



CareWorks

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The Ohio Association of Health Underwriters and CareWorks Comp are forwarding this information to you to help keep you up to date on BWC Regulations.

September 2020 BWC News from CareWorks Comp

“You can’t stop the waves, but you can learn to surf.”

~Jon Kabat-Zinn

We all know that the spread of Coronavirus (COVID-19) is an escalating global health concern. CareWorks Comp will continue to support our clients’ workers’ compensation and unemployment compensation needs. For the most current and up-to-date information from the Ohio BWC regarding COVID-19 topics, please visit the BWC’s website at: [BWC COVID-19 Information](#) .

Happening Now: Group Rating & Group Retrospective Enrollment for Upcoming 7/1/2021 Policy Year

It’s that time of year again: 2021 Traditional Group Rating and Group Retrospective Rating offers are being sent out to employers. Some employers are eligible for both programs (we refer to this as “dual eligibility”). We’re eager to discuss these options with you, as each year there may be a different mix of cost-saving strategies that work best for your organization. **The enrollment deadline for the 7/1/2021 Rate Year is November 16, 2020 for Traditional Group Rating, and January 22, 2021 for Group Retrospective Rating.**

September 30, 2020: Private Employer Experience “Snapshot” for the Upcoming July 1, 2021 Policy Year

One of the most important dates this month is September 30th. This is the date that the Ohio BWC takes their annual snapshot of your experience to determine your Experience Modifier Rate (EMR) for the 7/1/2021 Policy

Year. The BWC will compare all of your claims dollars from 7/1/2015 - 6/30/2019 to your Total Limited Losses (“TLL”)—which is the amount of claims dollars that the BWC expected your company to have for those four rate years. Claims take 2 rate years to enter your experience, and then are used for 4 rate years to determine your EMR.

Another BWC Billion Back Dividend Rebate Proposed

Governor DeWine has asked the Bureau of Workers’ Compensation (BWC) Board of Directors to send up to \$1.5 billion in dividend payments to Ohio employers this fall. This dividend equals approximately 100% of the premiums paid in policy year 2019. (This would be January 1, 2019 to December 31, 2019 for public employers and July 1, 2019 to June 30, 2020 for private employers.) Dividends like this, as well as previous ones, are possible because of strong investment returns on employer premiums, a declining number of claims each year, prudent fiscal management, and employers who work hard to improve workplace safety and reduce injury claims.

If approved by the BWC’s Board, this would be the second dividend of \$1 billion or more since April and the third dividend since 2019. BWC anticipated providing a dividend next year, but with Board approval, they will issue one now to provide some immediate economic relief to employers amid the ongoing pandemic. Checks would be distributed by BWC in late October. Employers who did not complete their 2019 policy year True Up **may be** ineligible to receive this Billion Back Dividend. The deadline to complete the private employer True Up and pay any additional premiums owed was August 15, 2020. Private employers who have not completed their 2019 True Up should do so immediately in order to comply with the BWC’s limited grace period.

Unemployment Claims Management

This year has presented many additional challenges for our customers. If the confusion of unemployment claims is one of the challenges you are attempting to endure, we encourage you to learn more about our Unemployment Claims Management program. Our team of experts can assist you with a wide range of issues. This includes problems such as benefit charge errors made by the Ohio Department of Job and Family Services, duplicate claims, appeal and hearing issues, plus much more. To learn more about our Unemployment Claims Management services, contact Kammy Staton, Unemployment Cost Control Manager at 614-526-7165 or kammy.staton@careworkscomp.com

Resuming Business Toolkit

The Centers for Disease Control and Prevention (CDC) has developed a [toolkit](#) to guide employers seeking to resume normal or phased business operations. It based the toolkit [on its Interim Guidance for Businesses and Employers Responding to COVID-19](#). It is designed to assist employers in implementing this guidance in their workplaces. These tools help employers in planning, preparing, and responding to COVID-19.

Ohio BWC: Redesigned Website www.bwc.ohio.gov

A few weeks ago, the Ohio BWC redesigned their website at www.bwc.ohio.gov. You can find A Guide to BWC’s Most Popular Web Pages [here](#).

Did You Know?

Your July 1, 2020 through June 30, 2021 Policy Year Estimated Payroll was REDUCED by the Ohio BWC by 20% in response to payrolls possibly being lower as a result of COVID-19! Employers can call the BWC at 1.800.644.6292 and adjust their 2020 Policy Year Payroll as needed. This will ensure a more manageable True Up in the summer of 2021.

Workplace Exposures to COVID-19

Recording Cases of COVID-19

According to the Occupational Safety and Health Administration (OSHA), COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. However, employers are only responsible for recording cases of COVID-19 if all of the following are true:

1. The case is a confirmed case of COVID-19 (see [CDC information](#) on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19);
2. The case is work-related (as defined by 29 CFR 1904.5); and
3. The case involves one or more of the general recording criteria set forth in 29 CFR 1904.7 (e.g., medical treatment beyond first aid, days away from work).

