

› Nov/Dec 2019 BWC News from CareWorks Comp

“Clutter is nothing more than postponed decisions.” ~Barbara Hemphill

Deadlines Approaching: 2020 Rate Year Group Rating & Group Retrospective Enrollment

The deadline to enroll into Group Rating with CareWorks Comp for the upcoming July 1, 2020 policy year is **November 20, 2019**. Group Rating is an upfront discount (as much as -53%) off of your EMR (Experience Modification Rate)..

The deadline to enroll into Group Retrospective Rating with CareWorks Comp for the upcoming July 1, 2020 policy year is **January 24, 2020**. Group Retro is a performance based program where the group’s claims incurred for the policy year are compared to the group’s premiums paid to the BWC. The participants will receive premium rebates as long as the claims incurred for that policy year is lower than the overall premiums paid to the BWC.

BWC: New Reserving System Coming

Now that the Ohio BWC has moved away from using ICD-9 Codes to using ICD-10 Codes for categorizing injuries and illnesses, they will be changing from the MIRA II Reserving System to the new ACES Reserving System. The ACES (Actuarial Claims Estimating System) process will be implemented on 7/1/2020. ACES uses very similar cost drivers (input variables) as MIRA II. Reserves are a key component in determining what your company’s EMR (Experience Modification Rate) will be for the upcoming policy year. Simply put, Reserves are estimated future costs of a claim. If Reserves are present on a claim when the BWC takes their annual EMR “snapshot” on September 30th, then there is a possibility that your EMR will be higher than anticipated for the upcoming policy year. The BWC’s calculation for how they arrive at a claim’s Reserve is proprietary, but they do look at such variables as claimant’s age, type of injury and expected recovery time.

What type of Exam is your injured worker getting?

- **BWC 90-Day examination:**
 - 90 day examinations are required by statute and are conducted when an injured worker has received 90 consecutive days of temporary total disability compensation. This exam addresses a number of issues, including continuing

compensation, return-to-work barriers, potential RTW solutions, need for further medical treatment or supportive care and potential for rehabilitation.

- **BWC Physician Review (MEDCO-21)**
 - These file reviews are normally regarding an additional allowance request or anything that had been requested in the claim that requires a medical opinion but does not need a full exam to make a decision.
- **BWC Independent Medical Exam (IME)**
 - An IME is an objective medical evaluation conducted by an independent, qualified medical specialist at BWC's request and is for the purpose of clarifying an injured worker's medical and disability status.
- **C92 Examinations**
 - C-92 examination provides an unbiased, objective estimate of the whole person, percent of impairment for a given allowance referred to as percentage of permanent partial (%PP, %PPD, or, most frequently, C-92) awards. This must be based on the most current edition of the American Medical Association's *Guides to the Evaluation of Permanent Impairment*, using the available medical documentation, history and physical examination.
 - These are initially completed by the BWC to determine a PPD% award and will support their tentative order. The injured worker/attorney and the employer/TPA/attorney can also have this exam completed to obtain their own PPD% as defense to get it increased or lowered.
- **Industrial Commission - IME**
 - This is normally done in regard to permanent total disability (PTD). A physical and psychological (if psych is allowed in the claim) IME will be completed based on the industrial commission request.
 - For a PTD issue, there will be IME reports from the IC, IW and the employer, if needed.
- **IME/IMR – TPA/Employer**
 - These are reports obtained by the TPA claim examiner, the employer, or the employer's attorney.

\$4 Million Saved for CareWorks Comp Customers: House Bill 207

As an Ohio employer participating in the State Fund, if one of your employees is injured in a motor vehicle accident and you can establish that the claim is a result of a non-at-fault incident involving a third party, the BWC may exclude 100% of the claim's cost from your experience.

With the passage of House Bill 207, any motor vehicle accident occurring on or after July 1, 2017 can apply for this cost relief. CareWorks Comp has a dedicated Cost Containment team who will assist you in navigating this process and will guide you through securing the necessary information to file a claim under this provision. Our team has assisted Ohio employers in removing over \$4 million in claims cost since the passing of HB 207.

Some important facts to remember regarding eligibility are:

- You must have active BWC coverage on the date of injury
- You must be current on all BWC payments
- The third party at-fault driver must have active insurance coverage at the time of the accident or your business must have active uninsured motorist's insurance coverage

- A copy of the police motor vehicle accident report from a law enforcement agency must be secured
- A copy of the citation showing that the third party is responsible for the accident
- You have 12 months from the date of injury to file the application for relief

If you have an employee that was involved in a motor vehicle accident, please reach out to our office to discuss whether the claim qualifies for the Non-at-fault motor vehicle accident application process.

Important Deadlines:

- **November 20, 2019:** Group Rating Enrollment deadline for the 2020 Rate Year.
- **November 21, 2019:** BWC Premium Installment due if you pay on a Monthly basis.
- **December 21, 2019:** BWC Premium Installment due if you pay on a Monthly, Bi-Monthly, Quarterly, or Bi-Annual basis.
- **January 24, 2020:** Group Retrospective Enrollment deadline for the 2020 Rate Year.

CareWorks Safety Library: Now Live!

Looking for an easy way to fulfill your 2-hour Safety Training Requirement for this current 2019 Policy Year? We've got the answer! Simply go to: [CareWorks Safety Training Library web link](#) Here you will find previously recorded webinars that you can register for to fulfill your 2-hour Safety Training Requirement. Each webinar is 2 hours and costs \$25.00. Currently, there are 4 webinars to choose from:

- ***Employee Engagement***
- ***OSHA Inspections; Prevention, Preparation, & Minimizing Fines***
- ***OSHA Recordkeeping***
- ***Preventing Slip, Trip, Fall, & Overexertion Injuries***

Looking for a do-it-yourself Toolbox Talk to give to your employees? Go to: [CareWorks Safety Training Library web link](#) click on the orange "VIEW TOOLBOX TALKS" link and you will see 13 different Toolbox Talk programs that you can download and use to train your employees. The topics range from ***Emergency Evacuation Plans*** to ***Diffusing Workplace Violence*** and even ***Parking Lot Safety***. Print out each of them and use one at your next employee meeting!