Lapse Free: No lapses in last 60 months (automatic enrollment)
- **Incentive:** 1 percent up to \$1,000 every six months for each program

 

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### Safety Options

**Safety**

- We can help you with becoming aware – then you will see your facility from a new perspective
  - Safety Hazard Assessments
  - Walk-thru
  - Accident investigation




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### Safety Options

Has anyone suddenly become aware that there might be a safety issue here?






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### Industry-Specific Safety Program

**Next Deadline: October 31st**

**Purpose**

- Encourages use of BWC training and consulting service activities to reduce accidents

**Benefits**

- Gain knowledge to increase workplace safety
- Custom professional recommendations to reduce or eliminate safety hazards in **your** workplace

**Incentive**

- 3-percent premium rebate

No charge for training and consulting services; paid for in premiums




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### Industry-Specific Safety Program

Minimum Requirements

- Complete one to three safety activities
- Less than or equal to \$100K = one activity
- More than \$100K up to \$300K = two activities
- More than \$300K = three activities

BWC services for safety activity credit

- Training: specific classes for your industry
- Consultation services
- Ohio Safety Congress & Expo

\*Multiple people in same activity counts as one activity \*Can have multiple activities in same service group



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### Industry-Specific Safety Activities Training (DSH Classes)

- To earn one activity credit
  - Small (three hours of online)
  - Medium (half-day class)
  - Large (one full-day's worth of classes)
- Training details
  - 11 sites across Ohio (many in service offices)
  - Online, half-day, full-day, multiple-day courses
  - On-site training courses
- Valuable training at no additional cost, AND you get a rebate on premiums!



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### Industry-Specific Safety Activities Consulting

- On-site field consulting
  - Possible Misperceptions
    - No right of entry
    - No mandates, only recommendations
    - Cannot levy fines
    - No effect on rates, even if we find a safety issue
    - We are not OSHA, and do not report findings to OSHA
- Consultants
  - Trained, credentialed safety experts
  - Ergonomists
  - Industrial hygienists



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**Industry-Specific Safety Activities**  
**Consulting**

- Categories of on-site field consulting services
  - Customer safety team development
  - Safety-management process evaluation
- Assessments
  - Ergonomic
  - Industrial hygiene
  - Safety hazard for general industry; for construction
- Accident/claim/injury and near-miss analysis
- Safety intervention grant (on-site consultation)
- Company-specific safety training

\*Each category earns only one activity credit, even if done at multiple locations




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**Industry-Specific Safety Activities**  
**Ohio Safety Congress & Expo**

**Ohio Safety Congress & Expo**

- To earn activity credit (category max = 1)
  - Attend half-day session or three one-hour sessions at Safety Congress & Expo 2014
- Ohio Safety Congress & Expo 2013
  - Convention Center - April 9-11, 2013
  - Oldest and largest in Midwest (81<sup>st</sup> year)
  - 2012 - 5,000+ people attended; 225+ companies in expo; 150+ safety sessions
  - Continuing education credit opportunities available




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**Industry-Specific Safety Program**

**Maximizing program benefits**

- Important how you fulfill requirement to truly benefit
  - Pick the right person for training
    - Transfer lessons learned to rest of company
  - Take the right classes or consulting services
  - Don't wait until last minute
    - Sooner you start, the sooner you can use knowledge
    - Class or service schedule may already be full as deadline approaches

**BWC resources to help**

- Claims analysis
- Safety Action Plan
  - Recommend classes and activities, and the order to take them




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### Safety Council

**Minimum Requirements – Performance**

- Achieve participation requirements
- Reduce severity or frequency by 10% or remain at zero
  - Policy year vs. previous policy year
  - Frequency = claims per \$1 million of payroll
  - Severity = days absent per \$1 million of payroll

 

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### Safety Council

**Maximize your company's benefit**

- Do more than the minimum requirements
- Pick the right person to attend each meeting
  - Not necessarily always the same person
  - Topics covered are listed before meeting
  - Transfer lessons learned to rest of company

**To apply**

- Sign up directly with a safety council by July 31, 2013

 

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### Drug-Free Safety Program (DFSP)

**Next Deadline: April 30**

What are the benefits of implementing drug testing at your workplace?

