

BWC UPDATE

Greene County Safety Council **April 5, 2023**

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Today's Topics

- Premium Rates Review
- Grant Update
- Salary Continuation / Manual Class 9444
- Employer Programs Update
- Safety Services / Resources



Rates - Private Employer

Falling Rates

History of BWC Rate Changes

Private Employers 2011 – 2023

In February 2023, the BWC Board of Directors **reduced premium rates** for private employers an **average of 8%**.

Effective July 1, 2023 the reduction:

- **Saves employers \$90 million** over their 2022 premiums.
- **Follows 13 previous cuts** since 2008.

Year	Private Employer Rate Change**
2011	-3.9%
2012	-0.4%
2013	-2.6%
2014	-7.7%
2015	-9.8%
2016	-12.9%
2017	1.9%
2018	-13.0%
2019	-15.6%
2020	-11.6%
2021	-7.1%
2022	-10%
2023	-8.0%
	-62.6%

**These numbers reflect the combined impact of the loss cost changes and operating assessment changes.

Rates - Public Employers

Falling Rates

History of BWC Rate Changes

Public Employer Taxing Districts 2011 – 2022

In 2021, the BWC Board of Directors voted to **reduce premium rates** for local governments — counties, cities, schools, etc. — **by 10%**.

Effective Jan. 1, 2022, the reduction:

- **Saves Ohio's public employers \$16.7 million** over their 2021 premiums.
- **Marks the 13th cut** for public employers since 2009.

Year	Taxing District Rate Change**
2011	-5.3%
2012	-4.9%
2013	-5.1%
2014	-1.0%
2015	-8.1%
2016	-12.6%
2017	0.3%
2018	-6.0%
2019	-11.6%
2020	-5.9%
2021	-7.9%
2022	-9.9%
	-55.8%

**These numbers reflect the combined impact of the loss cost changes and operating assessment changes.

Workers' Compensation Rate Nationally 2022

Table 2. Workers' compensation premium rate ranking

2022 Rank	2020 Rank	State	Index Rate	Percent of Study Median	Effective Date
44	43	Arizona	0.87	69%	January 1, 2022
45	47	Utah	0.86	68%	January 1, 2022
46	38	Kentucky	0.86	67%	January 1, 2022
47	40	Ohio	0.83	66%	July 1, 2021
48	49	Indiana	0.77	60%	January 1, 2022
49	50	Arkansas	0.65	51%	July 1, 2021
50	48	West Virginia	0.63	50%	January 1, 2021
51	51	North Dakota	0.58	45%	July 1, 2021

Grant Update

- BWC Safety Intervention Grant
 - 40K (3:1 match)
- Firefighter Grant
 - 15K (5:1 match payroll > \$500K / no match for payroll less than \$500K)
- Trench Safety Grant
 - 12K (4:1 match)
- Transitional Work Grant



Grant Update

- School Safety Grant-HVAC
 - 15K (no matching)
- School Safety Security Grant
 - 40K (3:1 match)
- Development Disabilities Grant
 - 20k (5:1 match, no match for training)
- Body Armor Grant
 - 40k (4:1 match), ends 6/30/2023



Safety Intervention Grant Update

- Reduced two year to one year requirement for new businesses
- Eligibility cycle is 3 years for all industries
- Limited reporting requirement for one year
- Application can be completed online



Grant Update – Effective July 1, 2023

- Merging the Working with Persons with Developmental Disabilities Grant and the Safety Intervention Grant
- Updating eligibility cycles
 - School Safety & Security Grant Program
 - School Safety & Security Grant – HVAC Program
 - Firefighter Exposure to Environmental Elements Grant



Changes to Salary Continuation

- New policy effective December 14, 2022
- C-55 application no longer required, phone verification between employer & employee will suffice
- Payment of salary continuation may follow a period of Temporary Total (TT) compensation once TT benefits have been stopped
- Salary Continuation Fact Sheet updated on website

New 9444 Office/Clerical manual class

- Started 1/1/2023 for Public Employers
- Base rate is significantly less than the main manual classification
- Limited to mainly employees with no contact with the public in sedentary positions
- Discuss the pros and cons with your BC, ESS or TPA representatives before adjusting

Recommended 7/1/23 Private & 1/1/2024 Public

- No true-up for employers if they had \$0 payroll, no lapses or combines in past three years
- Sunsetting Industry-Specific Safety Program (ISSP)
- Eliminating the Go-Green Rebate
- Safety Council 3%, max of \$5,000

Transitional Work Update

- **Transitional Work Bonus Program** - Eliminating the TWB-2 form (effective 7/1/2023)
- **Transitional Work Grant**
 - Updated job analysis reimbursement to \$350 (effective 7/1/2023)
 - Recent change now allows 100% reimbursement for grant
 - Five-year eligibility cycle

