

COMP BITS

JULY 2021 NEWSLETTER

- Getting through the MCO open enrollment period is always somewhat difficult. Many employers still do not understand the difference between the MCO and the TPA or Group Rating and Group Retro or what role each of them plays for their company. **Not sure?** - Check out the [Responsibilities Chart](#) on our website.
- Covid-19 issues are a major concern for many employers especially within the healthcare community, nursing homes, assisted living etc. There is still a great deal of uncertainty about when a Covid-19 case would be determined to be occupationally related. The primary factor would depend on how the condition was contracted and the nature of the claimant's occupation. BWC has noted that generally, communicable diseases such as Covid-19 are not going to be compensable claims since people are exposed in a number of different ways, and very few jobs have a hazard or risk of getting the disease to a greater degree or a different manner than the general public.
- To ease the economic impact of the Covid virus on employers, Governor DeWine has issued nearly \$8 billion in dividends to Ohio employers throughout 2020. Every little bit will help Ohio employers during this pandemic. Ohio employers should continue to require responsible safety measures remain in place, including social distancing, where and when possible, hand sanitizing and mask wearing within the workplace. Employers should review the OSHA emergency order relating to the Covid-19 virus as an official guide. Visit this site for additional information regarding the Covid-19 requirements: [COVID-19 - Regulations | Occupational Safety and Health Administration](#).
- OBWC has waived all safety education and training requirements for the July 1, 2019 - June 30, 2020 private employers policy year for participants in the following programs:
 - Drug Free Safety Program
 - EM Cap Program
 - Grow Ohio
 - Industry Specific Safety Program
 - One Claim Program
 - Policy Activity Rebate ProgramDiscounts offered through these programs will be automatically applied by BWC. That helps!
- Are telemedicine and telephone services coming to BWC? Yes they are. Providers will be allowed to bill for virtual check in and/or telephonic services (audio only). Vocational rehab services will also be permitted to provide some services via telephonic service as will the Managed Care Organizations. This should become a mechanism for reducing overall costs within our system.
- Another thing that BWC is doing is moving to a new email delivery system called GovDelivery, effective April 8th, claimants who received eNotices from BWC regarding claim payments will receive the message from a new email address:

OhioBWC@public.govdeliver.com. This is yet another form of savings from BWC. Think about the postage saved! BWC should also evaluate eliminating the numerous copies mailed to employers.

- Defense medical exams are an important component of claims examination and cost containment. A defense medical exam should be conducted by the employer whenever there are questions about the extent of the injury or disability, questions about the appropriateness and/or the necessity of the treatment being provided, questions about the claimant's ability to return to work and in what capacity and definitely whenever a permanent partial impairment application is filed. Defense medical exams can save employers thousands of dollars in reserving and unnecessary treatment and lost time costs.
- Group-Rating Discount program evaluations will be starting up for private employers very soon. All employers must consider the value of participation in the **RIGHT** group, one which provides proven credibility with the discounts, high quality services and responsiveness to the needs of the clients they serve.
- Does your company have a well written, documented safety program in place and provide annual safety training to all employees? Are you maintaining your OSHA 300 log as required?
- If your company has questions about your workers' compensation costs, individual claims, or any of the BWC savings programs available to you, please call us at (330) 856-6270. We will gladly assist you.