The CareWorks Family of Companies

CareWorks
Family of Companies

VocWorks

More than 900 Ohio-based associates delivering customer-focused cost control services to more than 180,000 business customers.

Take the Right Steps 2016

What to do when an injury occurs.

1. See that medical care is provided to the injured worker as soon as necessary. Every employer should have a managed care organization (MCO) provided card or injury packet available to send with the injured worker to the health care provider.

2. If possible, have the injured worker complete an accident report. Document the incident.

3. Contact your MCO to file a claim.

4. Contact your assigned CareWorksComp Claims Examiner for guidance both initially and throughout the claims process. Your CareWorksComp Claims Examiner is available to guide you through the claims process and manage the claim to resolution.

Helpful Hints

- It's best to get the incident report completed in the injured worker's own handwriting when possible.
- Even if an employee involved in an industrial accident does not require or want medical attention, an incident report should be completed and kept on file.
- Witness statements should be notarized in case need should arise to submit the statements at hearing.
- The supervisor investigating the accident should document findings in an investigation report.
2016 CareWorksComp Workers’ Compensation & Safety Seminar Presenters

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- Toni Allen, CareWorksComp Hearing Representative (614) 361-7236
- Sharon Kitsonas, VocWorks Regional Manager (614) 361-0222

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- Toni Allen, CareWorksComp Hearing Representative (614) 361-7236
- Terri Shinn, VocWorks Regional Manager (614) 325-0981

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Columbus Location:
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Cincinnati Location:
- Julia Paschall Bowling, CareWorks MCO Account Executive (513) 218-4062

Unemployment Compensation
All Locations:
- Kammy Staton, CareWorksComp Unemployment Manager 1-800-837-3200, ext. 57165
What is behavior-based safety?

- A process that creates a safety partnership between management and employees that continually focuses people's attention and actions on their's and other's daily safety behavior.
- Before behavior-based safety (BBS) can be considered, there must be a positive safety culture present and nurtured.
Unemployment Compensation

Hearings

- Review the issues listed on a Hearing Notice. It is important to understand the issue(s) that will be discussed.
- Consider your potential liability in the case (is it worth your time).
- Prepare for the hearing.
  - Request the Director’s file.
  - Have the right witnesses available for the hearing. First hand testimony is critical.
- Consider the hearing your last opportunity to either win the decision or keep it in your favor.

Unemployment Compensation

Conclusion

- Employers can win unemployment claims!
- Documentation of incidents and warnings make all unemployment claims easier to get a disqualification.
- If a quit or discharge issue is initially allowed by the ODJFS processing center, don’t give up. Consider an appeal to a higher level if you believe your case warrants further review.

Behavior-Based Safety

Is there a safety culture present?

- The safety culture of an organization is the product of individual and group values, attitudes, perceptions, competencies and patterns of behavior that determine the commitment to, and the style and proficiency of, an organization’s health and safety management.
- Or, the way we do things around here.

What does a positive safety culture look like?

- John’s manager see that John is rushing through his tasks at an amazing speed. Does the manager:
  A. Nod in approval; the tasks will be completed on time.
  B. Say nothing.
  C. Tell John, “be careful,” we don’t want him to injure himself and stop working.
  D. Ask John why is he working so quickly; try to understand why John feels like he needs to rush.
Behavior-Based Safety

Where to start?
- Attitude vs. behavior change.
- Behavior is easier to see and easier to change.
- Change the behavior and attitude may follow.

The ABC Model of Behavior

| Antecedent | Behavior | Consequences |

Unemployment Compensation

Discharged - Cost Control Strategies (continued)
- Avoid termination for isolated incidents. A company policy may be specific about the applicable offense resulting in immediate termination, but ODJFS may view it differently and allow benefits. A written warning may be more fitting.
- Terminate promptly after the offense occurs. However avoid "on the spot" terminations. Complete the investigation first.
- "At will" policies are not taken into consideration by ODJFS.

Attendance problems must be well documented. Dates of absences/tardy, reason given. Was the call off procedure followed? Was a doctor’s note requested/ provided?