Experience Modifier Cap

- 25% Cap
 - Begins January 1, 2023, Public / July 1, 2023, Private
 - Automatically applied to eligible employers
 - Employers moving from groups are not eligible – 100% cap remains an option
 - Temporary for next 4 years – transition from older claim reserving system to a newer version

Policy Activity Rebate (PAR) Updates

- Currently the last year of program existence for both private employers (7/1/2022 – 6/30/2023) and public employers (1/1/2023 – 12/31/2023)
- Complete 11 credits (33 activity choices) to earn 50% premium rebate up to \$2,000
- Deadlines to enroll:
 - Private employers – February 28, 2023 to complete credits by June 30, 2023
 - Public employers – August 31, 2023 to complete credits by December 31, 2023

Substance Use Recovery & Workplace Safety Program

- Annual Reimbursable Expenses
- Substance Disorder / Drug-Free Program Activities:
 - Drug testing \$1,500
 - Policy Development and Legal Review - \$2,000
 - Employee Education & Supervisor Training - \$5,000
- Compatible with all BWC programs



Reimbursement for Drug Testing Costs

- Employers must satisfy one of the following:
 - Currently participating in Drug-Free Safety Program Advanced Level
 - Written policy affirmatively demonstrates when employee tests positive for 1st time, employer may offer referral for assistance in lieu of termination; or
 - Written policy affirmatively demonstrates employer may offer second chance agreement for positive test in lieu of termination

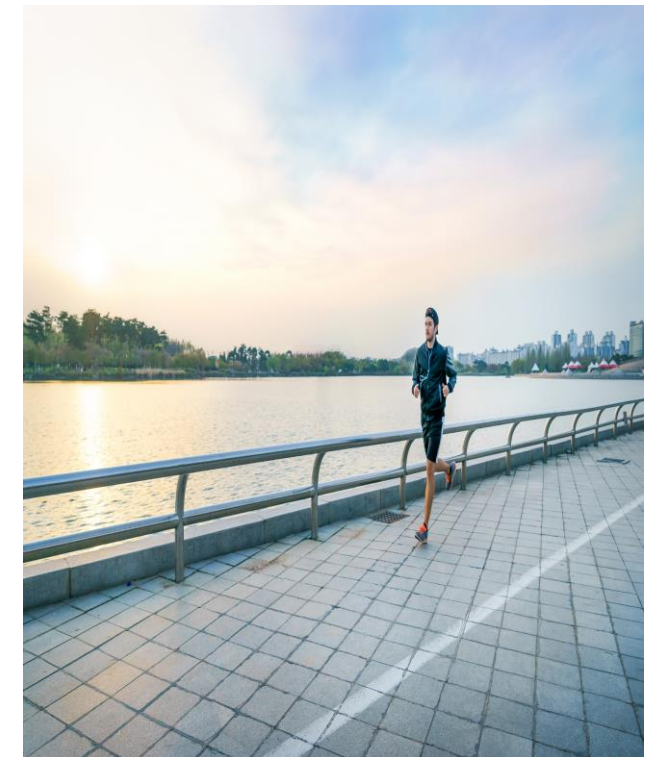
Reimbursement for Drug Testing Costs

- Employer's written policy MAY allow for termination of first positive test when the employee;
 - Holds safety-sensitive position identified in policy
 - Causes workplace event that results in injury, illness, or property damage, or that could have resulted in injury, illness or property damage; or
 - Has occupational license suspended or revoked as a result of substance use which is statutorily required to perform job duties

Better You, Better Ohio!

Rewards / Incentives

- FREE health assessment & biometric screening
- \$75 - **\$225** in gift cards (\$75 for assessment & screening / \$50 screening through own physician / \$50 coaching calls / **\$50 Physical Activity**)
- Free on-site biometric screening with 30 or more
- Access to health & wellness resources
- Compatible with all BWC programs



Better You, Better Ohio!

Eligibility

- NO existing health & wellness program
- 250 or less Ohio employees (waived if SURWSP Program participant)
- High Risk Industry (waived if SURWSP Program participant)
- Agriculture, Automotive repair and service, Construction, Firefighters, Health care, Manufacturing, Public employers, Restaurant and Food Service, Transportation and Trucking, Trash Collection, Wholesale and Retail, Police and Public Safety.

Monthly Employer Update Webinars

- Promotional tool keeps employers up-to-date with program updates/changes
- Twice per month (2nd Tuesday and 4th Thursday)
- 30-minute duration, various topics, new information, important dates
- Register online, search Employer Webinars
- Next webinar Tuesday April 11, 2023



BWC Safety Services

All services are available at no additional cost and are strictly consultative

- Safety, ergonomics, and industrial hygiene consultations
- Safety management assessment and enhancement
- Written Safety Program [Templates](#) and [Live Webinars](#)
- [Virtual](#) and [Online](#) Classes
- [Video Library](#) and research [Library Services](#)
- Grant assistance and guidance

To request assistance: www.bwc.ohio.gov and click on Safety

Questions

