

PARTICIPATE IN BWC'S \$15,000 MEDICAL-ONLY CLAIM PROGRAM

WORKERS' COMPENSATION CLAIMS MANAGEMENT TOOLS FOR OHIO MANUFACTURERS

The Bureau of Workers' Compensation (BWC) allows an employer to self-insure the first \$15,000 of medical expenses on any claim. The employer may be able to improve its BWC claims experience (and therefore contain its premiums) by paying the first \$15,000 in a claim's medical costs.

Generally speaking, this program is of limited value and requires coordination with Medicare/Medicaid for employees eligible for those programs. Contact your OMA Account Manager to determine if this program can benefit your company.

The employer can choose to pay out-of-its-pocket medical expenses on a claim by claim basis. Your OMA Account Manager can assist you in making this determination. You must notify the injured worker, the medical provider and your managed care organization (MCO) that you will be paying the fee bills directly, thus avoiding charges to your workers' compensation experience.

Payment of medical bills under this program does not waive the BWC's right to decide a claim if filed, and it does not negate the injured worker's right to file a claim.

To enroll, contact your OMA Account Manager for guidance.

The \$15,000 Medical Program is not available to employers enrolled in the BWC deductible or group retrospective rating programs.