Visit OSHA's [Injury and Illness Recordkeeping and Reporting Requirements page](#) for more information. If you would like to discuss a specific situation with an expert, please contact CareWorks Comp's Safety Consultant, Craig Lanken at 330.472.1656 or craig.lanken@careworkscorp.com

Wearing a Mask: OSHA FAQs

OSHA generally recommends that employers encourage workers to wear medical masks or cloth face coverings at work to help prevent the spread of the coronavirus. OSHA recently issued [frequently asked questions \(FAQ\) guidance](#) to address inaccurate claims that these masks and face coverings cause unsafe oxygen or harmful carbon dioxide levels for the wearer. [Get the facts here.](#)

Ohio BWC's 2020-2021 Division of Safety & Hygiene Safety Services Catalog Available

Hot off the presses! The BWC has published their Division of Safety & Hygiene 2020-2021 Safety Services Catalog for the 2020 Policy Year. Access the catalog by clicking here: [BWC Safety Services Catalog](#). This new Safety Services Catalog is 141 pages detailing all the BWC Employer Programs, information on Safety Grants, Research, Education, Safety Training, and the BWC's Library Services.

2 Hour Safety Training for the Current 2020 Rate Year

Now that we have moved into the new 2020 Rate Year, which runs from 7/1/2020 - 6/30/2021, just a reminder that if you had a claim in the "Green Year" (7/1/2018 - 9/30/2019) and you are in a Group or Group Retrospective program, a representative from your company needs to complete 2 hours of BWC approved safety training by 6/30/2021.

Due to the COVID pandemic all in-person BWC classroom classes have been cancelled for the remaining 2020 calendar year (more information about the 2021 calendar year coming soon.) Online courses and webinars are unaffected and available for enrollment. Additionally, starting in October 2020, BWC will offer approximately 15 classes in a virtual format. These virtual classes will be either half-day lengths or full-day lengths. For further information about the BWC's virtual classes, log into your account at the BWC's Learning Center at: [BWC Learning Center Login](#). Click on **VIRTUAL TRAINING** at the top of the page for a full list of virtual classes. Each participant will need a good internet connection, a computer with headset, and be willing to participate in a virtual training. A webcam is optional. The cost of the BWC virtual training is free.

Another option for employers is to complete Online E-Courses via the BWC's Learning Center. Your online training MUST total 2 hours in order for your 2020 policy year Group/Group Retro Safety Training requirement to be met. For a complete list of BWC Learning Center Online E-Courses, go to: [BWC Learning Center Login](#)

NOTE: Certificates of Completion should either be emailed to twohourtraining@careworkscorp.com or faxed to (614) 495-5200 so that CareWorks Comp may track the fulfillment of this requirement.

Unique & Free “For Credit” BWC Webinars Coming Up

The Ohio BWC is hosting unique and helpful webinars in the months to come. For more information, go to the Division of Safety & Hygiene-Ohio BWC Learning Management System website at www.bwclearningcenter.com. Login or create a new account and click on *Catalog Webinars (For Credit)* on the Home Page. The following are the webinars planned for October and November 2020:

Drones: Safety Tools in the Sky. October 7, 2020 from 10:30am – 11:30am

This webinar provides valuable information for employers interested in starting a drone program. Discover how employers are using drones, the costs of starting a program, and the Federal Aviation Administration regulations and testing. Presenters also discuss ways the BWC can help you with implementing a drone program.

What Would You Do? Can We Rely on Common Sense. November 10, 2020 from 1:30pm – 2:30pm

Everyone has common sense, right? And we can rely on our employees to use it to keep them from making ‘stupid’ mistakes that might result in an injury, right? In this session the BWC will truly explore the concept of common sense and finally come to a consensus on common sense. The BWC will also explore how to identify when we, as instructors or supervisors, are making assumptions based on common sense.

To receive one hour of online training credit for BWC Programs, provide a BWC policy number during registration.

Ohio BWC “Non-Credit” Free September Webinars

For more information on the following free “non-credit” webinars presented by the Ohio BWC, please log into your account at the BWC’s Learning Center here: [BWC Learning Center Login](#). Simply log into your account and register for the webinar that you would like to attend.

- ***Temporary Workers: Health and Safety Issues for Staffing Companies: September 1, 2020 from 11am-12pm***
- ***Safely Manage Contractors in YOUR Facility: September 8, 2020 from 11am-12pm***
- ***Avoiding Hazard Communication Program Mistakes: September 15, 2020 from 11am-12pm***
- ***What’s Wrong with that? A Look at Real Fire Hazards! September 22, 2020 from 11am-12pm***
- ***Heat Stress?? Cold Stress? You’ve Got to Love Ohio, Right? September 29, 2020 from 11am-12pm***

These webinars DO NOT fulfill any 2-hour safety training requirements OR BWC program requirements. They are purely informational.

***For questions please contact Bob Nicoll, CareWorks Comp Program Manager, at 800-837-3200 ext.58595 / Robert.nicoll@careworkscomp.com**

Visit the CareWorks Comp Safety Resources Link at:

<https://www.careworksohio.com/state-fund-tpa/safety-resources/>

healthbenefitsohio.org

www.ohioahu.org

Contact your CareWorksComp program manager to learn more.

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