

LOCAL GOVERNMENT OFFICIALS CONFERENCE

Kathleen Davenport
 Cincinnati Regional Business Consultant
 513-785-4591
Kathleen.Davenport@bwc.ohio.gov



AGENDA

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



2

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



3

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

4

FACTS	
State Fund Claims Filed	FY 2024
Lost Time	11,017
Medical Only	54,920
Occupational Disease	234
Death	161
Disallowed or Dismissed	10,777
Total	77,109
Net Allowed Injuries	66,332
	67,432
	70,007
Open Claims (Per statute)	FY 2023
Lost Time	167,140
Medical Only	339,681
Total	506,821
	171,857
	358,069
	529,926
	376,809
	555,931

5

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 & DWRF	354,989,004
Death	78,146,356
Rehabilitation	17,808,738
Other	2,744,927
Total Compensation Paid	\$900,151,253
Total Benefits Paid	\$1,270,576,319
MCO Fees Paid	\$170,272,655

6

FACTS

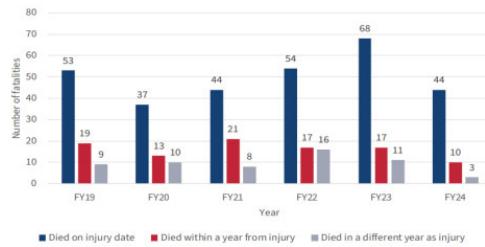
Scheduled Loss - Schedule B

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	\$36,775
Little finger	15	\$18,465	Other toe	10	\$12,310	Hearing (total)	125	\$153,875

7



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



8



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

9



RATEMAKING

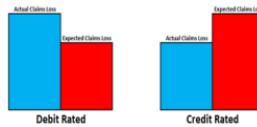
- 4 Year Experience Period used for the Calculation for Public Employers
 - Policy year beginning 1/1/2025, BWC used claims costs and payroll from calendar years 2019, 2020, 2021 and 2022
 - Snapshot 3/31/2024

10



RATEMAKING

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



11



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	-3.8%
2014	-3.0%
2015	-8.1%
2016	-12.6%
2017	0.3%
2018	-4.0%
2019	11.8%
2020	-5.9%
2021	-7.9%
2022	-9.9%
2023	0.6%
2024	-5.9%
	-57.2%

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

12



BWC PROGRAM AND GRANTS ELIGIBILITY

- Be a state-fund 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

13

BWC ALTERNATIVE RATING PROGRAMS

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

14

BWC REBATE PROGRAMS

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

15

The screenshot shows a web page titled "ASSISTANCE WITH PROGRAMS". The top navigation bar includes links for "HOME", "MEMBERS", "TELETHON", "ADVISORY BOARD", "REPRESENTATIVES", "FORUMS", "PUBLICATIONS", "HELP", and "SEARCH". Below the title, there's a logo for "Assistance with Programs" and a sub-menu for "Benefits of Workers' Compensation". The main content area has a blue header "My policy". Under "Company information", it lists the Policy Number (1234567890), City School District (City School District of Astoria, OR 97103), Phone Number (503-860-1234), and Email Address (Email address protected by JavaScript). A red arrow points to the "Email address" link. To the right, under "Account balance", it shows a total balance of \$0.00 and two buttons: "Request statement" and "Print statement". Below this, a note says "Note: -10% Adjustment = Total. Total balance may differ from the amount on your last statement due to dividends, rounding, or due to other factors." Under "Policy partners", there are sections for "Managed Care Organization" and "Authorized representatives". Under "Coverage status", it shows "Active" and buttons for "Request certificate" and "Print coverage history". Under "Premium installment schedule", it says "Update the schedule you selected to pay your premium over the course of the year". Under "Payroll true-up reports", it says "After each payroll, we'll calculate the net payroll amount, which may result in either an additional premium bill or a premium credit".

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

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

BETTER YOU, BETTER OHIO!

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

19

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
--	--

20

BWC GRANTS

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

21

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

22

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

23

SAFETY INTERVENTION GRANTS

Transportation
Tarping systems
\$1,000 - \$3,500



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



24



SAFETY INTERVENTION GRANTS

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



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



25

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

26

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 fridges
 - Cutting/slicing equipment
 - Floor cleaning machines

27

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

28



SCHOOL SAFETY AND SECURITY GRANT

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

29



OHIO LAW ENFORCEMENT BODY ARMOR GRANT PROGRAM

- 3-to-1 matching grant
 - Up to a maximum grant of \$40,000 (thru fiscal year 2023)
 - Administered through the Ohio Attorney General
 - Requires one-year after purchase case study reporting

30



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



31

SAFETY CONSULTING SERVICES

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



32

INDUSTRIAL HYGIENE SERVICES

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



33

ERGONOMIC SERVICES

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

34

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

35

TRAINING SERVICES

- Webinars
- Online courses
- Classroom courses

36

QUESTIONS?

Kathleen Davenport
Cincinnati Regional Business Consultant
513-785-4591
Kathleen.Davenport@bwc.ohio.gov