

LOCAL GOVERNMENT OFFICIALS CONFERENCE

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AGENDA

- History, Fact, Figures, Statistics
- BWC Programs and Rebates
- BWC Grants
- Division of Safety and Hygiene Services
- Miscellaneous Updates



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FACTS

- Began in 1911
- Ohio Constitution 1912 (Article 35)
- Ohio Revised Code (Ohio law)
- Ohio Administrative Code (Rules to carry out Ohio law)
- Two Agencies
- 11 Member Board, Bureau Policy
- 7 Service Offices



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FACTS	
	FY 2024
Active Employers By Type	
Private	253,975
Public (Local)	3,811
Public (State)	117
Self-Insured	1,129
Black Lung	19
Marine Fund	122
Total	<u>259,173</u>

FACTS		FY 2024	FY 2023	FY 2022
State Fund Claims Filed				
Lost Time		11,017	10,870	10,821
Medical Only		54,920	56,069	58,281
Occupational Disease		234	287	751
Death		161	206	154
Disallowed or Dismissed		10,777	10,783	10,674
Total		<u>77,109</u>	<u>78,215</u>	<u>80,681</u>
Net Allowed Injuries		66,332	67,432	70,007
Open Claims (Per statute)				
Lost Time		167,140	171,857	179,122
Medical Only		<u>339,681</u>	<u>358,069</u>	<u>376,809</u>
Total		<u>506,821</u>	<u>529,926</u>	<u>555,931</u>

FACTS	
Benefits Paid	
Medical Benefits Paid	\$370,425,066
Compensation Paid	
Wage Loss	\$3,313,068
Temporary Total	180,178,340
Temporary Partial	1,006
Permanent Partial	20,075,509
% Permanent Partial	49,750,142
Lump Sum Settlement	179,084,708
Lump Sum Advancement	14,059,456
Permanent Total & DWRP	354,989,004
Death	78,146,356
Rehabilitation	17,808,738
Other	<u>2,744,927</u>
Total Compensation Paid	<u>\$900,151,253</u>
Total Benefits Paid	\$1,270,576,319
MCO Fees Paid	\$170,272,655

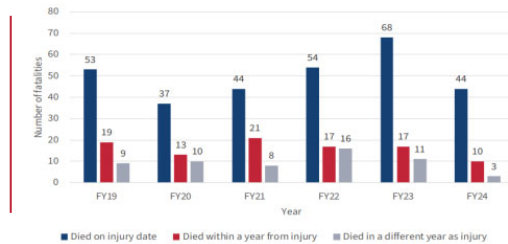
FACTS

Scheduled Loss - Schedule B								
Location	Weeks	Effective 1-1-2025	Location	Weeks	Effective 1-1-2025	Location	Weeks	Effective 1-1-2025
Thumb	60	\$73,860	Loss of metacarpal	10	\$12,310	Foot	150	\$184,650
Index finger	35	\$43,085	Hand	175	\$215,425	Leg	200	\$246,200
Third finger	30	\$36,930	Arm	225	\$276,975	Eye	125	\$153,875
Fourth finger	20	\$24,620	Great toe	30	\$36,930	Hearing (one ear)	25	\$30,775
Little finger	15	\$18,465	Other toe	10	\$12,310	Hearing (total)	125	\$153,875



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FATALITIES FROM OCCUPATIONAL INJURIES BY
INDUSTRY SECTOR FOR FY 2019 THROUGH FY 2024



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RATEMAKING


- BWC must collect enough money in premium to pay out claim costs
- Costs must be equitable divided among all employers
- Factors that determine what an employer pays in premium
 - Class Code
 - Claims History
 - Payroll



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RATEMAKING

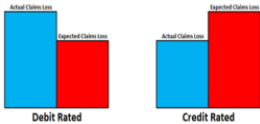
- 4 Year Experience Period used for the Calculation for Public Employers
 - Policy year beginning 1/1/2025, BWC used claims costs and payroll from calendar years 2019, 2020, 2021 and 2022
 - Snapshot 3/31/2024



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RATEMAKING

- Experience Modifier compares actual claims costs to expected claims costs
- This determines the percentage of the base rate an employer will pay



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LOW RATES

Falling Rates

History of BWC Rate Changes

Public Employer Taxing Districts 2011 - 2025

In August 2023, the BWC Board of Directors reduced **premium rates** for public employers an average of **3.9%**.

