



"Exchanging ideas today for tomorrow"

Special Ohio Workers Compensation Issue

Safety Congress 2008

Ohio Bureau of Workers
Compensation Lower



Employers Choice Plus

The **National Business Council (NBC)** is pleased to announce its new third-party administrator, **Employers Choice Plus (ECP)** effective with the 2008/09 Group Rating Plan year.

We selected **ECP** to handle our members group rating enrollment, education, and administrative duties, for many reasons. One of the most important factors in this decision was to provide our members with a competent, organized,

efficient, and well managed third-party administrator with reasonable fees.

Here at **NBC** it is important to us to provide excellence in service while maintaining fiscal responsibility and cost containment services. With **ECP** you have a partner who understands the Ohio Bureau of Workers Compensation entire system and programs and can offer many various programs should you not qualify for one of the group

plans that are available.

We would encourage all our members to contact **ECP at 1-800-381-4978** to discuss your workers compensation policy and to ensure you are doing all you can to save the most for your enrollment dollars.



Safety Congress 2008

April 1-3
Greater Columbus Convention Center
400 North High Street
Columbus, OH 43215

We encourage you to attend the next Safety Congress meeting scheduled for April 1st through the 3rd in Columbus, Ohio. This meeting is open to all Ohio employers however, group rating participants should attend and we at the **National Business Council** look forward to seeing you there.

The Safety Congress holds meetings throughout the state of Ohio but this centralized meeting being held in Columbus is a great opportunity for our members to meet one another and network with other employers.

BWC Reduces Group Discounts



2008/09 Group

Rating Maximum

Discount -85%!

On November 21, 2007 the BWC announced that the Board of Directors unanimously voted to reduce the maximum credibility to 85%, effective July 1, 2008.

What this means to employers, especially those participating in a group - rating program, is the maximum discount is reduced from the 07/08 level of 90% discount to the 08/09 level at 85%.

It is likely that the BWC will continue to reduce the credibility factors, which in turn will reduce the maximum group discount available, in upcoming years. Therefore, it is more important than ever to ensure your group rating provider and/or your third-party representative is giving you the maximum discount for a responsible and non-inflated price.

Should you have any questions regarding how group rating works or any of the programs offered through the BWC, you can contact Employers Choice Plus at 1-800-381-4978. ECP is our TPA and our recommended TPA for our membership.

House Bill 100

Background Info: The state Supreme Court upheld Ohio Revised Code 4123.511 and 4123.512 in December 24 wherein the BWC can pay compensation when the Industrial Commission (IC) allows a claim at the district hearing officer (DHO) level. Also, BWC can pay medical costs when the IC allows a claim at the staff hearing officer (SHO) level.

However, the court also said BWC could **not** charge an employer's experience for costs incurred while a

claim has appeal status. According to BWC's interpretation, the ruling only applies to medical costs charged to an employer's experience calculation during the appeals process. The BWC does not think it applies to suppressing compensation and/or reserves. As a result, BWC removed medical costs for policy years 2002 to present when calculating the experience rate for employers with appeals. If the claim was disallowed, BWC would remove all claims costs. If

the claim is ultimately allowed BWC would retroactively add any medical costs previously removed to the appropriate policy years' experience calculation.

New definition of appeal status. For rate making purposes, HB 100 only defines claims with appeal status as those that go through the administrative process up to the IC's commission-level hearing. Therefore, BWC no longer considers claims appeal at the court level when calculating an employer's experience.



15K Medical-Only Program

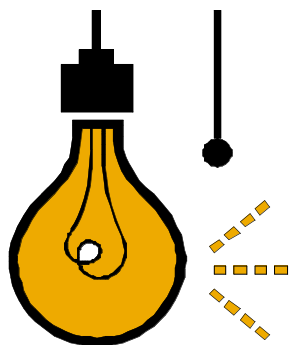
The 15K Medical-Only Program (\$15,000) is an optional program available through the state of Ohio's Bureau of Workers Compensation. You must be enrolled in this program prior to any claim being filed. However, even though you are enrolled you can choose what claim(s) you wish to pay through this program.

How this program works: Once you are enrolled, you have the option of by-passing the BWC/MCO system for a medical only claim.

Costs are paid, out-of-pocket, by the employer, dollar for dollar for the medical bill(s). For example, if an employee cuts themselves and goes to the emergency room for stitches and the total bill or all medical services total \$975 you would pay the providers their fees out of pocket. The employee goes back to work, no lost time occurs, no BWC claim is filed and the \$975 does not go against your rate experience.

You can select the claims you pay: What this means is that if you feel that the medical costs of a claim may be higher than what you want to pay out of pocket, then you can elect for that claim to be handled through the MCO/BWC system. The MCO and BWC will process and pay the claim. The costs will then be placed against your experience.

Like any program, there are responsibilities and reporting procedures. Therefore, it is important to have a third party administrator who understands the program and has the tools in order to administer the program.



MCO Open Enrollment

Every two years the BWC allows employers to select a new MCO (Managed Care Organization).

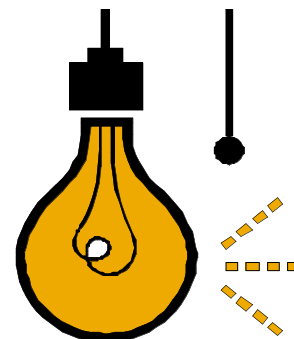
While we appreciate that many MCOs will be soliciting your business, please remember that an MCO is very important to the overall success of your workers compensation experience.

You will want to take

several factors into consideration when determining if you should make a switch or remain with your current MCO.

Here are a few important factors:

1. Effective communication between you, the employer and your MCO
2. Return to work strategies
3. Good report card from the BWC
4. Effective and meaningful reports



To secure seats for your organization or for additional information, contact Rejeana Woolum at RiskControl360° toll-free, at 1-877-360-3608, or via email at rwoolum@riskcontrol360.com

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*"Exchanging ideas today
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OSHA 10-Hour General Industry Course

**Special offer
for members
of National
Business
Council!**
Join us for an

OSHA 10-Hour General Industry Course

**February 11 & 12, 2008:
9:00am – 3:00pm**
**Location: 5455 Rings Road,
Dublin, OH 43017**
Cost: FREE
**RSVP Deadline: Friday,
February 8, 2008**

The RiskControl360° OSHA 10-Hour General Industry Outreach Training course will introduce tried and true concepts to help ensure that your employees are safe and not exposed to hazards, as well as limit exposure to regulatory citations.

Why attend this session?

The RiskControl360° instructor is energetic and will keep the students' attention with interesting stories and relevant topics. Many providers simply focus on compliance; however, compliance alone does not control risk. RiskControl360°'s qualified instructor will also discuss safety management

best practices that may go beyond simple OSHA compliance to focus on overall injury frequency and severity reduction.

RiskControl360°'s training modules are comprehensive and our materials are useful and easy to read. With our unwavering commitment to customer service, RiskControl360°'s instructors will be available after the training to answer questions.

Also Provided:

- An 8 x 10 certificate of completion, suitable for framing
- A course completion wallet card
- A copy of the 29 CFR 1910 General Industry Standards - a \$143 Value!



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