



CareWorks

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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.

January 2021 BWC News from CareWorks Comp

"We must all suffer from one of two pains. Either the pain of discipline or the pain of regret. You've got to choose discipline, versus regret, because discipline weighs ounces and regret weighs tons." ~Jim Rohn

Deadline Approaching: Group Retrospective Enrollment for Upcoming July 1, 2021 Policy Year

The deadline to enroll in Group Retrospective Rating with CareWorks Comp for the upcoming July 1, 2021 policy year is **January 22, 2021**. Group Retro is a performance-based program where the group's claims, incurred for the policy year, are compared to the group's premiums paid to the BWC. The participants will receive premium rebates as long as the claims incurred for that policy year are lower than the overall premiums paid to the BWC. For more information, call CareWorks Comp TPA at 1.800.837.3200.

BWC Board Approves \$5 Billion Workers' Compensation Dividend

Yes, those checks you got in the mail from the BWC were real! The BWC Board of Directors approved Governor Mike DeWine's \$5 billion dividend proposal on November 2, 2020. This is the largest BWC dividend in state history

and DeWine hopes it will serve as a lifeline to businesses struggling amid the coronavirus pandemic. The dividend will be the third this year, following a \$1.54 billion dividend issued in April and a \$1.34 billion dividend in October.

Checks were distributed to employers covered by BWC in mid-December. Gov. DeWine said that the BWC "remains in a strong fiscal position thanks largely to healthy investment returns on employer premiums, a declining number of claims each year and prudent fiscal management." After the dividend is paid out, the BWC will have an approximate net position – assets minus liabilities – of \$7.2 billion.

2020 Policy Year Estimated Payroll was Reduced by 20%

Were you aware? Your July 1, 2020 through June 30, 2021 Policy Year Estimated Payroll was REDUCED by the Ohio BWC by 20% in response to payrolls possibly being lower as a result of COVID-19! Employers can call the BWC at 1.800.644.6292 and adjust their 2020 Policy Year Payroll as needed up until March 1, 2021. This will ensure a more manageable True Up in the summer of 2021.

Important Deadlines:

- **January 21, 2021:** Premium installment due for the July 1, 2020 - June 30, 2021 policy year, if your company is on a monthly payment plan with the Ohio BWC.
- **January 22, 2021:** Deadline to enroll into Group Retrospective Rating with CareWorks Comp for the 2021 Policy Year.
- **January 29, 2021:** Deadline to enroll into the BWC One Claim Program (OCP) for the July 1, 2021 Policy Year.

Webinars: OSHA Recordkeeping and Ohio PERRP Recordkeeping

We invite you to attend one of our recordkeeping webinars in January!

OSHA Recordkeeping (private employers) Webinar: January 12, 2021 from 2pm-4pm; Cost \$25.00

Our safety and risk consultant will teach you to distinguish workers' comp claims, OSHA recordable and OSHA reportable incidents as well as how to maintain the mandatory OSHA 300 and 300A logs, including recording criteria for COVID-19 cases. This webinar is designed for HR professionals, safety professionals and business owners who are tasked with the responsibility of tracking OSHA recordable injuries and workers' compensation claims.

Ohio PERRP Recordkeeping (public employers) Webinar: January 14, 2021 from 1pm-3pm; Cost \$25.00

Our safety and risk consultant will teach you to distinguish workers' comp claims, recordable and reportable incidents as well as how to maintain the mandatory 300P and 300AP logs, including recording criteria for COVID-19 cases. This webinar is designed for HR professionals, safety professionals and management who are tasked with the responsibility of tracking PERRP recordable injuries and workers' compensation claims.

Click the following link to register for one of our Webinars: [OSHA and PERRP Webinar Registration](#)

Group Retro Rebates from 2018 & 2019 Policy Years: Rebated EARLY

If your company was enrolled in CareWorks Comp's Group Retro Program for the 2018 and/or 2019 Policy Year, you received your rebates in April 2020 and in October 2020 as BWC Dividends. The Ohio BWC rebated 100% of your premium from the 2018 Policy Year in April 2020, AND rebated 100% of your 2019 Policy Year premium in October 2020. Therefore, since you already received all of your premium back from those two Policy Years, this is why you didn't receive your first 2018 plan year rebate last month, nor will you receive rebates in Fall 2021 or Fall 2022 or Fall 2023.

Important Change: 2021 Ohio Safety Congress Going Virtual

The 2021 [Ohio Safety Congress & Expo \(OSC21\)](#) — sponsored by the Ohio Bureau of Workers' Compensation — is about keeping people safe. With all the uncertainty surrounding the future of the COVID-19 pandemic, the BWC will host OSC21 totally online March 10 – 11, 2021. The virtual event offers plenty of online learning sessions *and* a digital expo, allowing you to learn remotely and chat virtually with presenters and exhibitors. As always, attendance is FREE, and registration for the virtual event opens in December.

Who should attend?

Individuals with an interest in occupational safety and health, wellness, rehabilitation, and workers' compensation are encouraged to attend.

OSC21 highlights

- Learn to improve safety management programs and best practices.
- View the newest workforce safety products and services.
- Chat with business representatives, safety pros, and workers' compensation specialists.
- Connect with exhibitors to discuss cost-saving solutions.
- Keep your workers healthy and productive

Important note: The new March 10 – 11 dates are a change from the original dates of March 31 – April 2 that the BWC announced earlier this year. **Look for updates on social media using #OSC21. Mark your calendar and join the BWC online! *March 10-11, 2021.***

For more information about all the Ohio BWC's training opportunities, visit the BWC's Learning Center at: [BWC Learning Center Login](#)

healthbenefitsohio.org

www.ohioahu.org

Contact your CareWorksComp program manager to learn more.

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