

## COMP BITS

### EVERYTHING YOU EVER WANTED TO KNOW BUT NO ONE WOULD TELL YOU

- Group discount for 2011-2012 will be a maximum of 51%
- Employers that fail to comply with BWC training requirements will not be eligible for group rating the following year
- BWC is studying the feasibility of groups maintaining the same membership for many years to establish experience history inside the group
- Effective 7-1-10 BWC will begin setting reserves on eligible medical only claims
- Effective 1-1-11 BWC will begin setting reserves on salary continuation claims
- Effective 7-1-10 BWC will no longer reduce living maintenance or living maintenance wage loss reserves by 50%
- Cost drivers for MIRA II reserves include gender, marital status, injured worker zip code, injury type, age, chiropractic care, claim delay reporting and many other factors
- Legislation has been introduced into the Ohio House to privatize Ohio workers' comp
- Succeeding employers must preserve the Predecessor's payroll records for 5 years preceding the date of the succession
- Acquisitions or successions taking place on or after 9-1-06 will be required to assume the financial rights, obligations and experience transferred to the successor employer
- BWC will eliminate the Drug Free Workplace Program and implement a new Drug Free Safety Program with a 4% or 7% discount available to employers
- Employers participating in the new DFSP will no longer be eligible to participate in the 100% Experience Modifier Cap, \$15K Medical Only or One Claim programs
- Ohio law allows Ohio employers to exclude payroll for premium computation for work done in other states, however, the Ohio employer must have coverage in the state where work is being performed
- A leading association which monitors claims trends has indicated that there are two major trend shifts increasing employer costs – trying to return injured workers to the job when there is no job to return to and increased fraudulent and exaggerated claims
- Before certifying a workers' comp claim, ask yourself these questions:
  - Did the claim occur within the scope and zone of employment?
  - Was the injury accidental in nature?
  - Is the mechanism of injury consistent with the diagnosis?
  - Did the injury arise out of employment?
  - Is there a causal relationship relating the diagnosis to the injury?
- Employees that test positive for drugs or alcohol are not automatically denied a workers' comp claim
- Drug tests administered to an injured worker must state the specific amounts and types of drugs in the injured worker's system
- Employers must have reasonable suspicion to drug test an employee - for cause

For additional information or clarification on any of these matters, please contact the Chamber's endorsed Third Party Administrator, Benefit Management Services of Ohio, Inc. at (330) 856-9213 or toll free at (877) 601-9213.

## *Benefit Management Services of Ohio*



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