The Ohio Manufacturers' Association
WORKERS' COMPENSATION SERVICES

A SYSTEM FOR MANAGING
Your Workers' Compensation

The only **Workers' Compensation Service Provider** with a Mission to **Protect & Grow Ohio Manufacturing.**

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A Comprehensive System for Managing Your Workers' Compensation Claims

While there is art and science to claims management, excellent process management of the variables that can be controlled leads to the best outcomes. Here are the processes you can count on us to manage as part of your team.

Of course, not all processes apply to all claims; however, your own assigned account manager will be ready for whatever is needed, whenever it is needed.

Investigate a New Claim

- Review first report of injury (FROI)
- Review medical data on Bureau of Workers' Compensation (BWC) website
- Review employee's workers' compensation claim history
- Consult with employer on accuracy of FROI
- Advise employer on completion of incident investigation
- Collect documentation and file with BWC

Develop & Execute an Effective Claim Management Strategy

- Review BWC claim orders:
  - Claim allowance order
  - Claim disallowance order
  - Claim dismissal order
  - Additional allowance order
  - Temporary total order
  - Full weekly wage/average weekly wage order
- Discuss claim allowance with employer and advise on strategies
  - Accept claim
  - Reject claim
- Assist employer in obtaining medical release and medical records
- File appeal
- Discuss with employer paying wages in lieu of temporary total
- Request wage history
- Review claim reserve
- Refer claim for subrogation
- **Determine necessity of Independent Medical Exam (IME)**
  - Recommend IME
  - Compile documentation for IME
  - Schedule IME
  - Receive, review and distribute IME report
- Consult with employer on reactivation
- Receive injured worker appeal
- Review claim status, ongoing
- Consult with employer, ongoing
- Prepare premium-impact studies for various claim scenarios
- Monitor for Violation of Specific Safety Requirement (VSSR) activity

An independent medical exam is an objective evaluation conducted by an independent, qualified specialist. When warranted, we can refer you to a preferred provider.

Dinsmore | MORROW | MEYER LLC | ROETZEL

Develop & Manage Industrial Commission Hearing Legal Strategy

- Conduct legal review with our law firm, Dinsmore, for District hearing
  - **Assign hearing representative**
  - Review hearing summary from District hearing
  - Review Industrial Commission order from District hearing
  - Consult with employer on District hearing order
- Appeal order to Industrial Commission Staff
  - Conduct legal review with Dinsmore for Staff hearing
  - Assign hearing representative
  - Review hearing summary from Staff hearing
  - Review Industrial Commission order from Staff hearing
  - Consult with employer on Staff hearing order
- Appeal order to Industrial Commission
  - Conduct legal review with Dinsmore for Industrial Commission hearing
  - Assign hearing representative
  - Review hearing summary from Industrial Commission hearing
  - Review order from Industrial Commission hearing
  - Consult with employer on Industrial Commission hearing order, discuss options
- Refer an attorney, if needed, for Common Pleas court appeal
- Calculate premium impact of pre-trial settlement

There are no additional charges for the professional legal and hearing representation services of OMA Workers' Compensation Services. Our partners include Dinsmore, Morrow Meyer, and Roetzel, among others.

To protect your interests, your account manager coordinates the hearing strategy with you and the selected hearing representative, who stays in touch with you throughout the proceeding.

It's our job to identify and collect all the documents and evidence needed for hearing.

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Manage Injured Worker Return to Work Plan

- Review documentation (C-84/MEDCO-14) for estimated return to work
- Consult with employer on light duty
- Consult with employer on transitional work program
  - Contact Managed Care Organization (MCO) to establish transitional work program
- Consult with employer on vocational rehabilitation
  - Make vocational rehabilitation referral to BWC
- Determine necessity of Independent Medical Exam (IME)
  - Recommend IME
  - Compile documentation for IME
  - Schedule IME
  - Receive, review and distribute IME report
- Request BWC 90 day/extent of disability exam
  - Ensure BWC exam scheduled
  - Receive and review BWC exam report
- Consult with employer on remain-at-work issues

Bringing an injured worker back to duty safely is good for everyone, the worker, his or her family, and you. We can help create return-to-work plans—under the physician's restrictions—that provide productive transitional work roles.

When work and life skills have been compromised, vocational rehabilitation services may be warranted. We will make appropriate vocational rehabilitation referrals to the BWC, which then coordinates with your Managed Care Organization on behalf of eligible claimants.

