

› July 2019 News from CareWorks Comp

“Courage is resistance to fear, mastery of fear -- not absence of fear.” ~Mark Twain

BWC Proposing 88% Rebate of 2017 Policy Year Premiums Back to Ohio Employers

Ohio Governor DeWine and BWC Administrator McCloud have proposed rebating \$1.5 billion dollars back to Ohio employers on their 2017 Policy Year premiums following strong returns on the agency’s investments. This will be the sixth premium rebate from the BWC since 2013. Administrator McCloud will present the proposal to the Ohio BWC’s Board of Directors and a vote will be determined on June 28th.

Do you have an IC Hearing coming up? Navigating the Industrial Commission Process

The Workers’ Compensation system can feel frustrating at times, especially when a claim is contested and going through the Industrial Commission adjudication process. Many employers wonder how they fit into the hearing role and what they can do to facilitate a successful hearing outcome. As your third party administrator, we can help! Did you know that CareWorks Comp has sixteen Hearing Reps on staff who attend hearings at the twelve Industrial Commission offices located throughout the State? On average, our team assists Ohio employers with over 12,000 hearings annually.

When a hearing is scheduled by the Industrial Commission, it is important to understand the issue that is being addressed. Most hearings are no more than fifteen (15) minutes in length and Hearing Officers are scheduled for four hearings each hour of their docket. The docket is set approximately 21 days prior to the hearing date. This gives all parties time to submit their information to the claim file so that the Hearing Officer can review the documents prior to the hearing date.

One of the most common questions we receive from our clients is “do I need to attend this hearing?” The answer is, unfortunately, not a simple yes or no decision. It really comes down to the issue being heard on that particular date and what information and/or testimony you feel you can offer. The most common hearing, where we find employer attendance beneficial, is an initial allowance hearing. The reason for this is because the information considered for an initial allowance hearing can and should include any red flags that an employer discovered during the injury investigation, the employer’s knowledge of the job duties performed by the injured worker and any other pertinent details.

Once claim allowance has been determined, the majority of hearings that take place are related to medical facts and therefore do not require employer attendance. We always welcome an employer to any hearing they wish to attend and if you do plan on attending a scheduled hearing, please be sure to let your Claims Examiner know so that the assigned Hearing Rep can meet with you before the

hearing starts. The CareWorks Comp Hearing Services team looks forward to assisting you with all of your hearing and Industrial Commission needs.

New Policy Year Starts July 1, 2019

By now you should have received your Ohio BWC Premium Estimation Notice explaining what your estimated payroll and premium will be for the Policy Year 7/1/2019 to 6/30/2020. CareWorks Comp highly suggests that you review this notice in detail and confirm if the estimated payroll numbers the BWC is projecting match what you are projecting for your company. If you are expecting your payroll to change significantly for the 2019 Policy Year (either up or down) we suggest you contact the Ohio BWC to adjust those numbers accordingly. This will ensure a more manageable True Up in the summer of 2020.

Employee Termination - Concerns Beyond an Unemployment Claim

In sticky situations, one of an employer's biggest fears when letting an employee go is whether the employee will file (and win) a lawsuit against them. Our unemployment experts are very sensitive to this fear and we do our best to protect our clients' interests. Many times, a former employee will "test the waters" by filing an unemployment insurance claim. Successfully fighting and winning such a claim can put your company or organization in a better position to negotiate or to squash a lawsuit. Take advantage of our knowledge and experience in handling a wide range of unemployment issues. To learn more about ways CareWorks Comp can assist you please contact our Unemployment Manager, Kammy Staton at 614.526.716 or kammy.staton@careworkscomp.com.