Avoid termination if the final absence can be proven as a situation “beyond the claimant’s control” e.g. the employee or their child is under a doctor’s care, bad weather, family emergency.
Unemployment Compensation

Discharged - Cost Control Strategies
- Have all employees sign an acknowledgment page when they receive your company policy. Retain the signed page in their personnel file.
- Always follow your written policies and/or documentation. If the termination is “premature” based on documentation, benefits may be allowed e.g. give two written warnings if the policy states employee will receive two written warnings before termination.
- Document all verbal warnings (date, time, details of the conversation). Make it clear to the employee that their job is in jeopardy.

Discharged - Cost Control Strategies (continued)
- Have a witness present when giving a verbal or written warning, or during termination. Have the witness write what he/she heard/observed and sign the document.
- If a potential witness indicates he/she did not see or hear anything, have that person write this down in case that person’s statement changes later.
- Avoid warning or terminating someone over the telephone.

Behavior-Based Safety

Restaurant Example

Co-worker reminder to use protective gloves → Employee performs task safely → Employee receives appreciative comment from supervisor

Auditing Principles
- Safety does not end with training.
  - Must check for employee understanding.
  - Have employees demonstrate safe behavior.
  - Practice with feedback as part of training.
- Integrate behavior-based safety coaching into the culture.
  - Management commitment and employee involvement.
  - Peer observation and feedback.
  - Ongoing monitoring and review.
Behavior-Based Safety

The Foundation of a Major Injury

Nearly all accidents happen because of at-risk behavior.

- Ladder tips, worker unable to recover balance, strikes head on concrete pavement upon impact causing fatal injury.
- Ladder tips, worker is unable to recover balance, breaks leg attempting to break fall.
- Ladder tips, worker cuts hand grabbing for something to steady balance.
- Ladder tips, but worker recovers balance.
- Standing on top rung of ladder.

Behavior-Based Safety

What is an accident?

- An accident is basically an undesirable event.
- Accidents can result in death, injury or illness.
- Accidents can also lead to property damage and delay your business process.
- A “near hit” may also be considered an accident.

Unemployment Compensation

Voluntary Quit (continued)

- Don’t confuse a work refusal with a voluntary quit. If an employee is refusing/avoiding recall don’t assume he/she quit, they may still be drawing unemployment. Send him/her a certified letter offering work with specific details of the job offer. Report work refusals to ODJFS.
- Quit issues that may become allowed claims are:
  - Medical problems.
  - Terms of hire changed (hours, pay, location).
  - Quit in lieu of discharge or mutual agreement.
  - Does not accept a demotion.
  - Not allowed to return to work after walking out the prior day.

Discharged

ODJFS is primarily looking for the following information:

- A strong final incident.
- Prompt termination after a final incident.
- Prior documentation, i.e. warning(s).
- Company policy that was violated.
- Employer followed its own policy.
- Witness statements, if applicable.
Behavior-Based Safety

At-Risk Behavior

- In order to have an at-risk behavior, what must be present?
  - A HAZARD.

Unemployment Compensation

Lack of Work

- Claim is generally allowed but the claimant must still meet ODJFS requirements.
  - Claimant must show he/she is able, available and actively seeking work unless classified as job connected.
  - Monetary qualifications (claimant must have at least 20 weeks of qualifying wages in the base period with an average weekly wage of $243).
- Part-time employees may collect partial benefits if their current wages are below their unemployment weekly benefit amount.
- Claimants are allowed benefits when a temporary job ends even though they knew the temporary terms of hire.

Unemployment Compensation

Voluntary Quit

- Quit issues are often denied claims but the employer should never assume this. The employer should still provide separation details to ODJFS within their protest period.
- If possible, request a resignation letter from the employee with the last date of work noted on it.
- Always allow the employee to work out his/her notice or pay out the duration of the notice. If not, this will be treated like a discharge by ODJFS.

Hazards

- ALL injuries and illnesses on the job are the result of exposure to hazards.
- There are no exceptions!
Behavior-Based Safety

Principles

- There are many costs associated with incidents.
- Workplace incidents are preventable.
- Safety is important whether you are at home or work.
- The safety performance of a company directly affects production and the company's image.
- Practice safety leadership.
- A positive safety attitude can be contagious!

Making Safety Systematic

- A system can be described as a group of components that work together to accomplish a goal.
  - If one component fails, the system fails.
- Safety can be considered a system too.
  - Tools, materials, processes, and people are the components of the safety system.
  - If one component of the system fails, someone gets injured.
- What is your role in the safety system?