Negotiate a Full & Final Lump-Sum Settlement of a Claim

- Review all claims with a reserve (in experience period) quarterly for lump-sum settlement (LSS) potential
- Discuss LSS candidates with employer
- Estimate LSS value range
- Determine employer's interest in LSS offer, given range
- Contact claimant and/or claimant's representative to determine LSS interest
- Negotiate LSS among parties
- Prepare and distribute appropriate documentation (C-240) for signatures
- File C-240 with BWC to release funds and relieve the employer experience

When a claim is settled, any reserve amount on the claim is eliminated from the employer's claims experience, and, therefore, reduces premium costs.

Seek and Process Handicap Reimbursements

- Review claims (in which temporary total, permanent total, employer-paid wages or death benefits have been paid) for indication of pre-existing handicap condition
- Compile and print documentation of evidence from BWC files
- Send documentation to medical provider of record with request for opinion
- Review provider of record opinion
- File appropriate documentation (CHP-4)
- Argue for relief at BWC handicap hearing
- Confirm handicap relief properly applied to employer's experience
- Where investigation reveals insufficient or no evidence to support, terminate process for the claim in question

Handicap reimbursement is a BWC provision designed to allow employers to gain claim-cost relief where certain pre-existing medical conditions among injured workers add recovery time and cost to the claim.

Manage Applications for Permanent Partial and Other Potential Awards

- Review application for compensation
- Discuss application with employer
- Receive and review Tentative Order
- Discuss Tentative Order with employer
- Ensure BWC exam scheduled
  - Review BWC exam report
- Determine necessity of Independent Medical Exam (IME)
  - Recommend IME
  - Compile documentation for IME
  - Schedule IME
  - Receive, review and distribute IME report
- File appeal/objection to Tentative Order
- Receive and review injured worker objection to Tentative Order
- Receive and review injured worker medical evidence for Percentage of Permanent Partial award

Investigate Suspicious Claims

- Review medical data for indications of fraud
- Discuss private investigation with employer
- Make referral to employer for private investigator
- Refer matter to BWC Fraud Investigation

If you suspect foul play or malingering, a qualified private investigator might be needed to lawfully collect evidence. We can recommend a firm and help you determine a course of action.

Coordinate with Your Managed Care Organization (MCO) and Review Medical Management

- Review physician's notes
- Request Pharmaceutical Review
- Review C-9s, requests for treatment or additional allowance
  - Request BWC exam for necessity of treatment
  - Appeal C-9 decision
  - Receive and review injured worker appeal of C-9
- Review and consult with employer on BWC Alternative Dispute Resolution Order
- Engage employer's MCO on:
  - Issues of co-morbidity
  - Delay in return to work
  - Delay in treatment
  - New or changed circumstances
  - Pharmacy concerns
  - Progress of treatment plan
  - Return to work actions
  - Conferences of parties (employer, MCO, and OMA) for claim review
- Review fee bills for 'Usual & Customary Rates' for employers in BWC $15K Medical-Only program

Your OMA account manager works with your MCO to ensure timely and appropriate medical treatment is rendered.

Not All Workers' Compensation Management Decisions are about Claims

There's a lot more to managing your workers' compensation program than managing claims that might occur. Here are additional OMA services that save you management time and money.

BWC Program Underwriting & Consulting

Programs, services, and practices change frequently at the Ohio Bureau of Workers' Compensation (BWC). While product diversity gives employers more options, it also adds management time, complexity, and potentially, risk. That's why we:

- Prepare detailed product savings proposals and analyses and put them online where you can easily access them.
- Match program and discount options with your company's circumstances and goals: group experience rating, group retrospective rating, self-insurance, and more.
- Consult with you and other decision-makers on your team about what's right for your company.

We help you decide which program is best for your company: group experience rating, group retrospective rating, self-insurance, and more.

To protect *your savings potential,* OMA hand-picks employers who – through their BWC metrics and practices – demonstrate effective safety management and who value claims management practices that promote injured worker wellness, which contains costs.

Safety Consulting

Monthly safety webinars with subject matter expertise from OMA's safety consultant, **Safex,** are no-charge and they qualify for the BWC's 2-hour safety training compliance requirement. All are recorded and stored online for easy access at **ohiomfg.com.**

Monthly safety webinar topics are selected based on 1) common injuries experienced by OMA member group participants, and 2) member surveys.

Our partner for drug-free workplace programming is **Working Partners®.**

Safex

WORKING PARTNERS®

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Compliance Consulting

Our job is to help you meet certain compliance requirements. That's why we provide:

- Reminders about premium payments and any unfulfilled program requirements.
- Reports that support your annual OSHA reporting requirements.

