

LOCAL GOVERNMENT OFFICIALS CONFERENCE

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**Bureau of Workers'
Compensation**

AGENDA

- History, Fact, Figures, Statistics
- BWC Programs and Rebates
- BWC Grants
- Division of Safety and Hygiene Services

WHAT IS OHIO BWC?

- Created by Ohio Workers' Compensation Act 1913
- Provides no-fault insurance
- Exclusive remedy
- Protects both employers and employees

WHAT IS OHIO BWC?

- Ohio is monopolistic state for Workers' Compensation Insurance
- Single line insurance
- Pay for medical and indemnity for work-related injuries
- Over 250,000 policy holders



COMPENSABLE CLAIMS

- Employer/employee relationship
- Physical injury/occupational disease
- Offsite medical treatment
- Accidental in nature
- Arising out of Ohio employment
- In course of employment

PARTIES INVOLVED IN A CLAIM

1. Injured worker*
2. Employer*
3. Bureau of Workers' Compensation
4. Managed Care Organization
5. Provider(s)
6. Industrial Commission
7. Third Party Administrator
8. Attorneys

* Parties to the claim



MEDICAL BENEFITS

- Office visits
- Physician bills
- Physical therapy
- Surgery
- Hospital charges
- Outpatient medical facilities
- Durable medical equipment
- Diagnostic tests
- Prescriptions



INDEMNITY BENEFITS

- Temporary total
- % Permanent partial
- Wage loss
- Living maintenance
- Change of occupation
- Facial disfigurement
- Scheduled Loss
- Permanent total
- Lump Sum Settlement
- Death



FACTS

Scheduled Loss - Schedule B								
Location	Weeks	Effective 1-1-2026	Location	Weeks	Effective 1-1-2026	Location	Weeks	Effective 1-1-2026
Thumb	60	\$76,860	Loss of metacarpal	10	\$12,810	Foot	150	\$192,150
Index finger	35	\$44,835	Hand	175	\$224,175	Leg	200	\$256,200
Third finger	30	\$38,430	Arm	225	\$288,225	Eye	125	\$160,125
Fourth finger	20	\$25,620	Great toe	30	\$38,430	Hearing (one ear)	25	\$32,025
Little finger	15	\$19,215	Other toe	10	\$12,810	Hearing (total)	125	\$160,125

RATEMAKING

The main question is ...



How does BWC determine what an employer pays in premium?

BWC must collect enough premium to pay claims costs

Base rates determined by classification code

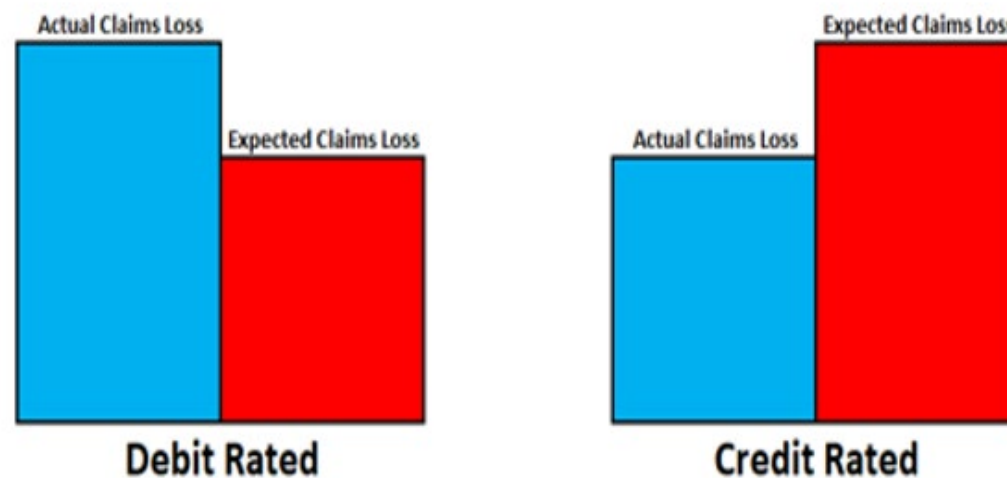
Experience determined by expected to actual claims costs

RATEMAKING

- 4 Year Experience Period used for the Calculation for Public Employees
 - Policy year beginning 1/1/2026, BWC used claims costs and payroll from calendar years 2020, 2021, 2022 and 2023
 - Snapshot 3/31/2025

RATEMAKING

- Experience Modifier compares actual claims costs to expected claims costs
- This determines the percentage of the base rate an employer will pay



LOW RATES

Falling Rates

History of BWC Rate Changes

Public Employer Taxing Districts 2011 – 2025

In August 2023, the BWC Board of Directors reduced **premium rates** for public employers an average of **3.9%**.

