



November 2018 Newsletter

**“Coming together is the beginning. Keeping together is progress.
Working together is success.”**

Henry Ford

2019 Group Programs

The deadlines for the 2019 Group Programs are fast approaching! Some employers are eligible for both traditional Group Rating and Group Retrospective Rating, referred to as “dual eligibility.” We’re eager to discuss these options with you, as your organization’s savings opportunities change every year.

The enrollment deadline for the 2019 Group Rating Program is November 14, 2018.

Training from York + CareWorksComp

Because of the great response, the recorded webinar fulfills the 2-hour safety training requirement for Group and Group Retrospective rated employers for this current program year (July 1, 2018 - June 30, 2019). Register at yorkrsg.com/osha-record-keeping-webinar. See attached flyer for more information.

Unemployment Tax Season

Winning unemployment claims will help you lower your tax rate, but there’s even more you can do to control your costs. Did you know that by making a one-time payment at the end of the year, you may be able to lower your tax rate even further? Last year, just this one component of our Claims and Tax Management Service reduced one of our customer’s unemployment costs by \$10,750 - the result of a one-time, \$25 voluntary payment.

If you have multiple account numbers owned by the same business entities, you also may be able to combine their tax rates together into a common group rating. One of our clients was able to save nearly \$4,000 on his taxes for 2018 by placing two of his companies in a common group.

The importance of having a Transitional Work Program

Also known as “light duty,” Transitional Work for your injured workers plays a key role in reducing workers’ comp premiums. If you don’t have a light duty or formal transitional work program, consider Modified Duty Off Site (MDOS). MDOS is a program in which the injured worker is released to do meaningful work at a local non-profit by their doctor. During this time, the employer pays their wages and the injured worker transitions back to full duty. The MDOS program can be arranged by VocWorks. For additional information, visit vocworks.com.

Has your organization been cited by OSHA?

As RiskControl360° enters its thirteenth year in business, we are celebrating the almost \$300,000 they have saved clients in OSHA penalties over the years. This team of professionals has represented employers at OSHA informal conferences across the state to reduce penalty amounts and citations. If your organization is ever involved in an OSHA inspection or receive a citation, call RiskControl360° to help you navigate the process and achieve the most favorable outcome.

What are Handicap Reimbursements?

Handicap Reimbursement is a BWC program that encourages employers to hire and retain workers with pre-existing medical conditions. Handicap Reimbursement allows an employer to apply for reimbursement of claim costs if a handicapped employee suffers an allowed work-related lost-time injury, disease or death claim. Under the program, an employer must prove that the handicap condition pre-existed the claim and that the condition caused the claim or caused a delay in recovery resulting in increased claim costs. The Ohio Revised Code recognizes the impairment must be due to one of 25 eligible conditions or diseases. Most notably, these conditions include cardiac disease, arthritis, diabetes, epilepsy and Parkinson's Disease.

Handicap Reimbursement applications must be filed while the claim is in the employer's experience period. BWC processes the application and conducts a conference and, if granted, determines the percentage of the claim's cost they will charge to the statutory surplus fund instead of the employer's experience. If BWC grants the application, claim costs are reduced from the employer's experience and BWC adjusts the employer's claim experience resulting in lower premium payments.

BWC Website: Accounts Receivable Transactions

Also known as "AR Transaction History" screen on bwc.ohio.gov, this screen can help you understand the premium amount you have paid to BWC and details any refunds you have received from BWC. BWC has recently distributed Group Retrospective Rebates from the 2014, 2015 and 2016 program years as well as refunded the "Billion Back" from the 2016 rate year.

If your organization receives an unexpected refund check from BWC, take these steps to investigate:

1. Log in to your account on bwc.ohio.gov
2. Navigate to the "View My Policy" page
3. Click "Premium installment Schedule"
4. Click "AR Transaction History" at the bottom of the page

For more information, contact your program manager:

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