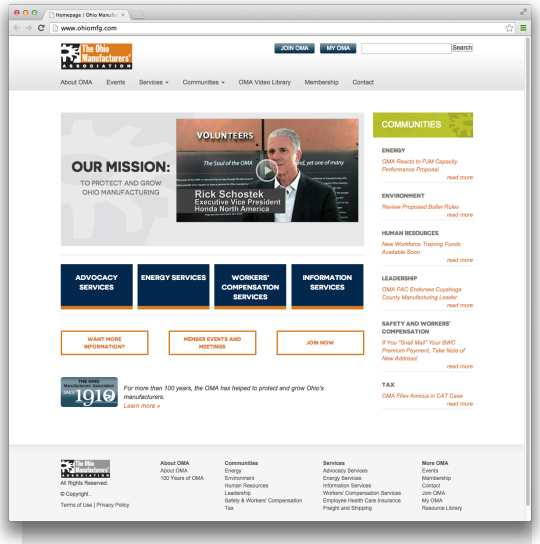
Rate & Premium Consulting

Understanding the factors that go into your premium can help you manage costs. Through reports and consulting, we'll help you:

- Understand your company's:
  - Base rate(s)
  - BWC manual codes
- Comply with payroll reporting rules
- Request, or prepare for, a rating inspection/audit
  - Appeal an unfavorable audit/rating inspection
  - Argue a rating/audit outcome before the BWC Adjudicating Committee and/or Administrator's Designee
  - Review and discuss resulting order

Data & Analyses that Inform and Support Decisions

We organize your company's workers' compensation data and provide customized reports to help inform and support your management decisions.



How to access your reports

1. Go to **www.ohiomfg.com** and click on **My OMA**
2. Use your existing login, or create one
3. Follow online prompts to view reports and authorize others in your company to do so

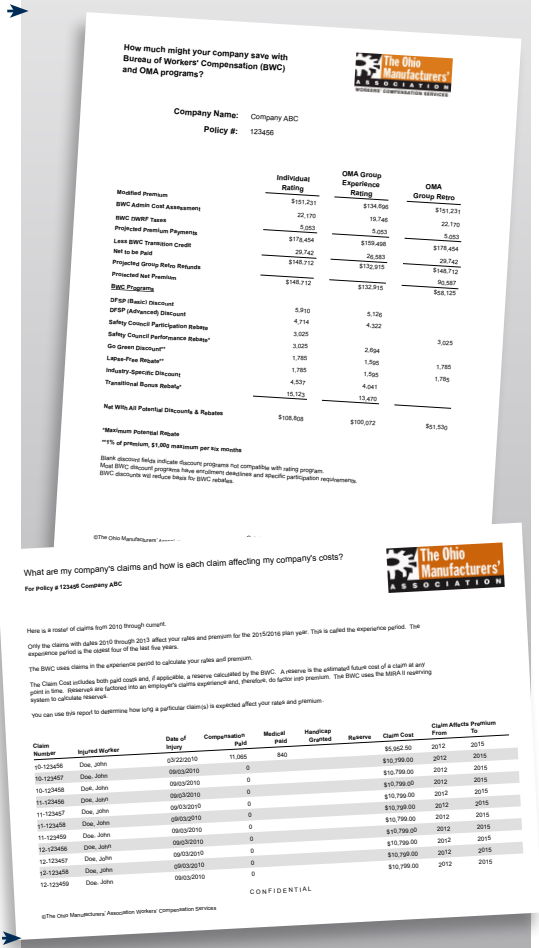
Notes:
Due to the sensitive nature of workers' compensation information, only the OMA's key contact in your company is authorized to view your reports and – through **My OMA** – authorize others to view your company's reports.

In order for reports to be accessible, OMA needs your authorization through a current BWC form AC3 (temporary) or AC2 (permanent) authorization form.

Reports are updated quarterly as the BWC releases fresh data.

Here are just some of the reports you'll have access to: –

- How much might my company save with BWC and/or OMA programs?
- What are the key drivers of my company's workers' compensation rates and premiums?
- What is the projection of my company's costs if my company did not opt into any premium-reducing programs?
- What are my company's claims and how is each claim affecting my company's costs?
- What claims might be settled to reduce my company's costs?
- What handicap reimbursement evaluations has OMA made to reduce my company's costs?



How much might your company save with Bureau of Workers' Compensation (BWC) and OMA programs?

