

LOCAL GOVERNMENT OFFICIALS CONFERENCE

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AGENDA

- History, Fact, Figures, Statistics
- BWC Programs and Rebates
- BWC Grants
- Division of Safety and Hygiene Services
- Miscellaneous Updates



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FACTS

- Began in 1911
- Ohio Constitution 1912 (Article 35)
- Ohio Revised Code (Ohio law)
- Ohio Administrative Code (Rules to carry out Ohio law)
- Two Agencies
- 11 Member Board, Bureau Policy
- 11 Service Offices



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FACTS

Active Employers	FY 2023
Private	253,128
Public (Local)	3,805
Public (State)	113
Self-Insured	1,072
Black Lung	19
Marine Fund	126
Total	258,263



FACTS

State Fund Claims	Fiscal Year 2023	Fiscal Year 2022	Fiscal Year 2021
Lost Time	10,870	10,821	10,706
Medical Only	56,069	58,281	53,683
Occupational Disease	287	751	1,045
Death	206	154	168
Disallowed or Dismissed	10,783	10,674	10,232
Total	78,215	80,681	75,834

Net Allowed Injuries	67,432	70,007	65,602
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Open Claims (per statute)	Fiscal Year 2023	Fiscal Year 2022	Fiscal Year 2021
Lost Time	171,857	179,122	185,744
Medical Only	358,069	376,809	393,357
Total	529,926	55,931	579,101



FACTS

Benefits Paid	Fiscal Year 2023
Medical Benefits	896,346,894
Compensation	
Wage Loss	3,573,527
Temporary Total	173,332,976
Temporary Partial	1,004
Permanent Partial	20,329,996
% Permanent Partial	42,468,873
Lump Sum Settlement	190,256,897
Lump Sum Settlement Advancement	13,645,857
Permanent Total	352,153,760
Death	77,976,581
Rehabilitation	18,753,770
Other	3,853,653
MCO Fees Paid	165,264,893



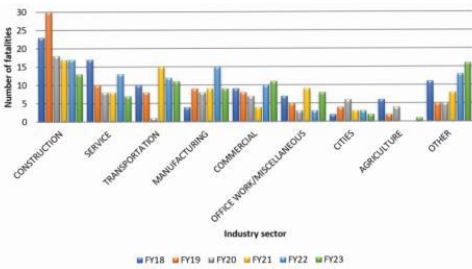
FACTS

Scheduled Loss - Schedule B								
Location	Weeks	Effective 1-1-2024	Location	Weeks	Effective 1-1-2024	Location	Weeks	Effective 1-1-2024
Thumb	60	\$71,700	Loss of metacarpal	10	\$11,950	Foot	150	\$179,250
Index finger	35	\$41,825	Hand	175	\$209,125	Leg	200	\$239,000
Third finger	30	\$35,850	Arm	225	\$268,875	Eye	125	\$149,375
Fourth finger	20	\$23,900	Great toe	30	\$35,850	Hearing (one ear)	25	\$29,875
Little finger	15	\$17,925	Other toe	10	\$11,950	Hearing (total)	125	\$149,375



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FATALITIES FROM OCCUPATIONAL INJURIES BY INDUSTRY SECTOR FOR FY 2018 THROUGH FY 2023



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RATEMAKING

- BWC must collect enough money in premium to pay out claim costs
- Costs must be equitable divided among all employers
- Factors that determine what an employer pays in premium
 - Class Code
 - Claims History
 - Payroll



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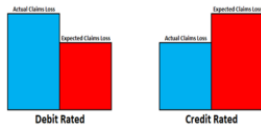
RATEMAKING

- 4 Year Experience Period used for the Calculation for Public Employers
 - Policy year beginning 1/1/2024, BWC used claims costs and payroll from calendar years 2018, 2019, 2020 and 2021
 - Snapshot 3/31/2023



RATEMAKING

- Experience Modifier compares actual claims costs to expected claims costs
- This determines the percentage of the base rate an employer will pay



LOW RATES



Falling Rates History of BWC Rate Changes

Public Employer Taxing Districts 2011 - 2024

In August 2023, the BWC Board of Directors reduced **premium rates** for public employers an average of **3.9%**. Effective January 1, 2024 the reduction will save employers **\$8 million** in premiums.

