

# WHO DOES WHAT IN THE OHIO WORKERS' COMPENSATION SYSTEM?

## A QUICK TUTORIAL FOR EMPLOYERS

| Entity  | Role   |
|---|--|
| <b>The Ohio Bureau of Workers' Compensation (BWC)</b> | <p>The BWC is the workers' compensation insurance provider for Ohio's employers. Private employers pay a premium for the July 1 to June 30 rating year based on their workers' compensation experience and payroll characteristics. Employers choose from a number of installment payment plans.</p> <p>When a claim occurs, the BWC Claim Service Specialist (CSS) assigned to your policy number facilitates the claim process. The CSS is the first person to rule on the compensability of a claim. The CSS communicates with all parties to a claim: injured worker, employer, medical provider, MCO, and TPA.</p>  |
| <b>BWC Division of Safety &amp; Hygiene (DSH)</b>     | From training to on-site consulting services and safety programs to grants, the Division of Safety & Hygiene (DSH) provides safety services at no cost to Ohio's employers.  |
| <b>Managed Care Organizations (MCO)</b>               | An MCO manages the medical portion of a claim to ensure injured workers receive quality medical care. Every employer must select one of Ohio's MCOs. The BWC compensates the MCO directly from a portion of employer premiums. The MCO also pays medical providers ensuring billed fees are reasonable and customary, as well as appropriate to the claim.   |
| <b>Health care providers</b>                          | Health-care providers who treat workers' compensation injuries & illnesses must report a workers' compensation injury to the employer's MCO within 24 hours of treatment.  |
| <b>Industrial Commission of Ohio (IC)</b>             | When employers and injured workers disagree on a BWC claim decision, either party may file an appeal with the Industrial Commission of Ohio (IC), the adjudicative branch of the workers' compensation system.   |
| <b>Courts of Common Pleas, Courts of Appeals</b>      | Parties who are not satisfied through the Industrial Commission process may file most matters (but not extent of disability grievances) into Ohio's court system.  |
| <b>Ombuds Office</b>                                  | When employers have concerns they can't resolve through BWC or the Industrial Commission of Ohio, the independent Ombuds Office is available between 8:30 a.m. and 4 p.m. EST. Call toll-free 1-800-335-0996, or email <a href="mailto:ombudsperson@bwc.state.oh.us">ombudsperson@bwc.state.oh.us</a> .  |
| <b>Third Party Administrators (TPA)</b>               | <p>Employers can retain a TPA as a workers' compensation management service supplier. A key role of Ohio TPAs is to provide access to and manage BWC group discount programs, including Group Experience Rating and Group Retrospective Rating. Employers can purchase services such as these—and/or other services—from TPAs:</p> <ul style="list-style-type: none"> <li>• Claim investigation</li> <li>• Claim management strategy</li> <li>• Premium-reducing BWC program consulting</li> <li>• Rate consulting</li> <li>• Legal strategy &amp; representation for contested claims</li> <li>• Management reporting</li> <li>• Account reviews</li> <li>• News &amp; information about the BWC and Ohio workers' compensation</li> <li>• Safety services</li> <li>• Self-insured workers' compensation management services</li> </ul> |