Deductible Program is new savings option for employers

The BWC Deductible program allows employers to participate in a per claim deductible plan, resulting in a prospective premium discount; the goal is to encourage safety and effective claims management.

How the Deductible Program Works

The employer selects a dollar deductible level when applying. The deductible level cannot exceed 25 percent of your premium class rating. The employer is responsible for claim costs up to the deductible level for any claim that occurs in the policy year of enrollment. The employer is eligible for a workplace, premium rate discount.

Steps to Safety

Applying Your Discount

The discount for base-rated employers is applied to the base rate that is established for the policy year of participation. You will continue to be billed by BWC until the deductible level has been reached for each claim. Deductible bills must be paid within 28 days of the invoice date.

Continuing Participation

Each year, BWC will automatically renew eligible employers at their current deductible level. If any employer wants to change their deductible level, the employer must submit the U-206 application to leave the program, an employer must submit a new application.

Participation Requirements

An employer must submit a BWC Application for Deductible Program (U-148) and meet the following:

- Be in good standing;
- Have active coverage;
- Have not cumulative lapses in coverage exceeding 45 days within 12 months prior to application deadline; and,
- File a completed deductibility form.

The enrollment period for private employers is April 1 through November 30, with coverage beginning January 1 through December 31.

Deductible Levels:

- $100 per claim;
- $250 per claim;
- $500 per claim;
- $1,000 per claim.

Program Compatibility

If you are participating in the BWC Deductible Program, you may not participate in the following:

- Group prospective rating;
- Individual retrospective rating;
- Group retrospective rating;
- Salary Continuation and/or Dependent Old-Age Program.

Combined discounts for employers participating in both the Deductible Program and a group rating plan cannot exceed the maximum credit allowable for that group during that rating year.

More than 100,000 on-the-job foot injuries occur every year. An injury is sustained to one or both of your feet, how would you get around or work? The injury could possibly cause permanent damage or pain every time you put weight on your foot.

To avoid foot injuries, you should be able to recognize and avoid foot hazards such as:

- Heavy falling or slipping objects;
- Rolling objects or equipment;
- Puncture wounds from sharp objects;
- Rolls, slips, trips, and falls;
- Splashes of chemicals or hot substances; and,
- Electric shocks.

Tips to protect your feet:

- Wear appropriate footwear for the task;
- Avoid open-toed shoes and flip-flops;
- Keep aisles and traffic ways clear for unnecessary boxes and trash to prevent trips;
- Clean up spills, especially liquids, to prevent falling or slipping;
- Never allow employees to walk barefooted to work;
- Use proper shoes or gear for the job;
- Have the proper protective equipment available;
- Keep aisles and traffic ways clear for unnecessary boxes and trash to prevent trips;
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The Ohio Bureau of Workers’ Compensation (BWC) frequently audits employers to ensure they accurately pay into the Workers’ Compensation Trust Fund. These audits may find errors in manual classifications that may prevent over or underpaying.

BWC audits may find errors in manual classifications

At some point, it is likely that every employer in Ohio with an active workers’ compensation policy will be audited by the Ohio Bureau of Workers’ Compensation (BWC). While the thought of a BWC audit strikes fear in the hearts of many business owners, Consultants Inc. (CCI) members enrolled in one of our workers’ compensation programs can use this experience to help them improve their operation and experience.

One of the most common issues that arise from audits is the misclassifying payroll. If a BWC audit determines there are discrepancies in payroll classification, they will payroll classification, they will

Misclassifying payroll creates discrepancies between the premium employers actually paid and what they should have paid. In some instances, this can result in higher workers’ compensation premium expenses.

The Ohio Bureau of Workers’ Compensation (BWC) frequently audits employers to ensure correct premium assessments. Manual classifications may prevent over or underpaying. The following tips will help you prepare for your audit:

1. Participating in a group plan or retrospective rating may lower your premium costs. 
2. Shift the responsibility of safety and health training to your sponsor. BWC can automatically qualify an organization from sponsoring a group if the training requirement is not met. Group members and the retrospective group plan must complete the required training to avoid payment of premium and penalties.
3. Addition of the OSHA Requirement to the Key Safety Parameters. Group members are already required to develop all programs and conduct all training required for a group rate. The Ohio Bureau of Workers’ Compensation (BWC) to classify employees. This process helps ensure that workers are classified appropriately, which can impact your premium costs.

Ohio Administrative Code (OAC) 4123:17-68, governing safety requirements for group parameters, was recently amended with three major changes:

1. Underwriting.
2. Support services that drive performance.
3. Improved communication with members.

3. Addition of the OSHA Requirement to the Key Safety Parameters. Group members are already required to develop all programs and conduct all training required for a group plan. A ten-step training requirement has been added. Group members must complete the training requirements to avoid payment of premium and penalties.

CONSIDERATIONS:

• Impacts of OSHA citations.
• Integration with support services.

For more information on these rules, and ways in which you can receive assistance implementing them, please contact RiskControl360® at 1-877-505-3086. You may also visit their website at www.RiskControl360.com.

Important Dates in 2009

May 31, 2009 — BWC Discounted Deduction Deadline for private state funded employers.

June 26, 2009 — Group Retrospective Rating Program applications are due.

Information regarding 2009 BWC changes for employers

On March 20, 2009, the Ohio Bureau of Workers’ Compensation (BWC) Board of Directors approved several new rules affecting group-rated and non-group-rated employers.

Other
• Drug Free Work Place — Beginning July 1, 2009, employers may no longer receive receive the discount from the Drug Free Work Place (or DEEP) program and participate in the Drug Free Work Program.

Frequently Asked Questions (Affecting Group Rated Employers Only)

• Q. What impact will the recent changes have on my premium? A. According to BWC, group-rated employers will realize an average 92% premium increase in any audit findings.

• Q. How much will my discount change? A. While the discount level will be lower, the projected minimum payment sent to you by CCI should be relatively close due to the base rate reduction. Please see above section for a detailed explanation.

• Q. Are we still receiving the highest discount possible? A. Yes. Group rating continues to offer the best option available to eligible employers.

• Q. What BWC programs are still stackable with group rating? A. The only program stackable with group rating is the new deductible program.