

BWC

FY 2018 – 2019 Budget Facts

The Ohio Bureau of Workers' Compensation (BWC) is the largest state-fund workers' compensation insurance system in the nation, insuring more than 244,000 employers and managing care for Ohioans who are injured on the job. Funded through employer premiums and assessments, BWC operates with nearly 1,900 employees in 14 locations throughout Ohio. The agency approved more than 88,000 new claims and paid approximately \$1.6 billion in wage loss and medical benefits last year.

Over the last six years, BWC has become a national industry leader committed to fulfilling its mission to protect Ohio's workers and employers through the prevention, care and management of workplace injuries and illnesses at fair rates. BWC's proposed \$566.5 million Fiscal Year 2018-19 budget seeks to build on this progress by improving service, streamlining and modernizing operations, promoting workplace safety and keeping premiums low and stable so businesses can prosper.

Highlights of the proposed budget include:

Expediting payments to injured workers - Injured workers must sometimes wait for benefit payments to begin as they collect the necessary paperwork for BWC to calculate payment amounts. This delay threatens to put many workers into dire financial straits. BWC proposes an expedited process that allows eligible injured workers to receive their compensation more quickly, without the red tape and bureaucracy. The law change would allow BWC to provide a minimum payment until their full weekly wage is determined.

Waiving unnecessary medical exams - Injured workers receiving temporary total disability benefits must undergo a 90-day medical examination. This can be unnecessary for some injured workers who clearly need more time to recover before they'll be ready to return to work. To better meet the varying needs of injured workers, this proposal would authorize the administrator to waive the 90-day medical examination when all parties are in agreement.

Closing dormant claims - Current law places applications for permanent partial disability on hold indefinitely if a worker fails to attend or reschedule the medical examination required to determine eligibility. The result is 20,000 applications, many more than a decade old, that remain open and incomplete. The requested change would enable BWC to dismiss these dormant claims and give applicants two years to re-file, ensuring no negative repercussion for those who still have viable claims.

Eliminating outdated injury reporting requirements for physicians - Physicians are required by law to contact BWC only by mail if they believe their patient has contracted an occupational disease. Removal of this outdated requirement will eliminate a burden on physicians that prevents them from selecting the communication method that works best for their business.

Reducing injuries in the public sector - The Public Employer Risk Reduction Program helps create safe and healthy working conditions for Ohio's 600,000 public employees. Proposed improvements to the program are designed to decrease injury rates among these workers, which outpace their counterparts in the private sector. We propose expanding the program to include firefighters, police officers and corrections officers, and giving BWC greater authority to conduct workplace inspections to prevent injuries from occurring.