

December 2020 BWC News from CareWorks Comp

“Patience is the best remedy for every trouble.” ~Plautus

Deadline Approaching: Group Retrospective Enrollment for Upcoming July 1, 2021 Policy Year

The deadline to enroll in Group Retrospective Rating with CareWorks Comp for the upcoming July 1, 2021 policy year is **January 22, 2021**. Group Retro is a performance-based program where the group’s claims, incurred for the policy year, are compared to the group’s premiums paid to the BWC. The participants will receive premium rebates as long as the claims incurred for that policy year are lower than the overall premiums paid to the BWC. For more information, call CareWorks Comp Program Manager Cordell Walton at 614-827-0398 or cordell.walton@careworkscorp.com.

Group Retro Rebates from 2018 & 2019 Policy Years: Rebated EARLY

If your company was enrolled in CareWorks Comp’s Group Retro Program for the 2018 and/or 2019 Policy Year, you received your rebates in April 2020 and in October 2020 as BWC Dividends. The Ohio BWC rebated 100% of your premium from the 2018 Policy Year in April 2020, AND rebated 100% of your 2019 Policy Year premium in October 2020. Therefore, since you already received all of your premium back from those two Policy Years, this is why you didn’t receive your first 2018 plan year rebate last month, nor will you receive rebates in Fall 2021 or Fall 2022 or Fall 2023.

BWC Board Approves \$5 Billion Workers' Compensation Dividend

The BWC Board of Directors approved Governor Mike DeWine’s \$5 billion dividend proposal on November 2, 2020. This is the largest BWC dividend in state history and DeWine hopes it will serve as a lifeline to businesses struggling amid the coronavirus pandemic. The dividend will be the third this year, following a \$1.54 billion dividend issued in April and a \$1.34 billion dividend in October.

Checks will be distributed to employers covered by BWC in mid-December. Gov. DeWine said that the BWC "remains in a strong fiscal position thanks largely to healthy investment returns on employer premiums, a declining number of claims each year and prudent fiscal management." After the dividend is paid out, the BWC will have an approximate net position – assets minus liabilities – of \$6.3 billion.

Important Deadlines:

- **January 21, 2021:** Premium installment due for the July 1, 2020 - June 30, 2021 policy year, if your company is on a monthly payment plan with the Ohio BWC.
- **January 22, 2021:** Deadline to enroll into Group Retrospective Rating with CareWorks Comp for the 2021 Policy Year.
- **January 29, 2021:** Deadline to enroll into the BWC One Claim Program (OCP) for the July 1, 2021 Policy Year.

COVID-19 Guidance on Ventilation in the Workplace

OSHA is committed to protecting the health and safety of America's workers and workplaces during these unprecedented times. The agency will be issuing a series of alerts designed to keep workers safe. Ensuring adequate ventilation throughout the work environment can help to maintain a safe and healthy workplace. Employers should work with a heating, ventilation, and air conditioning (HVAC) professional to consider steps to optimize building ventilation. An HVAC professional can ensure that the ventilation system is operating as intended. The following tips can help reduce the risk of exposure to the coronavirus:

- Encourage workers to stay home if they are sick.
- Ensure all HVAC systems are fully functional, especially those shut down or operating at reduced capacity during the pandemic.
- Remove or redirect personal fans to prevent blowing air from one worker to another.
- Use HVAC system filters with a Minimum Efficiency Reporting Value (MERV) rating of 13 or higher, where feasible.
- Increase the HVAC system's outdoor air intake. Open windows or other sources of fresh air where possible.
- Be sure exhaust air is not pulled back into the building from HVAC air intakes or open windows.
- Consider using portable high-efficiency particulate air (HEPA) fan/filtration systems to increase clean air, especially in higher-risk areas.
- When changing filters, wear appropriate personal protective equipment. ASHRAE recommends N95 respirators, eye protection (safety glasses, goggles, or face shields), and disposable gloves.
- Make sure exhaust fans in restrooms are fully functional, operating at maximum capacity, and are set to remain on.
- Encourage workers to report any safety and health concerns.

For more information, visit www.osha.gov/coronavirus or call 1-800-321-OSHA (6742).

Let's Learn: Important BWC Acronyms

- **DHO: District Hearing Officer**—the first level of adjudication at the Ohio Industrial Commission.
- **SHO: Staff Hearing Officer**—the second level of adjudication at the Ohio Industrial Commission.
- **TLL: Total Limited Losses**—the expected medical, compensation, and reserve losses (claims\$) for an employer for an experience period (the oldest four of the past six rating years.)

- **TML: Total Modified Losses**—the total of all medical, compensation and reserves assigned to an employer’s claims that occurred in the oldest four of the past six rating years.
- **EMR: Experience Modification Rate**—the percentage of credit or debit that the Ohio BWC applies to each Manual Code’s base rate to determine an employer’s premium.

Important Change: 2021 Ohio Safety Congress Going Virtual

The 2021 [Ohio Safety Congress & Expo \(OSC21\)](#) — sponsored by the Ohio Bureau of Workers’ Compensation — is about keeping people safe. With all the uncertainty surrounding the future of the COVID-19 pandemic, the BWC will host OSC21 totally online March 10 – 11, 2021. The virtual event offers plenty of online learning sessions *and* a digital expo, allowing you to learn remotely and chat virtually with presenters and exhibitors. As always, attendance is FREE, and registration for the virtual event opens in December.

Who should attend?

Individuals with an interest in occupational safety and health, wellness, rehabilitation, and workers’ compensation are encouraged to attend.

OSC21 highlights

- Learn to improve safety management programs and best practices.
- View the newest workforce safety products and services.
- Chat with business representatives, safety pros, and workers’ compensation specialists.
- Connect with exhibitors to discuss cost-saving solutions.
- Keep your workers healthy and productive

Important note: The new March 10 – 11 dates are a change from the original dates of March 31 – April 2 that the BWC announced earlier this year. **Look for updates on social media using #OSC21. Mark your calendar and join the BWC online! *March 10-11, 2021.***

For more information about all the Ohio BWC’s training opportunities, visit the BWC’s Learning Center at: [BWC Learning Center Login](#)