



# Application for One Claim Program

Application deadline is March 31

**Instructions:**

- Complete the application;
- Please type or print clearly;
- An officer, partner or owner (sole proprietor) of the organization must sign the application;
- Fax the completed application to (614) 728-3205 by the application deadline;
- Please obtain and retain proof of successful fax transmission.

Name of employer and DBA	BWC policy number	Office telephone number
Employer e-mail address		Office fax number

- This application is intended for first-time applicants for BWC's One Claim Program (OCP). Applicants must meet all of the requirements listed below.
- The employer must be a participant in a group-rating program at the March 31 OCP application deadline who will not be renewed for group rating for the upcoming rating year beginning July 1.
- The employer can not have more than one significant claim and three non-significant, medical-only claims in the upcoming experience period and the most current calendar year.
- The employer can not have cumulative lapses in workers' compensation coverage in excess of 59 days within 18 months of the March 31 application deadline. The employer also must be current on all balances owed to BWC at the March 31 application deadline.
- An employer who meets all of the requirements will receive a 40-percent discount on its base rate.
- The OCP is a voluntary program that an employer may participate in for a maximum of four years in relationship to the significant claim. The employer will be re-evaluated each year to determine eligibility, and BWC will have the final authority to approve an employer's participation in OCP. Upon eligibility determination, the employer will be renewed automatically unless the employer contacts BWC to request removal from the program.
- A significant claim is defined as a claim whose total value or maximum claim value, whichever is lower, will be greater than the employer's total limited losses (TLL). Once a claim has been designated as the significant claim it can not be changed to another claim after the employer's initial enrollment in the program.
- The total costs of the three non-significant, medical-only claims can not exceed the employer's TLL.

I have fully read and understand the rules for the OCP. I understand the discount will be revoked at the beginning of the next policy year if I have more than one lost-time (significant) and three medical-only claims, or if the combined claim costs of the three medical-only claims increase past the TLL, or if I fail to meet any of the requirements of paragraph (C) or paragraph (D) of OAC 4123-17-71, including that I am required to attend Workers' Compensation University and one other BWC-approved training class each year of participation in the program. By signing this application I certify that I have read and understand the program requirements outlined in OAC 4123-17-71, and I certify that I will comply with all of the program's requirements.

Officer name	Officer title	
Officer signature		Date

# Understanding BWC's One Claim Program

As a responsible employer, you do all that you can to keep your workers' compensation costs to a minimum and your employees safe. Unfortunately, one uncharacteristic claim can make or break your membership in a group-rating program.

If one significant claim enters your experience and leads to your group sponsor no longer qualifying you for its group-rating program, the Ohio Bureau of Workers' Compensation's (BWC's) One Claim Program (OCP) can help.

## The basics

The OCP is BWC's voluntary rate program for private, state-fund employers currently participating in a group-rating program. The OCP is designed to help employers with minimal claims lessen the financial impact of a single uncharacteristic claim. In order to qualify, the claim must be entering your experience and must have caused your removal from a group-rating program. Eligible employers will receive a 40-percent discount off of their base rate for up to four years while the one significant claim remains in their experience.

## The benefits

In addition to the 40-percent discount, the OCP provides an opportunity for employers to work closely with their managed care organizations, third party administrators and BWC representatives to gain a better understanding of claims management and work to prevent future claims. A strong relationship with workers' compensation partners and effective claims management can help employers get back into a group-rating program more quickly.

As a bonus, employers also may participate in BWC's Drug-Free Workplace Program or Drug-Free EZ and stack the drug-free premium discount on top of the OCP base rate discount.

## Eligibility requirements

To be eligible for the OCP, a participant must:

- Be a private, state-fund employer;
- Be currently enrolled in a group-rating program;
- Have a single significant claim entering their experience that prevents them from being renewed for their group-rating program;
- Not have more than three medical-only claims in addition to the one significant, lost-time claim during the past five years;
- Be current (no more than 45 days past due) on any premiums, assessments or other monies due to BWC.

To maintain eligibility in the OCP, employers must:

- Not allow the total cost of the three medical-only claims to exceed their expected losses – also known as total limited losses – calculated for that policy year;
- Attend BWC's annual Workers' Compensation University and at least one other BWC-approved training course each policy year;
- Remain current on any premiums, assessments or other monies due to BWC.

## Application deadline and additional information

Employers who wish to participate in the OCP must apply by March 31, 2006, effective for the July 1, 2006 policy year.

The OCP is administered by BWC; initial and ongoing eligibility is determined by BWC's analysis of claims activity for an employer during a specified experience period. BWC maintains the right to remove from the program participants who do not continue to meet eligibility requirements.

## Whom do I contact for more information?

You may contact John Lykins, a BWC underwriting consultant, for additional information regarding the OCP. You can contact him by calling (614) 466-6773 or via e-mail at [john.lykins@bwc.state.oh.us](mailto:john.lykins@bwc.state.oh.us).