

“UNDERSTANDING OHIO WORKERS’ COMPENSATION”

Melony Bryant
Minority and Small Business Advocate
Business Cell: 614-307-5559
Email: melony.bryant@ohiobwc.com



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 **OHIO DEPARTMENT OF
TRANSPORTATION**
DIVISION OF OPPORTUNITY, DIVERSITY, AND INCLUSION



Ohio Bureau of Workers' Compensation (BWC)

- BWC was created by the Ohio Constitution in 1913
- One of four monopolistic states
 - Ohio
 - North Dakota
 - Washington
 - Wyoming
- Governed by a board of directors appointed by the governor, and regulated by the state legislature



Ohio Bureau of Workers' Compensation (BWC)

- Largest state insurance fund in the country
 - Approximately 250,000 policies
 - \$2 billion in annual premiums
 - \$1.9 billion paid out in claims costs
 - 1 million active claims
 - \$25 billion of investable assets



What is Workers' Compensation Insurance?

- Just Like Most Other Insurance
- Premium Collected
 - Held in the State Insurance Fund
- Pays Indemnity
- Pays Medical
- No-Fault
- Oldest claim is from 1940



Who is Required to Be Covered?

- Employer with 1 or more employees
- What is an Employee?
 - Employer controls work hours
 - Selection of materials
 - Traveling routes
 - Quality of performance



Why Comply?

- Places unfair burden on the Fund
 - Non-compliant claims are fully covered by BWC but billed back to employer
- ***It's the Law!***
 - One focus of the BWC's Special Investigations Unit (SIU)
- Protects the business



Who May Want to Consider Coverage?

- Sole proprietor or Partner
 - If work is hazardous
 - If they have income from another source
- Work related injuries are not covered by private health insurance
 - No paid compensation
 - No paid medical benefits



Premium Discount Programs

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Grow Ohio Program Options

- 2 Year Discount
 - 53% Group Rating Discount
 - Requires enrolling in Group Rating with a TPA
 - Must apply 30 days from the date BWC assigns a policy #
 - 25% Discount
 - Automatically applied by BWC
 - Safety requirements
 - Safety survey, or
 - At least 2 hours of safety training, or
 - Safety Management Self-Assessment
 - Compliance with payments and coverage requirements



Safety Programs & Services

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Safety Grant Programs

- Safety Intervention Grants,
 - 3:1 matching funds up to \$40,000
- Drug-Free Safety Program Grants
 - For initial program development and supervisor and employee training
- “Better You, Better Ohio”
 - Directly to employee
 - Up to 50 employees



Safety Services

- Regional Safety Consultants
- Free safety training & classes
- Facility walk-throughs
- Do not report out to OSHA



BWC E-Account

- Manage your policy
- Pay bills
- Complete payroll true-up
- bwc.ohio.gov
- Contact Call Center



Questions ?

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