Unemployment Compensation

Improper Payment Rate

- Based on data published by the Department of Labor, Ohio has a 13.36% improper payment rate which is high compared to most states (seven states exceed Ohio).
- Data shows one common cause for improper payments is the employer's claim responses were found to be untimely or lacked sufficient information.
- Keeping a close watch on unemployment claim charges, filing timely and detailed protests and reporting work refusals are a few ways employer can help avoid improper charging.

What does ODJFS look for when ruling on a claim?

- Generally, ODJFS considers an employment separation to be one of three separation types:
  - Lack of work - generally results in an allowed claim.
  - Quit - burden of proof placed on the claimant.
  - Discharged - burden of proof placed on the employer.
Unemployment Compensation

Who can be charged with a claim? (continued)

- All base period employers become involved in a claim even when the claimant is not filing against them.
- Only employers with base period wages paid to the claimant can be charged in a claim.
- Potential liability (charges) are divided out between all of the claimant’s base period employers according to the percentage of pay.
- Base period employers have protests rights unless the employment ended in a lack of work (non-tax paying employers are excluded from protest rights).

Behavior-Based Safety

Managing Your Safety System

- There is a direct correlation to management involvement in safety and low incidence rates.
- Key features of good management:
  - Management commitment;
  - Work station and worksite analysis;
  - Hazard prevention and control; and,
  - Safety and health training.

Integrated Safety Management (ISM)

- Essential to ISM:
  - Define scope of work.
  - Analyze the hazards.
  - Develop and implement hazard controls.
  - Perform work within controls.
  - Provide feedback and continuous improvement.
Behavior-Based Safety

Job Safety Analysis (JSA)
- Procedure which helps integrate accepted safety and health principles and practices into a particular task or job operation.
- Each step of JSA identifies potential hazards and recommends safest way to perform a task.

Stop Work
- All employees should be given the authority to stop work if they see any conditions which may cause injury or property damage.
- Stop work authority should be utilized if employees are:
  - Unsure;
  - Unsafe.

Unemployment Compensation

Claims Management - Basics on Controlling Claim Costs
- Understand the method ODJFS applies to charge an employer with a claim.
- Understand key points ODJFS is looking for to allow or deny the claim.
- Understand the multiple ways CareWorksComp can assist your business in controlling unemployment costs.

Who can be charged with a claim?
- When a claim is filed, ODJFS applies a “base period” charging method to determine chargeable employers and their potential liability in a claim.
- The “base period” is the first four of the last five completed calendar quarters.
- All employer wages reported during the base period are used to determine potential unemployment liability.
- The current regular base period is January 1, 2015 through December 31, 2015.
Unemployment Compensation

Ohio Unemployment Tax Rates (continued)
- Failure to file quarterly tax returns timely can result in penalties and interest (2016 delinquency rate is 10.9%).
- Mutualized Account.  
  ✓ The majority of taxes paid go directly into the employer’s account maintained by ODJFS.
  ✓ A small percentage of the employer’s taxes go into the mutual fund maintained by ODJFS.

Incident Reporting
- What should be reported.
  ✓ Near misses;
  ✓ First aid;
  ✓ Injuries; and,
  ✓ Property damage.

Incident Investigation
- Determine the root cause of the incident.
  ✓ Incidents often have multiple factors.
- Gather and analyze data.
- Determine corrective actions.
- Evaluate the corrective actions.

Claims Management = Controlled Tax Rates
- Paying unemployment benefits will generally result in higher tax rates.
  ✓ Just one unemployment claim can cause an employer’s tax rate to go up for multiple years.
  ✓ Maximum weekly benefit amounts increased in 2016 to $587 per week (up to 26 weeks). This makes the maximum claim cost to be $15,262.
  ✓ Employer’s can be charged in two consecutive years for one claimant.
  ✓ Claim impact studies can be completed by CareWorksComp.

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Unemployment Compensation

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Behavior-Based Safety

What influences behavior?

Antecedents  Consequences

Behavior

What is more influential?

