

BWC's \$15,000 Medical-Only Program

The basics

BWC's \$15,000 Medical-Only Program offers employers the opportunity to pay up to the first \$15,000 of medical bills in medical-only claims (claims with seven or fewer lost days from work). The employer may enroll in the program by calling BWC at **1-800-OHIOBWC** and listening to the options.

How it works

The program automatically covers medical-only claims with a date of injury after the enrollment date. If the employer decides not to have a specific claim in the program, he or she must inform the assigned claims services specialist (CSS).

The employer can contact the CSS by phone or e-mail. The employer must inform the provider of the removal of the claim. The company's managed care organization (MCO) will then manage the claim, and BWC will pay the medical bills.

While the program covers a claim, the MCO cannot manage the medical portion of claim, authorize treatment or pay medical bills. If a claim changes to lost time, indicating eight or more days lost from work, BWC automatically removes it from the program, and the MCO begins managing medical portion of the claim.

Once the medical bills reach the \$15,000 limit, the employer must notify BWC to have the claim removed from the program. The MCO then begins managing the medical portion of the claim. If a bill surpasses the \$15,000 limit, the employer should only pay the portion that meets it. The employer should then inform BWC the claim reached the program limit and inform the provider of the need to bill the MCO.

Employers should remember some injuries will logically cost more than the limit and, therefore, the employer may remove the claim from the program before reaching the \$15,000 limit so the MCO can manage the treatment.

Requirements

To be eligible for the \$15,000 Medical-Only Program, a participant must be an active state-fund employer.

To maintain participation, employers must:

- Inform all employees and medical providers of the employer's participation in the program so the provider sends bills to the employer;
- Pay the provider within 30 days of receipt of the bill;
- Pay the amount billed or the amount agreed upon by the provider;
- Remain current on any premiums, assessments or other monies due to BWC;
- Maintain all records of the injury and payments made for six years after the last paid bill;
- Supply bills paid and proof of payment to BWC within 30 days of the request.
- Not include paid wages (while an employee was off work) in the \$15,000 limit.

BWC maintains the right to remove participants from the program who do not continue to meet participation requirements.

For more information about the \$15,000 Medical-Only Program, click on Ohio Employers, then Programs and then \$15,000 Medical-Only Program.

How the \$15,000 Medical-Only Program (15K Program) works

When an employer chooses to participate in the 15K Program, the employer becomes the manager of the claim. The company's managed care organization (MCO) can not authorize treatment or pay medical bills. The employer can register for the program by calling 1-800-OHIOBWC and listening to the options. Once an employer enrolls in the 15K Program, the employer is responsible for the bills in all medical-only claims (claims with seven or fewer lost days from work) with injury dates after the enrollment effective date unless:

- The employer notifies BWC within 14 days of learning that a claim has been filed, that it does not wish to pay for the bills in that claim;
- The employer notifies BWC that the \$15,000 maximum has been reached in a claim;
- The employer notifies BWC that the company does not wish to pay any additional amount and informs BWC of the last date it will be responsible for a particular claim. This could be the date of injury or after payment of any amount up to \$15,000.

Once the employer notifies BWC to remove a claim from the 15K Program the MCO will begin processing the bills in that claim.

Employers participating in the program must do the following:

- Notify their injured workers and their health-care providers that they, not the MCO, are paying the medical bills for an injury;
- Pay all bills within 30 days of receipt as billed or according to prior agreement with the medical provider;
- Notify BWC and the MCO if/when the \$15,000 maximum is reached and supply proof of such payment to the MCO;
- Keep a record* of all work-related injuries including:
 - Injured worker's name, address and Social Security number;
 - Date and time of injury;
 - Type of injury;
 - Part of the body injured;
 - A brief description of the accident that led to the injury;
 - Copies of all bills with proof and date of payment under this program;
 - Proof of payments made within 30 days of request from BWC;
 - Documentation for excluding any wages paid to the employee while off work in the \$15,000 limit;
 - Documentation showing no denial of any bills. If you participate in the program, you inherently approve the first \$15,000 of medical costs.

*These records must be maintained for six years from the last date of bill payment.

Reaching the \$15,000 maximum

If the payment of a particular bill will exceed the \$15,000 maximum, employers should pay that portion of the bill that brings the total paid to \$15,000, and then inform the provider to bill the MCO for the balance. Employers must then notify BWC and the MCO that they've reached the \$15,000 maximum. Copies of all bills with proof and the dates of payment should be sent to the MCO. It then becomes the MCO's responsibility to process all future bills. BWC will not reimburse the employer for any bills paid by the employer.

Lost-time claims

If the injured worker loses more than seven days of work, the injury is no longer eligible for this program and a claim must be filed with BWC. If a claim has already been filed with BWC, the process to change the claim to lost time will automatically remove the claim from the 15K Program. The MCO will be responsible for processing subsequent medical bills. BWC does not reimburse the employer for bills paid under this program prior to the change over from medical only to lost time.

Injured worker and employer rights

- Payment of medical bills under this program in no way supersedes the right of the injured worker to file a workers' compensation claim.
- Payment of medical bills under this program does not waive BWC's right to hear and decide a claim if filed.
- Payment of medical bills under this program does not waive the employer's right to contest a claim if filed.

Opting out of the program

Employers can opt out of the 15K Program by calling 1-800-OHIOBWC and listening to the options. Once the employer notifies BWC of the desire to opt out of the program, BWC will send written confirmation of this decision. The MCO will then be responsible for processing bills for all medical-only claims after the program termination date.

Notice

BWC will not mediate disputes between the employer and medical provider(s) pertaining to bill payment. Employers who fail to meet the requirements of this program, including responding timely to bill payment requests, will be subject to program removal.