Effective January 1, 2024 the reduction will save employers **\$8 million** in premiums.

Since 2011, The overall impact of the rate change is **-57.2%**

Year	Taxing District Rate Change**
2011	-5.3%
2012	-4.9%
2013	-5.1%
2014	-1.0%
2015	-6.1%
2016	-12.6%
2017	0.3%
2018	-6.0%
2019	-11.8%
2020	-5.9%
2021	-7.9%
2022	-9.9%
2023	9.6%
2024	-3.9%
	-57.2%

**These numbers reflect the combined impact of the loss cost changes and operating assessment changes.

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BWC PROGRAM AND GRANTS ELIGIBILITY

- Be a state-funded private or public employer taxing district
- Reporting payroll to BWC
- Be in good standing with BWC
 - Have active Ohio workers' compensation coverage
 - No more than 40 days cumulative lapses in the last 12 months
 - Be current on all payments due to BWC
 - Completed all outstanding payroll true-up reports
- Self-insured and clients of either a PEO or AEO generally are not eligible



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BWC ALTERNATIVE RATING PROGRAMS

- Group Experience Rating Program
- Group Retrospective Rating Program
- Individual Retrospective Rating Program
- Large/Small Deductible Program
- Claim Impact Reduction Program



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BWC REBATE PROGRAMS

- Transitional Work Bonus
- Drug Free Safety Program
- Early Payment Discount
- Safety Council



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ASSISTANCE WITH PROGRAMS

My policy

Company information Policy Number: 123456789 City: New York State: NY 10001 Phone: 918-555-1212 Email: info@company.com Edit company information	Account balance Total balance: \$0.00 View balance Total available: \$0.00 View available *Total available: Total Note: Total available is the sum of the amount on your first invoice due to the amount on your first invoice due to
Policy partners Managed Care Organization Authorized representatives View policy partners	Coverage status Active View coverage status View coverage status
Premium installment schedule Indicate the schedule you intend to pay your premium over the course of the policy year	Payroll true-up reports Allow you to reconcile your installment payment with your actual payroll, which may result in either an additional premium billing or a premium credit

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SUBSTANCE USE RECOVERY AND WORKPLACE SAFETY PROGRAM

- Reimbursable Expenses
 - Policy development and legal review
 - Employee education
 - Supervisor training
 - *Drug testing

*must have a "Second Chance" agreement


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SUBSTANCE USE RECOVERY AND WORKPLACE SAFETY PROGRAM

- Request must be received within one year from date of service
- All service invoices must be itemized
- Bundled services are not reimbursable


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BETTER YOU, BETTER OHIO!



Ohio Bureau of Workers' Compensation

- Basic incentives
 - Health risk assessment & biometric screen – worker incentive \$75
 - Additional \$50 when using the physician form for biometric screen
- Optional incentives
 - \$50 by completing physical activity or complete a mental health check-in
 - \$50 by completing three virtual group or personal coaching calls



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BETTER YOU, BETTER OHIO!



- No administrative work
 - NO paperwork
 - NO application
 - NO annual reports or follow-up

Public employers
Restaurant and food service
Transportation and trucking
Trash collection
Wholesale and retail
Police and public safety


Agriculture
Automotive repair and service
Construction
Firefighters
Health care
Manufacturing



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BWC GRANTS

- Transitional Work Grant
- Safety Intervention Grant
- Firefighter Exposure to Environmental Elements Grant
- School Safety and Security Grant
- Body Armor Grant