Antecedents  Consequences

Behavior

Unemployment Compensation

Ohio Unemployment Tax Rates

- Unemployment tax rates for 2016 range from:
  - Lowest Experience Rate 0.3%.
  - Highest Experience Rate 8.7%.
- Tax notices are issued by Ohio Department of Job and Family Services (ODJFS) in November.
  - Review for accuracy, e.g. verify charges.
  - Consider a voluntary contribution by 12/31/16, when applicable.
  - Consider a joint rate for common owners with multiple businesses by 12/31/16, when applicable.

Ohio Unemployment Tax Rates (continued)

- Unemployment taxes (at the employer’s assigned rate) must be paid on the first $9,000 of each employee’s wages per year.
- Ohio’s taxable wage base has been $9,000 since calendar year 2000.
- A reform bill is pending (HB394) which raises the taxable wage base to $11,000.
- The taxable wage base in other states range from $7,000 - $40,900 and most states have implemented an increase within the past few years.
Unemployment Compensation

Unemployment Consulting Services

- This service is provided to our workers’ compensation Group Rating and Group Retrospective customers only.
- Contact the Unemployment Team at CareWorksComp anytime you have an unemployment question. Call 1-800-837-3200, ext. 57165.
- The Unemployment Team averages 20 years of experience in assisting employers with unemployment issues.
- Upgrading to our Full-Service Program is an option.

Unemployment Full-Service Program

- The Unemployment Full-Service Program provided by CareWorksComp includes the following:
  - Claims management.
  - Appeals review and processing.
  - Benefit charge auditing.
  - Hearing preparation and representation.
  - Claim impact studies on tax rates.
  - Tax rate analysis, voluntary contribution and common ownership analysis.
  - Review of disciplinary issues.
  - Customized management reports.
  - Workshops.

Behavior-Based Safety

Traditional Safety vs. Behavior-Based Safety

- Safety coordinator does everything safety-related.
- Management sets goals.
- Rewards are results-oriented.
- Discipline for unsafe behavior.
- Focus on unsafe conditions and compliance.
- Injuries are just a part of the job.

People at all levels have a role in safety.
- Employees empowered to set own goals.
- Rewards are behavior-oriented.
- Focus on environmental and system factors that lead to safe behavior.
- Safety is a part of doing business, just as quality or productivity.

What makes traditional ineffective?

- They are top-down driven.
- Creates poor attitudes by forcing or threatening people into behaving safely.
- Safety coordinator is the only active involvement.
- Reliant upon attitudes, personal feelings and common sense.
- Safety is measured by its final outcome.
Behavior-Based Safety

**What makes traditional ineffective?** (continued)

- People are held accountable for safety.
- Confrontational nature develops poor attitudes.
- Employer assumes that they can do nothing more to prevent injuries.
- Employees assume only the employer can correct at-risk behavior.
- Safety is set aside for short-term demands.
- Safety is labeled a priority and can be rearranged on the list of priorities.

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### Audit/Checks

- **People**
  - Knowledge, skills, abilities, intelligence, motives and personality

- **Environment**
  - Equipment, tools, machines, housekeeping, heat/cold, noise, engineering, standards and operating procedures

- **Behavior**
  - Complying, coaching, recognizing, communicating, demonstrating and actively caring

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**Unemployment Compensation**

**Unemployment Topics**

- The rising cost of unemployment in Ohio and how it can impact your business.
- CareWorksComp - a third party administrator (TPA). How we can help you in controlling unemployment expenses.
- Unemployment tips to assist in your cost control strategies.
Benefits of Behavior-Based Safety

- Less injuries!
  - Have a healthy workforce.
  - See a direct impact on the bottom line.
- Build stronger relationship between management and the workforce.
- Have a positive impact on quality and productivity.

Benefits with and without transitional work:

<table>
<thead>
<tr>
<th>WITHOUT transitional work</th>
<th>WITH transitional work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical = $2,500</td>
<td>Medical = $1,500 (vs. $2,500)</td>
</tr>
<tr>
<td>Compensation = $5,000</td>
<td>Compensation = $0 (vs. 5,000)</td>
</tr>
<tr>
<td>Reserve = $25,000</td>
<td>Reserve = $25,000*</td>
</tr>
<tr>
<td>Total cost = $32,500</td>
<td>Total cost = $26,500</td>
</tr>
</tbody>
</table>

*In general, utilizing transitional work can reduce the overall reserve in the claim.

Conclusion

An employer should never feel like they are hung out to dry. Your MCO can help you avoid the workers compensation “pit.”

What can we do now?