Effective January 1, 2024 the reduction will save employers **\$8 million** in premiums.

Since 2011, The overall impact of the rate change is **-57.2%**

Year	Taxing District Rate Change**
2011	-5.3%
2012	-4.9%
2013	-5.1%
2014	-1.0%
2015	-8.1%
2016	-12.6%
2017	0.3%
2018	-6.0%
2019	-11.6%
2020	-5.9%
2021	-7.9%
2022	-9.9%
2023	0.6%
2024	-3.9%
-57.2%	

**These numbers reflect the combined impact of the loss cost changes and operating assessment changes.



BWC PROGRAM AND GRANTS ELIGIBILITY

- Be a statefund private or public employer taxing district
- Reporting payroll to BWC
- Be in good standing with BWC
 - Have active Ohio workers' compensation coverage
 - No more than 40 days cumulative lapses in the last 12 months
 - Be current on all payments due to BWC
 - Completed all outstanding payroll trueup reports
- Selfinsured and clients of either a PEO or AEO generally are not eligible

BWC ALTERNATIVE RATING PROGRAMS

- Group Experience Rating Program
- Group Retrospective Rating Program
- Individual Retrospective Rating Program
- Large/Small Deductible Program
- Claim Impact Reduction Program

BWC REBATE PROGRAMS

- Substance Use Prevention and Recovery Program
- Early Payment Discount
- Safety Council

ASSISTANCE WITH PROGRAMS



WORKER
MENU ▾

EMPLOYER
MENU ▾

PROVIDER
MENU ▾

MCO
MENU ▾

Representative
MENU ▾

FORMS &
PUBLICATIONS

HELP

SEARCH

AC

My policy

Company information

Policy Number 1234567890

Update

City School District
12345 Main Street
Anywhere, OH 55555

Phone 614-555-1212

Email john.doe@cityschool.org

BWC account representative Kathleen D.
Phone number 513-785-4591
Email address Kathleen.D.1@bwc.state.oh.us

Upload documents

Account balance

*Total balance \$0.00

Make payment

View invoice

*BWC + AG + Appealed = Total

Note: Total balance may differ from the amount on your last invoice due to transactions occurring since the invoice date.

Policy partners

Managed Care Organization

Authorized representatives

Coverage status

Active

Reprint certificate

Cancel policy coverage

Premium installment schedule

Indicates the schedule you selected to pay your premium over the course of the policy year

Payroll true-up reports

Allows you to reconcile your estimated payroll with your actual payroll, which may result in either an additional premium billing or a premium credit



SUBSTANCE USE PREVENTION AND RECOVERY PRO

- Reimbursable Expenses
 - Policy development and legal review
 - Employee education
 - Supervisor training
 - *Drug testing
 - *Substance Use Assessment

*must have a “Second Chance” agreement

BETTER YOU, BETTER OHIO!



- Basic incentives
 - Health risk assessment & biometric screen – worker incentive \$75
 - Additional \$50 when using the physician form for biometric screen
- Optional incentives
 - \$50 by completing physical activity or complete a mental health check-in
 - \$50 by completing three virtual group or personal coaching calls

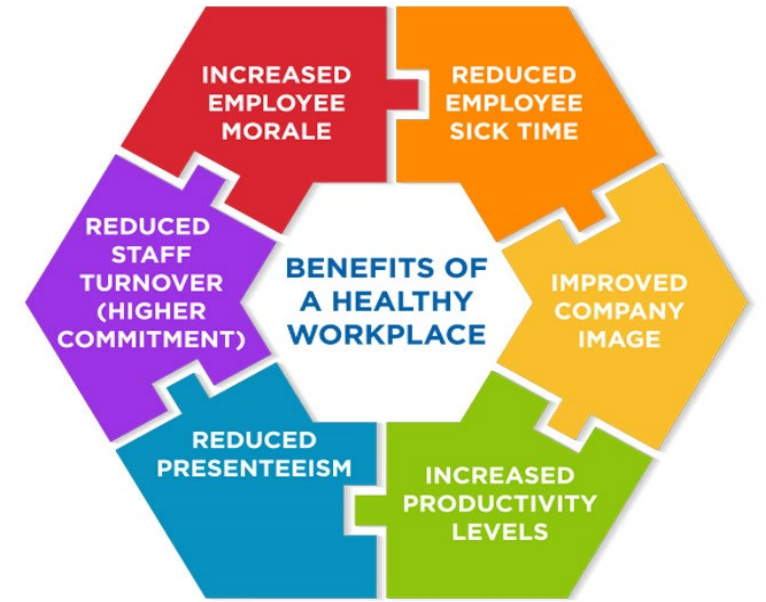
BETTER YOU, BETTER OHIO!

