Controlling costs with the handicap reimbursement program

The Ohio Bureau of Workers' Compensation (BWC) offers the Handicap Reimbursement Program to potentially off-set claim costs and encourage employers to hire and retain employees with a handicapped condition. Ohio Revised Code 4123.343 recognizes 26 conditions / disabilities in which, under some circumstances, the employer may be eligible for reimbursement of partial claim costs. The handicap percentage awarded by BWC will reduce claim costs without reducing the benefits to the injured worker. The reduced claim costs can result in sizable premium reductions.

Eligibility Requirements

If an employee suffers a lost-time industrial injury/ occupational injury or death, the claim may be eligible for handicap reimbursement if it can be shown that the handicapped condition pre-existed the industrial injury or occupational disease and either caused the claim or contributed to increased costs or delay in recovery. Additionally, one of the following benefit types must have been paid in the claim:

- Temporary total compensation
- Permanent total disability
- Permanent partial-scheduled loss
- Survivor benefits
- Wages in lieu of temporary total disability

Application Filing Deadlines

Private Employers:

- If the date of injury is between Jan. 1 and June 30, the application must be filed by June 30 of the year no more than six years from the year of the date of injury or occupational disease.
- If the date of injury is between July 1 and Dec. 31, the application must be filed by June 30 of the year no more than seven years from the year of the date of the injury or occupational disease.

Public Employers:

- A public employer must file the application by Dec. 31 of the year no more than six years from the year of the date of the injury or occupational disease.

The Sedgwick cost containment team conducts reviews on claims which meet the eligibility requirements for handicap reimbursement, files the application and attends the handicap hearing on behalf of our Ohio TPA clients.

If you have any questions, contact our Sedgwick program manager, Bob Nicoll at (330) 418-1824 or robert.nicoll@sedgwick.com.