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TRANSITIONAL WORK GRANTS

- BWC will pay 100% of Transitional Work Program development
 - Policy and procedure
 - Job Analyses
 - Supervisor training and employee education
- Employers are eligible for a grant every 5 years
- Ranges
 - 11-49 employees – up to \$3,700
 - 50-199 employees – up to \$6,800
 - 200+ employees – up to \$8,200



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SAFETY INTERVENTION GRANTS

- 3-to-1 matching grant
- Up to a maximum grant of \$40,000
- Employers are eligible every 3 years
- To purchase equipment to substantially reduce or eliminate injuries and illnesses associated with a particular task or operation
- Must apply for the grant prior to purchasing the equipment
- A list of unapproved purchases on BWC's website



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SAFETY INTERVENTION GRANTS

Transportation
Tarping systems
\$1,000 - \$3,5000



Construction
Manhole cover lifters
\$1,500 - \$3,700



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SAFETY INTERVENTION GRANTS

Construction
Cable pullers
\$2,500 - \$18,500



Construction
Power wheelbarrows
\$2,400 - \$3,600



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FIREFIGHTER EXPOSURE TO ENVIRONMENTAL ELEMENTS GRANT

- Up to \$15,000 in grant funding
- Employers are eligible every 3 years
- Payroll \geq \$500,000 receive a 5-to-1 matching grant
- Payroll $<$ \$500,000 no matching requirement
- May be used for:
 - Diesel exhaust system
 - Turnout extractors
 - Hoods with barrier protection
 - Washable structural fire fighting gloves
 - Recently expanded to include turnout gear for volunteer departments

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SCHOOL SAFETY AND SECURITY GRANT

- 3-to-1 matching grant
- Up to a maximum grant of \$40,000
- Employers are eligible every 3 years
- Employee Safety Interventions
 - Flooring/Floor coverings designed to reduce slip hazards
 - Lightweight lunch tables
 - Motorized bleacher systems
 - Safe food fryers
 - Cutting/Slicing equipment
 - Floor cleaning machines

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SCHOOL SAFETY AND SECURITY GRANT

- Incident response equipment
 - Equipment bags with trauma/first aid supplies
 - Two-way communication devices to directly interface with EMS
- Building/grounds/transportation security
 - Interior/Exterior security doors and mechanisms (panic bars, bullet proof glass, etc.)
 - Protective vehicle crash barriers in front of entrances
 - Modifications of building/facility entrances to restrict access
 - Secured keycard systems
 - Metal detectors (fixed or portable)
 - Security cameras
 - Emergency call poles



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SCHOOL SAFETY AND SECURITY GRANT

- Heating, ventilation, and air-conditioning / Indoor air quality improvements
 - HVAC Inspections and assessment
 - HVAC improvement and maintenance
 - Secondary devices



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OHIO LAW ENFORCEMENT BODY ARMOR GRANT PROGRAM

- 3-to-1 matching grant
- Up to a maximum grant of \$40,000 (thru fiscal year 2025)
- Administered through the Ohio Attorney General
- Requires one-year after purchase case study reporting



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BWC'S DIVISION OF SAFETY AND HYGIENE

- Benefits to Your Company
 - No additional cost
 - Services designed to inform, educate and assist with your company's loss-prevention activities
 - Consultative in nature—no fines or penalties
 - Customized services to meet your company's needs



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SAFETY CONSULTING SERVICES

- Hazard assessments
- Safety program advice
- Written program reviews
- Training
- Safety team evaluation and design



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INDUSTRIAL HYGIENE SERVICES

- Air sampling
- Noise sampling
- Ventilation assistance
- Confined space identification
- Program assistance



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ERGONOMIC SERVICES

- Assessments related to material handling
- Workstation design
- Prevent musculoskeletal disorders and repetitive motion issues



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LIBRARY SERVICES

- Find answers to your workplace safety and health questions
- Provides information on workplace safety and health
- Access to the most current safety regulations, standards, and codes
- Direction to valuable sources of internet information
- Availability of books, journals, magazines, and newsletters
- Obtain videos via streaming or borrowing



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TRAINING SERVICES

- Webinars
- Online courses
- Classroom courses



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QUESTIONS?

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