- Determine if your culture will be receptive and open.
- Sell senior management.
- Get a VISION.
- Have a positive attitude.
- Get a plan.
- Survey or interview your employees.
Behavior-Based Safety

Steps to Implementation

- Establish feasible goals.
- Develop observation checklist.
- Take observations.
- Provide feedback.

What is return-on-investments for BBS?

- Saves time, money, energy and can improve morale among employees and management.
- Cost of accidents/incidents are both direct and indirect:
  - Direct costs: investigation, production downtime, medical expenses, damage to equipment or product, repairs, legal costs, fines, etc.
  - Indirect costs: employer/public liability, production interruption, training replacement, loss of goodwill/employee morale, negative public image, etc.

Transitional Work Grants

- BWC Transitional Work Grant.
- Eligibility for Grant.
- Potential for a 10% premium discount.
- Eligibility for discount.
- Who determines discount and how?
- Your MCO can help you with this process.

Modified Duty Options

Modified Duty Off Site (MDOS)

- Aggressive return to work program that assists employers in the temporary “job placement” of injured workers with temporary restrictions that cannot be accommodated onsite.
- The goal of MDOS is to help facilitate a timely and safe return to work while realizing cost savings.
  - Employer Benefits.
  - Employee Benefits.
  - Non-profit Benefits.
Behavior-Based Safety

Considerations

- Consult managers and employees to get their impressions of the problem areas and ideas/areas for improvement.
  - E.g. Have them help to develop checklists.
- When people contribute to a safety effort, their ownership and commitment to safety increase.
  - Employees communicate about safety.
- Perception of management/owner’s total buy-in safety practices and procedures increases employees’ participation.
- Unsafe behavior is a symptom, not the disease.
  - Unhealthy safety culture is a system problem.

Exercise

- Identify risky behavior.
- Who is responsible for the risky behavior.
- Where is the breakdown in the safety process?
  - Management?
  - Employee?
- What are the corrective actions?
CareWorks provides high-quality medical management services, helping injured workers recover from workplace injuries and return to healthy, productive lifestyles as quickly and safely as possible.

The MCO role is to be a neutral party funded by the BWC. Anything communicated to the MCO representative becomes part of the BWC file of public record.

Managed Care Organization (MCO)

CareWorks

- CareWorks provides high-quality medical management services, helping injured workers recover from workplace injuries and return to healthy, productive lifestyles as quickly and safely as possible.
- The MCO role is to be a neutral party funded by the BWC.
- Anything communicated to the MCO representative becomes part of the BWC file of public record.

What is Transitional Work?

- A work-site program that provides an individualized step in the recovery of an injured associate with job restrictions resulting from the allowed conditions in their claim.
- A successful transitional work program provides meaningful work which allows an injured worker to increase strength and endurance while decreasing restrictions.
- Transitional work is not LIGHT DUTY!
- Take advantage of BWC’s Transitional Work Grants.
CareWorksComp utilizes proven cost-control strategies to effectively assist employers in minimizing claim costs and helps employers understand the effect claims have on their BWC premiums.

CareWorksComp forms, files and administers group rating and group retrospective rating programs.

CareWorksComp educates employers on what their options are with cost-control measures, rating programs and BWC deadlines.

CareWorksComp advocates on claims and rate issues before BWC, Industrial Commission and the MCO.

RiskControl360° helps employers implement safety programs that help reduce the frequency and severity of workers’ compensation claims.

RiskControl360° offers risk and safety management consultations, regulatory compliance audits, safety training and accident investigations.

RiskControl360° helps employers create a safety plan that helps reduce the occurrence of workers’ compensation claims.

Communication is vital to the success of your program.
If you are in doubt about anything, call your MCO Account Executive.
Don’t “assume” anything.
VocWorks assists injured workers who require specialized services in order to continue working, or if they are experiencing difficulties due to an injury after returning to work.

Vocational rehabilitation is a voluntary, closely monitored and individualized program for the injured worker, and is evaluated on a case-by-case basis.

Vocational rehabilitation services are charged to the BWC’s surplus fund in most cases and not against the employer.

