



## OML Newsletter | October 2018

***"Efficiency is doing things right; effectiveness is doing the right things." --Peter Drucker***

### **Important Dates and Deadlines:**

- October 31, 2018 Notice of estimated annual premium mailed for 2019 policy year.
- November 15, 2018 Deadline for deferred payment option for 2019 policy year.
- November 15, 2018 Last date employer can change installment plan for 2019 policy year.
- November 30, 2018 Drug-Free Safety Program application deadline for a 1/1/2019 start date.
- November 30, 2018 Industry-Specific Safety Program application deadline for a 1/1/2019 start date.
- November 30, 2018 Transitional Work Bonus Program application deadline for a 1/1/2019 start date.

### **2019 Premium Notice**

BWC will be mailing out your Notice of 2019 Estimated Premium statement in late October. All Public Employers are defaulted to monthly premium installments (unless you changed it last year). You can notify the BWC by November 15<sup>th</sup> if you would like to change your installments to bi-monthly, quarterly, semi-annually or annually. Regardless of your payment selection you will receive your first invoice in late November with a due date of December 21, 2018. The BWC is also continuing the Early Payment Discount. Employers that pay their premium in full by the December 31<sup>st</sup> due date will receive a 2% credit refund check.

### **Destination Excellence Programs**

You may be eligible for additional premium savings by enrolling in some of the BWC Destination Excellence Programs. The 2019 policy year enrollment for these programs starts in October and ends the last business day in November.

- Drug-Free Safety Program – 4% refund for Basic Level or 7% Advanced Level
- Industry-Specific Safety Program – 3% refund for completing three BWC loss-prevention activities
- Transitional Work Bonus Program – 10% refund for providing transitional work to injured employees

If you are interested you can request CareWorksComp to run numbers to see what your savings potential could be. For those employers in Group Retrospective Rating program, the BWC only allows you to take advantage of the Go-Green Discount, Lapse-Free Discount and Safety Council Rebate Program participation rebate.

### **Is Your Hardest Working and Most Productive Employee Your Highest Risk Liability?**

The safety team at RiskControl360<sup>o</sup> has a tremendous amount of expertise with working with organizations to identify risk exposure and provide solutions that meet your specific needs. Contact your program manager to learn more.

### **Third Party Administrator (TPA) and Managed Care Organization (MCO) What's the Difference?**

Many employers are confused about the different responsibilities between Third Party Administrators (TPAs) and Managed Care Organizations (MCOs). Both play a vital role in mitigating cost and returning injured workers to work as soon as medically possible.

First of all, the Ohio Bureau of Worker's Compensation (BWC) requires that all employers have a MCO and there is no direct cost to the employer for their services. MCOs are responsible for managing and monitoring the medical portion of workers compensation claims including maintaining a medical provider network, submitting First Reports of Injury documentation to BWC, monitoring medical costs and medical bill payment, ensuring proper utilization of medical services and monitoring medical needs and level of care. They are also charged with helping to insure injured workers return to work as soon as medically possible by helping to facilitate return-to-work programs and vocational services in coordination with your TPA. As we all know, the sooner an injured worker returns to work, the better for all concerned.

While MCOs are impartial parties to the claim focusing on medical management, TPA's responsibilities are specifically focused on reducing the administrative and financial burden of the workers' compensation system on the employer community. Their responsibilities include managing employers' workers' compensation programs and providing them with cost control strategies and programs to directly reduce their workers' compensation costs. Employers pay service fees directly to TPAs for their assistance with claim administration, claim appeals, consultation / advice and assistance on cost control strategies for lost time claims, monitoring experience claim costs and representing employers at Industrial Commission hearings. In addition, TPAs provide rate analysis and financial impact studies to help employers make informed decisions. One of the most important functions of a TPA is the expertise and ability to provide employers the opportunity to reduce their workers' compensation premiums through group rate discount and refund programs. Quality TPAs also provide client education, workshops and seminars to increase employer knowledge and to help them meet BWC training requirements.

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**Contact your program manager to learn more:**

**Bob Nicoll**

**330-418-1824**

**[robert.nicoll@careworkscomp.com](mailto:robert.nicoll@careworkscomp.com)**

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