

# › March 2019 BWC News from CareWorks Comp

*“Opportunity is missed by most people because it is dressed in overalls and looks like work.” ~Thomas A. Edison*

## Who is Your CareWorks Comp Claims Examiner?

CareWorks Comp has a team of professional associates who can help you manage your workers' compensation program. One of the most important team members is your Claims Examiner. Located in our Dublin, Ohio, office, our Claims Examiners are there to help our clients navigate the entire BWC claims process. Consider your Claims Examiner as your day-to-day contact for claims management. Your claims examiner can answer questions such as: Should you certify a claim? What is the Additional Allowance that the injured worker is asking for? What is the Industrial Commission Hearing about for an upcoming hearing? How will a Lump Sum Settlement affect a claim and your EMR rating? Should you request an Independent Medical Exam on a claim? Your Claims Examiner can help you with every aspect of managing a claim. If you do not know who your Claims Examiner is call the CareWorks Comp office at (800)837-3200.

## Important Deadlines:

- **March 2, 2019:** 2018 OSHA 300A logs must be electronically submitted to OSHA. For further information, click on this link: [OSHA's Online Injury Tracking Application](#)
- **March 21, 2019:** if you are on a Monthly Installment Plan OR a Quarterly Installment Plan with the Ohio BWC to pay your Premiums, the next installment is due 3/21/19.
- **March 31, 2019:** due date for the annual Drug Free Safety Program (DFSP) report if you began the program on July 1, 2018.

## Mergers, Acquisitions and Purchases and Workers' Comp

It is important for a new business owner who is taking over another business, either whole or in part, through a purchase, acquisition or merger, to understand how the BWC determines successorship. Generally, if the BWC determines the relationship between the predecessor (seller) and the successor (buyer) is a continuation of the business or operations, they will combine the predecessor's policy with the successor's; resulting in the transfer of experience and liability. This is important information

the successor to know before the takeover since you could inherit outstanding liabilities and claims resulting in penalty rated premiums.

Even though there is a change in ownership, BWC has historically considered the experience of the predecessor business as predictive of the future experience of the successor business. Retention of employees, same type of business operations, same location and retention of the same customer base are some of the factors used in determining successorship. BWC can consider exceptions to this when there is a substantial or total change in business operations.

It is highly recommended that the successor employer obtain the experience information and outstanding financial obligations of the predecessor employer prior to acquiring the business. BWC makes this information available by completing the [Request for Business Transfer Information \(AC-4\)](#) which must be signed by both the buyer and the seller.

The predecessor and successor are both required to notify BWC of a transfer of business operations. If you are the successor of the business and already have workers' compensation coverage you are required to submit the [Notification of Business Acquisition/Merger or Purchase/Sale \(U-118\)](#). Otherwise, if you are without workers' compensation coverage you must complete an [Application for Ohio Workers' Compensation Coverage \(U-3\)](#). The predecessor must notify BWC of the transfer and request cancellation of coverage and has 45 days after cancellation to report final payroll.

## Unemployment Cost Control

Unemployment Cost Control - The highest experience rate for Ohio employers increased from 9.0% in 2018 to 9.2% in 2019. As this figure varies from year to year, so will the rate brackets within the annual rate schedule created by the Ohio Department of Job and Family Services (ODJFS). This variable factor and the cost of claims being charged to employers are the primary reasons organizations will pay more to ODJFS. Avoid paying more and get a good start on controlling your unemployment expenses in the new year! Contact your CareWorks Comp Program Manager, Cordell Walton at (800)837-3200 ext. 52398 or [cordell.walton@careworkscomp.com](mailto:cordell.walton@careworkscomp.com) to discuss the multiple ways our unemployment program can benefit your organization.

## **ormation About Our Group Rating Programs:**

Contact Cordell Walton, CareWorks Comp Program Manager at (800)837-3200 ext.52398 or [cordell.walton@careworkscorp.com](mailto:cordell.walton@careworkscorp.com)