Key Items

- Initial communication.
- Accident investigation.
- Discussion of Human Resources (HR) policies.
- Collaboration between TPA/MCO.
- Rate/financial analysis.
- Salary continuation.
- Attorney involvement.
- Hearing process.
- Handicap awards.
- Maximum Medical Improvement (MMI).
- Voc rehab.
- Modified duty/transitional work.
- Settlements.
- Exams.
Incedent

Injured Worker's Age at Time of Incident: 48
Injured Worker's Occupation: Carpenter
Date of Injury: 3/27/14
Description of Injury: "Working at a job site, stepped backwards and fell into a hole, hurt left knee."
Initial Medical Treatment: 3/28/14

Employer had concerns over a prior knee surgery and pre-existing osteoarthritis.
No witness to the incident.
Injured worker did not submit to a post-injury drug test.

BWC allowed claim for sprain left knee and ACL tear and newly allowed conditions are still in appeal status.
Injured worker is requesting a new period of temporary total compensation due to newly allowed conditions.
Injured worker is no longer employed by this employer.

Why is Early Reporting Important?

Claim scenario: WITH early reporting (Part I)
- Date of Injury: 12-1-2011
- Claim reported: 12-1-2011.
- Employer, CareWorksComp and MCO discuss case. Determine if the claim is compensable.
- Facts reveal claim not legitimate, employer decides to reject claim.
- Claim goes to hearing and employer has claim denied by IC.
- No impact on employer's EM or premiums.

Why is Early Reporting Important?

Claim scenario: WITH early reporting (Part II)
- Date of Injury: 12-1-2011
- Claim reported: 12-1-2011.
- Employer, CareWorksComp and MCO discuss case. Determine if the claim is compensable.
- Facts reveal claim IS compensable. Can we mitigate the claims cost?
- CareWorksComp advises employer to continue salary. MCO and CareWorksComp discuss transitional work options with employer.
- Result: Compensable claim, but costs significantly reduced due to early intervention.
You had a workplace accident

occur...Do you have a plan?

2016

Checklist

First and foremost, be sure the injured worker gets medical attention as soon as possible (if necessary).

As soon as it is safely appropriate, the injured worker should complete an accident report and sign the First Report of Injury (FROI).

Notify your Managed Care Organization (MCO) case specialist.

Contact your CareWorksComp claims examiner to discuss certification/rejection of the claim, if the injured worker will miss more than seven calendar days of work and/or wage continuation if it will be a lost time claim.

Obtain the MEDCO-14 form from the MCO. This form has return-to-work information, any work restrictions and the physician’s contact information.

After the initial triage has been done, it is a good idea to take the time to thoroughly investigate the circumstances of the accident by doing the following:

- Document any evidence in writing.
- Take photographs of the accident site, if applicable.
- Obtain witness statements.

During the life of the claim, try to maintain good communication with the injured worker. Notify CareWorksComp and your MCO of any changes in the injured workers’ employment status or condition.

CareWorksComp may not receive critical information about the claim, so be sure to communicate with us about any information you receive from the injured workers’ counsel (if applicable), the primary physician and the BWC.

If You Have a Workplace Injury:

- Early reporting is crucial.
- Early investigation is important.
- Collect facts and documentation.

Early Reporting Leads to:

- Early and effective medical management.
- Early return to work management.
- Lower claims costs.

Early Reporting Strategies

- Your Managed Care Organization (MCO) can help establish good reporting practices.
- MCO can provide injury reporting packets to assist with claims filing.
- No one can help with a claim they don’t know about.
Workplace Injury
Medical Management Workflow

Incident Occurs.

Did injured worker seek medical treatment beyond first aid?

YES

Report Claim to CareWorks.
Fax: 1-888-711-9284
Phone: 1-888-627-7586
Web: www.careworksmco.com
Email: cwfroi@careworks.com

Employer maintains copy of incident report for their records. Do not report to CareWorks.

If injured worker seeks treatment at a later time.

NO

Claim reported electronically to TPA.

CareWorks reports claim to BWC electronically.

BWC begins claim review for allowance.

Assigned CareWorks Nurse Case Manager triages claim.

CareWorks Nurse Case Manager keeps claim or transfers to Case Specialist to manage claim.

CareWorks makes contact with employer, injured worker and/or medical provider. Continue effort to confirm return to work.

Medical management continues. Verify return to work.

Claim reported electronically to TPA.

TRUE-UP PROCESS

What You Need to Know

A new process that requires employer to report their actual payroll for the previous policy year to reconcile any differences in premiums paid.

