

## Workers' Compensation and Unemployment Compensation: What You Need to Know to Help Your Clients

The high unemployment rate and recent BWC program changes can have a direct impact on employers' premiums. This continuing education program will focus on what an insurance agent needs to know in order to be a resource for their clients so they can obtain the help they need to manage these costs. Workers' compensation premiums and unemployment tax rates are business expenses that your clients can work towards controlling. Key points on how to approach this will be reviewed. Topic discussions will include workers' comp discount and rebate programs as well as understanding what it takes to win an unemployment claim, how unemployment charges and taxes are determined and the Ohio Department of Job and Family Services (ODJFS) overcharging rate. Your clients can benefit from understanding more about ODJFS when attempting to control their unemployment tax rates.

Presenters are: Beverly Westover, CCI Program Manager and Kammy Staton, Unemployment Manager.

- I. Ohio workers' compensation system (30 minutes)**
  - Bureau of Workers Compensation role
  - What a Third Party Administrator (TPA) does for an employer
  - What an Managed Care Organization (MCO) does
- II. Rates**
- III. Claim Management**
- IV. Rating discounts and Premium Rebate Programs**
  - Group Rating
  - Retrospective group rating
  - Other programs
- V. Unemployment Compensation (30 minutes)**
  - Tax rates
  - Controlling tax rates
  - Who can be charged with a claim
  - Lack of work
  - Voluntary quit
  - Discharged