

Helping Ohioans with
Healthcare Benefit
Choices



CareWorks

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.

February 2020 BWC News from CareWorks Comp

Not everything that is faced can be changed, but nothing can be changed until it is faced.” ~James Baldwin

Register now for Ohio BWC Annual Safety Congress & Expo (OSC20)!

We here at CareWorks Comp highly suggest that you or someone from your organization register for the BWC's Annual Safety Congress & Expo (OSC 2020) that will be held in Columbus, Ohio, on March 11-13, 2020. This event will be held at the Greater Columbus Convention Center where you can attend free educational sessions, workshops, and receive in-depth training. Session topics range from occupational safety and health, wellness and rehabilitation, controlling workers' comp claims costs and much more. You can view complete event information, including the event schedule, hotels, directions and [free online registration](https://ohiosafetycongress.com/content/osc20/Home/) at <https://ohiosafetycongress.com/content/osc20/Home/>

What about Handicap Reimbursements & Lump Sum Settlements?

With regard to Handicap Reimbursements, CareWorks Comp guarantees our customers that we will review all lost time claims that are eligible for the BWC's Handicap Reimbursement Program. Each claim in which an eligible handicap condition is identified will be filed within the BWC's prescribed filing time limitations. There are 26 conditions that the BWC recognizes--from diabetes to epilepsy to, even, arthritis. If we are able to show the BWC that one of these allowable conditions slowed the injured worker's recovery from the claim and had nothing to do with the injury, we will petition the BWC to remove a portion of the claim's cost out of your experience.

With regard to Lump Sum Settlements, we will only make settlement recommendations that produce a favorable outcome for the employer. When reviewing a claim for settlement potential, we will:

- Review current claims costs as the starting point for all settlement negotiations.

- Estimate and utilize future medical and compensation in the settlement proposal.
- Consider your program enrollment and the impact that a settlement will have on your participation (e.g. Group Retro refund impact.)
- Include the injured worker's current employment status as part of the settlement discussion. Settlement can bring closure to a frustrating and difficult claim that is a drain on your company's resources and time. Even if a claim is no longer in your experience and impacting your current premiums, settlement can still provide a benefit to you by eliminating the nuisance of ongoing claim activity. The good news is that you have an equal voice when it comes to the terms of the settlement and no settlement can be processed without your consent. Remember, settling a claim closes the claim and removes the reserve. The claim is still used 4 times to calculate our EMR (Experience Modification Rate.)

Our dedicated Cost Containment Team is here to assist you at every step of the cost savings process! We are available to discuss your account and offer specialized recommendations based on your organization's individual needs.

CareWorks Safety Library: Now Live!

Looking for an easy way to fulfill your 2-hour Safety Training Requirement for this current 2019 Policy Year? We've got the answer!

Simply go to: [CareWorks Safety Training Library web link](#) Here, you will find previously recorded webinars for which you can register to fulfill your 2-hour Safety Training Requirement. Each webinar is 2 hours and costs \$25.00. Currently, there are 4 webinars to choose from:

- **Employee Engagement**
- **OSHA Inspections; Prevention, Preparation, & Minimizing Fines**
- **OSHA Recordkeeping**
- **Preventing Slip, Trip, Fall, & Overexertion Injuries**

Looking for a do-it-yourself Toolbox Talk to give to your employees?

[Go to: CareWorks Safety Training Library web link](#)

click on the orange "VIEW TOOLBOX TALKS" link and you will see 13 different Toolbox Talk programs that you can download and use to train your employees. The topics range from **Emergency Evacuation Plans** to **Diffusing Workplace Violence** and even **Parking Lot Safety**. Print out each of them and use one at your next employee meeting!

Ohio BWC Free Informational Webinars

Each month, BWC hosts two monthly webinars to help educate and keep the employer community informed on several items. The same topics are covered twice a month; webinars are held on the second Tuesday and fourth Thursday. Registration links as well past and current webinar information can be found at the following link: [Monthly Employer Update Webinars](#) The webinars last about 20-25 minutes. Any employer may attend and they are FREE!

Summary of Work-Related Injuries and Illnesses due: February 1st

Employers with eleven or more employees and whose establishments are not classified as a partially exempt industry must record work-related injuries and illnesses using OSHA Forms 300, 300A and 301. Employers who are required to keep Form 300, the Injury and Illness log, **must post Form 300A, the Summary of Work-Related Injuries and Illnesses, in a workplace every year from February 1 to April 30.** Current and former employees, or their representatives, have the right to access injury and illness records. Employers must give the requestor a copy of the relevant record(s) by the end of the next business day.

OSHA's definition of work-related injuries, illnesses and fatalities are those in which an event or exposure in the work environment either caused or contributed to the condition. In addition, if an event or exposure in the work

environment significantly aggravated a pre-existing injury or illness, this is also considered work-related. If a work-related injury or illness results in medical treatment beyond first aid, you must record it on the OSHA 300 Log.

Required information

- Completion of both the 300 and 300A Verify that you've classified each case only once on both forms.
 - A case that has one day away and several days restricted would be classified as days away from work, not both. Each case is classified only once, and it is classified as the most serious.
 - The other recordable case is a case that does not have days away or job transfer or restriction. The case is recordable because it is beyond first aid.
- Verify that the total number of cases equals the total number of injuries and illnesses; otherwise, you will receive an error message and will not be able to submit.

For more information or questions contact Jim Wirth, jim.wirth@careworkscorp.com or 614-827-0370

Do you have a Health & Wellness Program? If Not, the Ohio BWC Can Help You: Better You, Better Ohio!

Better You, Better Ohio... BWC's Health and Wellness Program

A healthy workforce is crucial to a successful business. That is why BWC is offering Better You, Better Ohio to Ohio's workforce. It is a free health and wellness program designed to provide health and wellness resources and services to workers of small employers with 150 or fewer employees in high risk industries. Major health challenges due to obesity, aging and chronic diseases can be the result of lifestyle behaviors that can be addressed by using the resources and support services provided by health and wellness programs like Better You, Better Ohio. A healthy workforce has fewer workers' compensation claims, has less severe claims, recovers more quickly after an injury and has less absenteeism which can help employers reduce their workers' comp and healthcare costs. If your business has fewer than 150 employees and doesn't have a health and wellness program in place Better You, Better Ohio can be a no cost employee benefit that can help improve the health of your employees and your company.

Register for one of these upcoming BWC webinars to learn more about the program and financial incentives for your employees:

FEBRUARY 2020 BYBO Webinars:

[BWC Better You, Better Ohio! Wellness Webinar – February 11, 2020 9:30 am](#)

[BWC Better You, Better Ohio! Wellness Webinar – February 27, 2020 1:30 pm](#)

MARCH 2020 BYBO Webinars:

[BWC Better You, Better Ohio! Wellness Webinar – March 12, 2020 9:30 am](#)

[BWC Better You, Better Ohio! Wellness Webinar – March 25, 2020 1:30 pm](#)

Contact your CareWorksComp program manager to learn more.

Bob Nicoll
(330) 418-1824
robert.nicoll@careworkscomp.com

Ohio Association of Health Underwriters
www.ohioahu.org