True-Up Process

What is the true-up process?

- A new process that requires employer to report their actual payroll for the previous policy year to reconcile any differences in premiums paid.
True-Up Process

Who needs to do the true-up process?

- Everyone!
  - Employers must complete the true-up process even if their payroll for the year matches the estimate they received from BWC.

True-Up Process

When do I complete the true-up process?

- The policy year 2016 true-up reminder notices will be sent by BWC by July 1, 2016.
- The true-up process completion must be completed by August 15, 2016.

Role of the MCO

Responsibilities of the MCO.

- Claim intake and reporting to BWC.
- Ensure injured workers receive appropriate medical care.
- Authorize or deny medical treatments requested by physicians.
- Assist employers and injured workers with successful return to work.
- Payment of medical bills (excluding prescriptions).
- The MCO is a neutral party to the claim.

Responsibilities of the MCO (continued)

- Ensure injured workers and employers are aware of the latest progress in a claim.
- Assist employer with the development of programs to enhance their workers’ compensation program (Transitional Work, Injury Reporting Packets).
- Assist employer with identifying local initial treating providers.
- Ensure medical documentation is transmitted to BWC.
How to Manage Managed Care
Workers’ Compensation Best Practices

2016 CareWorksComp Workers’ Compensation & Safety Seminars

April 2016

Session Topics

- Role of the MCO.
- Flow Chart.
- How to manage managed care using the 4 “R”s.
- Transitional Work.

True-Up Process

How do I complete the true-up process?
- By Phone: At 1-800-644-6292 by August 15, 2016.
  ✓ Accepted methods of payment, if additional premium is due:
    - Credit card (VISA, MasterCard and AMEX).
    - Checking or savings account.
    - Mail check (check must be posted to account by August 15, 2016).
  ✓ Keep in mind, call volumes may be heavy in the final weeks before the August 15th deadline.
    - Best option is to complete online.
    - Is you must call, it is recommended to call as early as possible.

Why must I complete the true-up process?
- It is a requirement of all employers.
- BWC can remove employers who do not comply from any current rating program or discount programs they are currently participating in.
  ✓ Employer is removed from current year program participation.
  ✓ Employer is ineligible for prior year incentives and rebates.
  ✓ Employer is ineligible for future program participation.
Prospective Premium Payment
Calendar - Private Employer

2016

Workers’ Compensation Prospective Billing Important Dates

Prospective Billing
According to the Ohio BWC this switch to a prospective billing system will provide the following benefits:
- Overall base rate reduction of two percent for private employers;
- Opportunities for more flexible payment options (see below); and,
- Increased ability for the BWC to detect employer non-compliance and fraud.

Ohio Bureau of Workers’ Compensation Installment Options for July 1, 2016 Policy Year

| Annual | 1 payment to BWC |
| Semi-annual | 2 Payments to BWC |
| Quarterly | 4 Payments to BWC |
| Bi-monthly | 6 Payments to BWC |
| Monthly | 12 Payments to BWC |

Quick Reference Dates for 2016/2017

May 1, 2016
- Estimated premium notice for July 1, 2016 policy year mailed to employers from BWC.

June 30, 2016
- First installment due for the July 1, 2016 policy year. If employer wishes to select a different installment option, they can make the change annually, prior to the start of the policy year.

July 1, 2016
- BWC mails annual True-Up Notice Reminder for July 1, 2015 policy year.

August 15, 2016
- Deadline to “true-up.” Employers report actual payroll to the BWC for the period July 1, 2015 – June 30, 2016. The true-up will calculate any variance from estimated to actual payroll. Reports must be submitted online at bwc.ohio.gov or by phone at 1-800-644-6292.

May 1, 2017
- Estimated premium notice for July 1, 2017 policy year mailed to employers from BWC.

June 30, 2017
- First installment due for the July 1, 2017 policy year.

July 1, 2017
- BWC mails annual True-Up Notice Reminder for July 1, 2016 policy year.

August 15, 2017
- Deadline to “true-up.” Employers report actual payroll to the BWC for the period July 1, 2016 – June 30, 2017. The true-up will calculate any variance from estimated to actual payroll. Reports must be submitted online at bwc.ohio.gov or by phone at 1-800-644-6292.

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