

# › October/November 2019 BWC News from CareWorks Comp

*“The only thing that ever sat its way to success was a hen.” ~Sarah Brown*

## Happening Now: Group Rating & Group Retrospective Enrollment for upcoming 7/1/2020 Policy Year

It's that time of year again: 2020 Traditional Group Rating and Group Retrospective Rating offers are being sent out to employers. Some employers are eligible for both programs (we refer to this as “dual eligibility”). We're eager to discuss these options with you, as each year there may be a different mix of cost-saving strategies that work best for your organization. **The enrollment deadline for the 7/1/2020 Rate Year is November 15, 2019 for Traditional Group Rating, and January 24, 2020 for Group Retrospective Rating.**

## What's an EMR and Why is it Important?

The Experience Modifier Rate (EMR) plays a pivotal role in determining an employer's premium rates and, in some cases, obtaining work as a subcontractor. The BWC calculates the EMR based on a comparison of the employer's experience period claims compared to an industry average expected claim level. The EMR is used as a gauge for future claim costs and serves to adjust an employer's premium if claims are above or below expected levels. The EMR is applied to the base rate and is used as a base rate credit discount or a penalty rate surcharge. When an employer's EMR is above 1.00 they are “penalty rated”. If an employer's EMR is below 1.00 they are “credit rated”. Traditional Group Rating programs serve to lower an employer's EMR below the EMR levels they could achieve on their own. There are circumstances when employers must provide their EMR, as a requirement to bid on particular jobs and that is used to gauge the employer's workplace safety. Each June, BWC provides private employers with an on-line experience exhibit that provides their upcoming policy year experience period data including experience claims, base rates for their manual classifications and their Experience Modifier Rate(EMR). For public employers, this experience exhibit is provided in December each year. Please contact CareWorks Comp if you have any questions about your organization's EMR.

## Important Deadlines:

- **October 21, 2019:** BWC Premium Installment due if you pay on a Monthly or Bi-Monthly basis.
- **October 23, 2019:** cut-off date for CareWorks Comp to receive AC3 (Temporary Authorization Form) to request Group Rating/Group Retrospective quote for 2020 Rating Year.
- **November 15, 2019:** Deadline to enroll into traditional Group Rating with CareWorks Comp for the 2020 Rating Year.

## Ohio BWC Offering Free, Informative Monthly Webinars

Conducted twice per month, the BWC offers free Webinars that last approximately 20 minutes. The topics of these informational webinars change monthly. You can also view past recorded webinars. Register for upcoming BWC webinars here: [Employer Webinars](#)

## Your Billion Back Rebate Check is Coming Soon!

In June, the Ohio Bureau of Workers Compensation Board of Directors approved a \$1.5 billion rebate to Ohio employers with an active BWC policy. According to the BWC it will distribute rebate checks to nearly 180,000 public and private employers. The BWC expects to begin mailing checks to public employers on September 26<sup>th</sup>, followed by private employers through October 24<sup>th</sup>. This will mark the fifth time since 2013 the BWC has returned at least \$1 billion to Ohio employers.

The \$1.5 billion will equate to 88 percent of the premiums Ohio employers paid for the 2017 policy year which ended June 30, 2018. The majority of rebate will go to private employers, while public entities are estimated to receive approximately \$164 million in rebates.

## CareWorks Safety Library: Now Live!

Looking for an easy way to fulfill your 2-hour Safety Training Requirement for this current 2019 Policy Year? We've got the answer! Simply go to: [CareWorks Safety Training Library web link](#) Here you will find previously recorded webinars that you can register for to fulfill your 2-hour Safety Training Requirement. Each webinar is 2 hours long and costs \$25.00. Currently, there are 4 webinars to choose from:

- **Employee Engagement**
- **OSHA Inspections; Prevention, Preparation, & Minimizing Fines**
- **OSHA Recordkeeping**
- **Preventing Slip, Trip, Fall, & Overexertion Injuries**

Looking for a do-it-yourself Toolbox Talk to give to your employees? Go to: [CareWorks Safety Training Library web link](#) click on the orange "VIEW TOOLBOX TALKS" link and you will see 13 different Toolbox Talk programs that you can download and use to train your employees. The topics range from **Emergency Evacuation Plans** to **Diffusing Workplace Violence** and even **Parking Lot Safety**. Print out each of them and use one at your next employee meeting!

## Personal Protective Equipment – PPE

Personal Protective Equipment, or PPE, is designed to protect workers from serious workplace injury or illness resulting from contact with chemical, radiological, physical, electrical, mechanical, or other workplace hazards. Besides face shields, safety glasses, hard hats and safety shoes, protective equipment includes a variety of devices and garments such as goggles, coveralls, gloves, vests, earplugs, and respirators.

OSHA deems that using PPE is essential – but also the last line of defense when it comes to protecting employees, after engineering, work practice and administrative controls. Engineering controls involve physically changing a machine or work environment.

Administrative controls involve changing how or when workers do their jobs, such as scheduling work and rotating workers to reduce exposures. Work practices involve training workers how to perform tasks in a way that reduces their exposure to workplace hazards.

Employers are required to assess their workplace to determine if hazards are present that require the use of PPE. If such hazards are present, the employer must select PPE and require workers to use it.

The employer must also train those workers who are required to wear PPE on how to do the following:

- Use PPE properly
- Be aware of when PPE is necessary
- Know what kind of PPE is necessary
  
- Understand the limitations of the PPE in protecting workers from injury
- Put on, adjust, wear, and take off PPE
- Maintain PPE properly.

For more information, please contact Steve Brazil at 614.526.7195 or [steve.brazil@yorkrisk.com](mailto:steve.brazil@yorkrisk.com).