Since 2011, The overall impact of the rate change is **-57.2%**

Year	Taxing District Rate Change**
2011	-5.3%
2012	-4.9%
2013	-5.1%
2014	-1.0%
2015	-8.1%
2016	-12.6%
2017	0.2%
2018	-6.0%
2019	-11.6%
2020	-5.9%
2021	-7.9%
2022	-9.9%
2023	3.9%
2024	-3.9%
	-57.2%

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



BWC PROGRAM AND GRANTS ELIGIBILITY

- Be a state-fund private or public employer taxing district
- Reporting payroll to BWC
- Be in good standing with BWC
 - Have active Ohio workers' compensation coverage
 - No more than 40 days cumulative lapses in the last 12 months
 - Be current on all payments due to BWC
 - Completed all outstanding payroll true-up reports
- Selfinsured and clients of either a PEO or AEO generally are not eligible



BWC ALTERNATIVE RATING PROGRAMS

- Group Experience Rating Program
- Group Retrospective Rating Program
- Individual Retrospective Rating Program
- Large/Small Deductible Program
- One Claim Program



BWC REBATE PROGRAMS

- Transitional Work Bonus
- Drug Free Safety Program
- Early Payment Discount
- Safety Council



ASSISTANCE WITH PROGRAMS

The screenshot shows the 'My policy' page for an Ohio Workers' Compensation policy. The page is divided into several sections: 'Company information', 'Account balance', 'Policy partners', 'Coverage status', 'Premium installment schedule', 'Payroll tear-up reports', 'Rating plan information', and 'Program/Plan information'. A red arrow points to the 'Policy partners' section, which lists 'Managed Care Organization' and 'Authorized representatives'. The page number '16' is visible in the bottom right corner.

SUBSTANCE USE RECOVERY AND WORKPLACE SAFETY PROGRAM

- Reimbursable Expenses
 - Policy development and legal review
 - Employee education
 - Supervisor training
 - *Drug testing

*must have a "Second Chance" agreement

SUBSTANCE USE RECOVERY AND WORKPLACE SAFETY PROGRAM

- Request must be received within one year from date of service
- All service invoices must be itemized
- Bundled services are not reimbursable

BETTER YOU, BETTER OHIO!



- Basic incentives
 - Health risk assessment & biometric screen – worker incentive \$75
 - Additional \$50 when using the physician form for biometric screen
- Optional incentives
 - NEW for 2023 - \$50 by completing physical activity (5,000 steps or 30 minutes of physical activity per day for any 50 days within a quarter)
 - \$50 by completing three virtual group or personal coaching calls



BETTER YOU, BETTER OHIO!



- No administrative work
 - NO paperwork
 - NO application
 - NO annual reports or follow-up

Public employers
Restaurant and food service
Transportation and trucking
Trash collection
Wholesale and retail
Police and public safety

Agriculture
Automotive repair and service
Construction
Firefighters
Healthcare
Manufacturing



BWC GRANTS

- Transitional Work Grant
- Safety Intervention Grant
- Firefighter Exposure to Environmental Elements Grant
- School Safety and Security Grant
- School Safety and Security Grant HVAC
- Trench Safety Grant
- Body Armor Grant



TRANSITIONAL WORK GRANTS

- BWC will pay 100% of Transitional Work Program development
 - Policy and procedure
 - Job Analyses
 - Supervisor training and employee education
- Employers are eligible for a grant every 5 years
- Ranges
 - 11-49 employees – up to \$3,700
 - 50-199 employees – up to \$6,800
 - 200+ employees – up to \$8,200



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SAFETY INTERVENTION GRANTS

- 3-to-1 matching grant
- Up to a maximum grant of \$40,000
- Employers are eligible every 3 years
- To purchase equipment to substantially reduce or eliminate injuries and illnesses associated with a particular task or operation
- Must apply for the grant prior to purchasing the equipment
- A list of unapproved purchases on BWC's website



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SAFETY INTERVENTION GRANTS

Transportation:

- Tarping systems
\$1,000 - \$3,500



Construction:

- Manhole cover lifters
\$1,500 - \$3,750



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SAFETY INTERVENTION GRANTS

Construction:

- Cable pullers
\$2,500 - \$18,500



Construction:

- Power wheelbarrows
\$2,400 - \$3,600



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FIREFIGHTER EXPOSURE TO ENVIRONMENTAL ELEMENTS GRANT

- Up to \$15,000 in grant funding
- Employers are eligible every 3 years
- Payroll \geq \$500,000 receive a 5-to-1 matching grant
- Payroll $<$ \$500,000 no matching requirement
- May be used for:
 - Diesel exhausting system
 - Turnout extractors
 - Hoods with barrier protection
 - Washable structural fire fighting gloves
 - Recently expanded to include turnout gear for volunteer departments



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SCHOOL SAFETY AND SECURITY GRANT

- 3-to-1 matching grant
- Up to a maximum grant of \$40,000
- Employers are eligible every 3 years
- Employee Safety Interventions
 - Flooring/Floor coverings designed to reduce slip hazards
 - Lightweight lunch tables
 - Motorized bleacher systems
 - Safe food fryers
 - Cutting/Slicing equipment
 - Floor cleaning machines



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SCHOOL SAFETY AND SECURITY GRANT

- Incident response equipment
 - Equipment bags with trauma/first aid supplies
 - Two-way communication devices to directly interface with EMS
- Building/grounds/transportation security
 - Interior/Exterior security doors and mechanisms (panic bars, bullet proof glass, etc.)
 - Protective vehicle crash barriers in front of entrances
 - Modifications of building/facility entrances to restrict access
 - Secured keycard systems
 - Metal detectors (fixed or portable)
 - Security cameras
 - Emergency call poles



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SCHOOL SAFETY AND SECURITY GRANT (HVAC)

- No matching requirement
- Up to a maximum grant of \$15,000 lifetime maximum
- Cover the costs of indoor heating, ventilation, and air conditioning (HVAC) systems
 - Inspections
 - Assessments
 - Maintenance
 - Improvements



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TRENCH SAFETY GRANT

- 4-to-1 matching grant
- Up to a \$12,000 lifetime maximum
- Does not fund equipment used for technical rescue operations
- Shoring Equipment
 - Aluminum, hydraulic, or other types of support to prevent soil movement and cave-in
- Shielding Equipment
 - Trench boxes or other types of supports to protect against soil cave-ins



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OHIO LAW ENFORCEMENT BODY ARMOR GRANT PROGRAM

- 3-to-1 matching grant
- Up to a maximum grant of \$40,000 (thru fiscal year 2024)
- Administered through the Ohio Attorney General
- Requires one-year after purchase case study reporting



BWC'S DIVISION OF SAFETY AND HYGIENE

- Benefits to Your Company
 - No additional cost
 - Services designed to inform, educate and assist with your company's loss-prevention activities
 - Consultative in nature – no fines or penalties
 - Customized services to meet your company's needs



SAFETY CONSULTING SERVICES

- Hazard assessments
- Safety program advice
- Written program reviews
- Training
- Safety team evaluation and design



INDUSTRIAL HYGIENE SERVICES

- Air sampling
- Noise sampling
- Ventilation assistance
- Confined space identification
- Program assistance



ERGONOMIC SERVICES

- Assessments related to material handling
- Workstation design
- Prevent musculoskeletal disorders and repetitive motion issues



LIBRARY SERVICES

- Find answers to your workplace safety and health questions
- Provides information on workplace safety and health
- Access to the most current safety regulations, standards, and codes
- Direction to valuable sources of internet information
- Availability of books, journals, magazines, and newsletters
- Obtain videos via streaming or borrowing



TRAINING SERVICES

- Webinars
- Online courses
- Classroom courses



988 STRATEGIC INITIATIVE



BACKGROUND

988 Suicide & Crisis Lifeline (formerly known as the National Suicide Prevention Lifeline) is a tool to advance behavioral health support services.



988 SUPPORT SERVICES

- Trained crisis counselors/specialists
- Free/confidential
- 24/7 access via call, text, or chat
- Assistance to individuals who may be experiencing:
 - Suicidal thoughts or tendencies;
 - Substance use;
 - Mental health crisis; or,
 - Any other kind of emotional distress.



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FINAL THOUGHTS

Remember, sometimes people just have bad days and need someone to talk to and listen to them. 988 provides those resources.



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QUESTIONS?

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