- No administrative work
 - NO paperwork
 - NO application
 - NO annual reports or followup

Public employers

Restaurant and food service
Transportation and trucking
Trash collection
Wholesale and retail
Police and public safety

Agriculture
Automotive repair and service
Construction
Firefighters
Healthcare
Manufacturing



BWC GRANTS

- Transitional Work Grant
- Safety Intervention Grant
- Firefighter Exposure to Environmental Elements Grant
- School Safety and Security Grant
- Body Armor Grant

TRANSITIONAL WORK GRANTS

- BWC will pay 100% of Transitional Work Program development
 - Policy and procedure
 - Job Analyses
 - Supervisor training and employee education
- Employers are eligible for a grant every 5 years
- Ranges
 - 11-49 employees- up to \$3,700
 - 50-199 employees- up to \$6,800
 - 200+ employees- up to \$8,200

SAFETY INTERVENTION GRANTS

- 3-to-1 matching grant
- Up to a maximum grant of \$40,000
- Employers are eligible every 3 years
- To purchase equipment to substantially reduce or eliminate injuries and illnesses associated with a particular task or operation
- Must apply for the grant prior to purchasing the equipment
- A list of unapproved purchases on BWC's website

SAFETY INTERVENTION GRANTS

Transportation
Tarping systems
\$1,000 - \$3,5000



Construction
Manhole cover lifters
\$1,500 - \$3,700



SAFETY INTERVENTION GRANTS

Construction
Cable pullers
\$2,500 - \$18,500



Construction
Power wheelbarrows
\$2,400 - \$3,600



FIREFIGHTER EXPOSURE TO ENVIRONMENTAL ELEMENTS

- Up to \$15,000 in grant funding
- Employers are eligible every 3 years
- Payroll \geq \$500,000 receive a 1:1 matching grant
- Payroll $<$ \$500,000 no matching requirement
- May be used for:
 - Diesel exhausting system
 - Turnout extractors
 - Hoods with barrier protection
 - Washable structural fire fighting gloves
 - Recently expanded to include turnout gear for volunteer departments

SCHOOL SAFETY AND SECURITY GRANT

- 3-to-1 matching grant
- Up to a maximum grant of \$40,000
- Employers are eligible every 3 years
- Employee Safety Interventions
 - Flooring/Floor coverings designed to reduce slip hazards
 - Lightweight lunch tables
 - Motorized bleacher systems
 - Safe food fryers
 - Cutting/Slicing equipment
 - Floor cleaning machines

SCHOOL SAFETY AND SECURITY GRANT

- Incident response equipment
 - Equipment bags with trauma/first aid supplies
 - Two-way communication devices to directly interface with EMS
- Building/grounds/transportation security
 - Interior/Exterior security doors and mechanisms (panic bars, bullet proof glass, etc.)
 - Protective vehicle crash barriers in front of entrances
 - Modifications of building/facility entrances to restrict access
 - Secured keycard systems
 - Metal detectors (fixed or portable)
 - Security cameras
 - Emergency call poles

SCHOOL SAFETY AND SECURITY GRANT

- Heating, ventilation, and air conditioning / Indoor air quality improvements
 - HVAC Inspections and assessment
 - HVAC improvement and maintenance
 - Secondary devices

BWC'S OFFICE OF SAFETY SERVICES

- Benefits to Your Company
 - No additional cost
 - Services designed to inform, educate and assist with your company's lossprevention activities
 - Consultative in nature—no fines or penalties
 - Customized services to meet your company's needs

SAFETY CONSULTING SERVICES

- Hazard assessments
- Safety program advice
- Written program reviews
- Training
- Safety team evaluation and design

INDUSTRIAL HYGIENE SERVICES

- Air sampling
- Noise sampling
- Ventilation assistance
- Confined space identification
- Program assistance

ERGONOMIC SERVICES

- Assessments related to material handling
- Workstation design
- Prevent musculoskeletal disorders and repetitive motion issues

LIBRARY SERVICES

- Find answers to your workplace safety and health questions
- Provides information on workplace safety and health
- Access to the most current safety regulations, standards, and codes
- Direction to valuable sources of internet information
- Availability of books, journals, magazines, and newsletters
- Obtain videos via streaming or borrowing

TRAINING SERVICES

- Webinars
- Online courses
- Classroom courses

QUESTIONS?

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