- Fewer missed days
- Increased productivity
- Lower health insurance premiums
- Safer workplace
- Increased morale
- Drug users do not apply

*\*If most local employers do drug testing, and you don't, where will the people that can't pass drug tests apply?*

 

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## Drug-Free Safety Program

**Purpose**

- Incentive to implement drug testing at your workplace
- Goal: To eliminate drugs and alcohol in the workplace

**Levels**

- **Basic** – 4-percent discount
  - Employee training, documentation requirements
  - Testing – pre/new hire, reasonable suspicion, post-accident, return-to-duty and follow-up after failed test
- **Advanced** – 7-percent discount
  - Basic + 15-percent random testing
- **Comparable program** – no discount
  - Required for state construction projects

 

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## DFSP Self-Help Resources

**Resources to get started**

- DFSP Guide – detailed overview
- Drug-Free Vendor Directory – online search
- DFSP Self-Implementation Workbook
- DFSP Safety Resource Guide
- DFSP Safety Grant Procedural Guide – DFSP start-up funds

**To apply**

- *Application for Drug-Free Safety Program (U-140)*
- *Safety Management Self-Assessment (SH-26)*

 

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## Return-to-work options

 

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### What is Transitional Work?

- Employee gets injured → visits doctor for medical treatment
  - Injured worker, not yet 100 percent, but released to work with restrictions by doctor
  - Employer accommodates injured worker's restrictions, allowing a return to work
    - Sometimes referred to as "light duty"
- Transitional work is a formal approach to enabling an injured worker to return to work with restrictions.

 

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### Why Does Transitional Work Help?

- Transitional work
  - Keeps worker engaged with company
  - Keeps skills fresh, confidence up
  - Helps keep injured worker from getting depressed
    - Co-workers can be a great support system
  - Keeps injured worker in a routine
    - More likely to attend rehab sessions
  - Creates positive mindset that injured worker will recover

 

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### Why Is Return to Work Important?

**Good for injured worker**

- Faster recovery
- Higher income while recovering
- Less time off, retains skills, higher morale, minimizes chance for depression

**Good for employer**

- Lowers workers' comp costs (good claims management) → lower premiums
  - Expensive claim could affect future group-rating status
  - Losing a 50-percent discount = a 100-percent increase in rates
- Maintain human capital investment
  - Don't have to hire and train replacement
- Higher morale

 

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**Public Employers Important Dates**

January 31 (Last Business Day)

- DFSP accident analysis training deadline for 1/1 program start date
- DFSP safety management self-assessment deadline

 

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**Public Employers Important Dates**

February 28<sup>th</sup> (Last Business Day)

- DFSP action plan deadline
- Self-Insured assessment due

 

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**Public Employers Important Dates**

- March 15<sup>th</sup>
  - Individual Retro annual statement mailed from previous Policy Year
- March 29<sup>th</sup>
  - EM Cap opt out deadline

 

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**Public Employers Important Dates**

April 15<sup>th</sup>

- Individual Retro billing invoice mailed from previous policy year

 

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**Public Employers Important Dates**

May 15<sup>th</sup>

- Payroll Reports due with minimum 45% premium payment
  - 100% payment receives early payment discount
- Lump Sum Settlement annual deadline

 

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**Public Employers Important Dates**

June 30<sup>th</sup>

- Snap shot date for experience calculation

 

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**Public Employers Important Dates**

July 31<sup>st</sup>

- Safety Council enrollment deadline

 

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**Public Employers Important Dates**

August 30<sup>th</sup>

- PEC Group experience rating program application deadline

August 31<sup>st</sup>

- Self-Insurance assessment payment due – second half

 

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**Public Employers Important Dates**

September 1<sup>st</sup>

- Balance of premium due

September 28<sup>th</sup>

- DFSP annual report due

September 30<sup>th</sup>

- EM Cap requirement deadline

 

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### Public Employers Important Dates

October 31<sup>st</sup>

- Deductible app deadline
- DFSP application deadline
- Individual/Group Retro Rating app deadline
- ISSP application deadline
- Transitional Work Bonus Prg app deadline



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### Public Employers Important Dates

December 1<sup>st</sup>

- Last day for retro settlements (close-out year for 10-yr annual evaluation)

December 31<sup>st</sup>

- Payroll reports mailed



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### Interested in These Programs?

Please contact BWC's Mark Clendenin

- Phone: 303-312-4713
- Email: Mark.C.2@bwc.state.oh.us



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**Interested in These Programs?**

**Please contact BWC's Jim Wyse**

- Phone: 614-205-7683
- Email: James.W.2@bwc.state.oh.us



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**Interested in These Programs?**

**Please contact BWC's Jim Blazer**

- Office: 614-204-4705
- Mobile: 614-621-1227
- Email: James.B.14@bwc.state.oh.us



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**Interested in These Programs?**

**Please contact BWC's Erin Rosiello**

- Phone:
- Email: Erin.R.1@bwc.state.oh.us



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**Thank you!**



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