



“THOUGH I DO NOT BELIEVE THAT A PLANT WILL SPRING UP WHERE NO SEED HAS BEEN, I HAVE GREAT FAITH IN A SEED...CONVINCE ME THAT YOU HAVE A SEED THERE, AND I AM PREPARED TO EXPECT WONDERS.”

~ HENRY DAVID THOREAU

There are several noteworthy things taking place right now and over the next few months in workers' comp. As mentioned in last month's newsletter, many BWC discount program deadlines are coming up at the end of May, and those dates are listed here. Equally important is the bi-annual **Open Enrollment** to choose your Managed Care Organization (MCO), and also big news from BWC about another potential dividend credit to be given to eligible employers beginning this summer.

Important dates and upcoming deadlines :

- * **April 30 - May 25, 2018**
 - Bi-annual Open Enrollment for MCO selection.
Please note that if you are already using CareWorks, it is not necessary to take any action; you will remain with CareWorks!

- * **May 1, 2018**
 - Policy year (PY) 2018 estimated annual premium notices will be sent.

- * **May 15, 2018**
 - Last date to request a change to your installment plan for PY 2018. Employers may change their premium installment scheduled between May1–15 online at www.bwc.ohio.gov.

- * **May 31, 2018**

- Drug Free Safety Program (DFSP) application deadline for a 7/1 start date.
- Industry Specific Safety Program (ISSP) application deadline for a 7/1 start date.
- Transitional Work Bonus application deadline for a 7/1 start date.

* **June 21, 2018**

- Due date for the first installment for PY 2018! *(Please note this was recently updated by BWC.)*

* **June 30, 2018**

- Early Payment Discount due date (employer must pay *full* PY 2018 estimated annual premium in order to receive this discount.)
- Deadline to complete Safety Council participation requirements for PY 2017.
- Deadline to complete ISSP loss-prevention activities for PY 2017.
- Deadline to complete the ISPP on-site consultation survey (form SH-29) for PY 2017.

MCO Open Enrollment. In Ohio we sometimes refer to workers' compensation being a "three-legged stool." One of the legs is the Ohio BWC, the second leg is your third party administrator (TPA) like CareWorksComp, and the last leg is your chosen Managed Care Organization (MCO). Every other year during the month of May, an Open Enrollment takes place for Managed Care Organizations. This is the only time as an employer that you're permitted to change your MCO. In order for your company to retain CareWorks MCO, **you do not have to do anything.** However if you currently utilize an MCO other than CareWorks, don't miss your chance to enroll with Ohio's most selected MCO - experience matters! Open Enrollment closes on May 25 and an MCO Selection Form is attached.

One of the many benefits of using CareWorks MCO is the interactive claims portal, which now features the ability for employers to stay up to date with what's happening on your claims via customized push notifications sent to your desktop, tablet, or mobile device. The portal also gives you the ability to:

- ✓ Use real-time online injury reporting
- ✓ Perform provider searches
- ✓ Utilize a suite of online tools, 24 hours a day
- ✓ Receive customized reports

Being aligned with CareWorks MCO and CareWorksComp TPA helps us as a team provide you with best in class comprehensive workers' comp services. If there is anything you want to know about the Open Enrollment process, please ask us!

BWC Proposes "More than a Billion Back" Rebate for Ohio Employers: Due to strong investment returns and income, Governor Kasich and BWC Administrator and CEO Sarah Morrison proposed returning \$1.5 billion in premium rebates to eligible employers, beginning this summer. This rebate would represent **85% of premium paid for the 2016 policy year, 7/1/16-6/30/17**. It is the biggest rebate in 20 years, and will be voted on by the BWC Board of Directors on May 24. If approved, the rebates will likely be mailed in July and August, except for those employers who participated in a group retro program in 2016. Those rebates will be posted after the 2016 group retro refunds/assessments have taken place this fall.