The Ohio Manufacturers' Association — Workers' Compensation Services

Company Name: Company ABC
Policy #: 123456

	Individual Rating	OMA Group Experience Rating	OMA Group Retro
Modified Premium	$151,231	$134,896	$151,231
BWC Admin Cost Assessment	22,170	19,746	22,170
BWC OWRF Taxes	5,053	5,053	5,053
Projected Premium Payments	$178,454	$159,498	$178,454
Less BWC Transition Credit	29,742	26,583	29,742
Net to be Paid	$148,712	$132,915	$148,712
Projecting Group Retro Refunds			90,587
Projected Net Premium	$148,712	$132,915	58,125
BWC Programs			
DFSP (Basic) Discount	5,910	5,126	
DFSP (Advanced) Discount	4,714	4,322	
Safety Council Participation Rebate	3,025		3,025
Safety Council Performance Rebate*	3,025	2,694	
Go Green Discount**	1,785	1,595	1,785
Lapse-Free Rebate**	1,785	1,595	1,785
Industry-Specific Discount	4,537	4,041	
Transitional Bonus Rebate*	15,123	13,470	
Net With All Potential Discounts & Rebates	$108,808	$100,072	$51,530

*Maximum Potential Rebate
**1% of premium, $1,000 maximum per six months

Blank discount fields indicate discount programs not compatible with rating program.
Most BWC discount programs have enrollment deadlines and specific participation requirements.
BWC discounts will reduce basis for BWC rebates.

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What are my company's claims and how is each claim affecting my company's costs?

The Ohio Manufacturers' Association

For Policy # 123456 Company ABC

Here is a roster of claims from 2010 through current.

Only the claims with dates 2010 through 2013 affect your rates and premium for the 2015/2016 plan year. This is called the experience period. The experience period is the oldest four of the last five years.

The BWC uses claims in the experience period to calculate your rates and premium.

The Claim Cost includes both paid costs and, if applicable, a reserve calculated by the BWC. A reserve is the estimated future cost of a claim at any point in time. Reserves are factored into an employer's claims experience and, therefore, do factor into premium. The BWC uses the MSA II reporting system to calculate reserves.

You can use this report to determine how long a particular claim(s) is expected affect your rates and premium.

Claim Number	Injured Worker	Date of Injury	Compensation Paid	Medical Paid	Handicap Granted	Reserve	Claim Cost	Claim Affects Premium From	To
10-123456	Doe, John	03/22/2010	11,065	840			$5,952.50	2012	2015
10-123457	Doe, John	09/03/2010	0				$10,799.00	2012	2015
10-123458	Doe, John	09/03/2010	0				$10,799.00	2012	2015
11-123456	Doe, John	09/03/2010	0				$10,799.00	2012	2015
11-123457	Doe, John	09/03/2010	0				$10,799.00	2012	2015
11-123458	Doe, John	09/03/2010	0				$10,799.00	2012	2015
11-123459	Doe, John	09/03/2010	0				$10,799.00	2012	2015
12-123456	Doe, John	09/03/2010	0				$10,799.00	2012	2015
12-123457	Doe, John	09/03/2010	0				$10,799.00	2012	2015
12-123458	Doe, John	09/03/2010	0				$10,799.00	2012	2015
12-123459	Doe, John	09/03/2010	0				$10,799.00	2012	2015

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Coordinating Best in Class Resources for Effective Outcomes

Managing workers' compensation requires the skills of a variety of specialists. We seek out best-in-class providers and put them on task when conditions warrant.

Industrial Commission Hearing Representation

When an Industrial Commission hearing is required, your account manager plans the hearing strategy with a lawyer from the law firm, Dinsmore.

Then, based on the strategy, a hearing representative is assigned. OMA hearing representatives know their geographic territories and the personalities of the Industrial Commission staff, which helps them design the most effective defense.

Your account manager and hearing representative will keep you informed each step of the way and provide written reports of hearing outcomes.

Our legal partners are Dinsmore, Morrow Meyer, and Roetzel, among others.

Independent Medical Examinations

An independent medical examination (IME) is an objective medical evaluation conducted by an independent, qualified medical specialist.

We review claims on an ongoing basis for the necessity of IMEs and medical file reviews, including functional capacity evaluations. We advise you when the fact pattern warrants investment in independent medical evaluation.

OMA preferred providers of IMEs are CIME Management LLC and Medical Resource Group.

Fraud Investigation

If you suspect fraud or malingering in a claim, a qualified private investigator might be needed to lawfully collect and analyze evidence. We will help you determine a course of action if fraud is detected.

Private investigation firms we recommend include Integrity Investigations LLC and Litigation Solutions LLC.

Drug-free Workplace Programs

For comprehensive and easy-to-implement drug-free workplace policies and programs, we recommend the services of **Working Partners®**.

Transitional Work Planning & Vocation Rehabilitation

We can help you create return-to-work plans under the treating physician's restrictions that provide productive transitional work roles. When appropriate, we will recommend professional transitional-work service providers.

When work and life skills have been compromised due to a workplace injury, vocational rehabilitation services may be warranted. We can help self-insured members source a qualified supplier in your area. And for state fund members, we will make appropriate vocational rehabilitation referrals to the BWC, which coordinates services for eligible injured workers through your Managed Care Organization (MCO).

And for Self-Insured Members, We Have These Additional Service Specialists

Nurse Case Management

An essential element of returning a worker safely to duty in a complicated medical case is workers' compensation nurse case management. An experienced nurse case manager facilitates the worker's return by communicating with the provider on the proper treatment plan and coordinating with the parties an appropriate return-to-work plan.

OMA's nurse case management partner is Health Management Solutions, Inc.

HMS
HEALTH MANAGEMENT SOLUTIONS, INC.
A Paramount Preferred Options Company

Pharmacy Benefits Provider

Your injured worker needs immediate and easy access to the prescriptions necessary to treat his or her condition. Through our pharmacy benefits provider, your employees receive pharmacy cards that fill their workers' compensation prescriptions efficiently while holding the line on cost to you.

OMA's pharmacy program is managed by Modern Medical.

Operations Management

A competent operations partner, **ProComp Risk Advisors,** backs OMA self-insured services. Together with ProComp, we:

- Verify fee bills for medical services and pharmaceuticals are related to the allowed conditions in the claim, presented by recognized attending providers and are appropriate to the treatment.
- Process and pay approved medical fee bills, using industry protocols that minimize expense.
- Calculate, process and pay all indemnity payments to claimants according to your pay practices, taking care to ensure timeliness.
- Establish, and re-establish through time, reserves that adequately reflect the exposure in the case.
- Provide claims activity reports including check registers and loss runs.
- Report qualifying claims to your excess insurance carrier according to your policy limits.
- Assist with mandatory Medicare/Medicaid reporting, including electronically reporting qualifying claims.
- Prepare and submit all required employer reports (such as SI-40) to the BWC, submit W-9s to payees, and provide 1099s to providers and the IRS.
- Prepare your organization for any state audit by conducting an onsite pre-audit, assisting with BWC-required documentation, ensuring claim files are in order, and verifying procedures are in compliance with BWC requirements.

When Considering Workers' Compensation Self-Insurance

The workers' compensation self-insurance feasibility studies that we conduct indicate that employers with the right mix of size, financial strength and management sophistication stand to save hundreds of thousands of dollars, and more, on workers' compensation costs by becoming self-insured over purchasing coverage from the Bureau of Workers' Compensation (BWC).

In Ohio, due to legislation initiated by OMA in 2014, an employer can apply to the BWC for self-insured status if it has a minimum of 500 employees OR if it has strong financial standing and the management capacity to govern its program.

These criteria exist to protect the BWC self-insured guaranty fund, which pays the claims of self-insured employers that go bankrupt.

Benefits of being an Ohio self-insured employer

- Potential substantial cash savings
- Greater control over the management of claims
- Ability to pay valid claims immediately
- Improved relations with injured workers
- Expedited medical management

Benefits for employees

- Claim questions are resolved by in-house Human Resource staff
- Initial prescriptions are fully paid with pharmacy card provided by employer (through OMA's preferred pharmacy provider, **Modern Medical)**
- Generally faster payment of compensation and medical bills
- Any indemnity payments come from you, the employer, not the government, potentially creating greater goodwill

Some changes in day-to-day management responsibilities

For your Finance/Accounting staff

State fund model

- Pay BWC premium on selected schedule
- Select best combination of BWC premium-reducing program options

Self-insured model

- Arrange and pay for excess insurance
- Reconcile your workers' compensation checking account
- Annually prepare the BWC renewal application
- Pay BWC assessments semiannually

For your Human Resources staff

State fund model

- Receive claim numbers and allowance orders from BWC
- React to and manage BWC actions and decisions
- Refer claimants with questions to BWC

Self-insured model

- Furnish claim applications to injured workers
- Provide claimants with copies of relevant documents
- Directly respond to claimants' questions and problems
- Receive and date-stamp workers' compensation correspondence and maintain claim files per BWC specifications
- Provide claimant data when requested by claimants' attorneys
- Monitor timeliness of provider payments
- Undergo periodic BWC claim file audits

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