

Navigating Ohio's workers' compensation system

For most employers, workers' compensation is one of a thousand items that require their attention daily. Most workers' compensation professionals will tell you that the best injury is one that never happens. The reality is that there are 257,000 private and public Ohio employers incurring approximately 67,432 allowable injuries in 2023. (Source: Ohio Bureau of Workers Compensation 2023 Annual Report).

Managing a workers' compensation program can be simplified by implementing a few standardized

Other Cost Containment Options

When a claim is allowed the BWC attaches a reserve to estimate and cover future costs. There are several ways to minimize the impact a reserve has on your annual premiums:

Settlement – the most effective way to close a claim and prevent future costs from being applied is to negotiate a full and final settlement with the injured worker. The settlement amount is paid out of the claim by the BWC, the cost is added to the overall claim cost and the injured worker receives monies in lieu of future treatment and compensation.

Disability Relief – The BWC currently has a program in place to recognize pre-existing conditions that negatively impact the allowed conditions or the injured worker's recovery from the allowed condition. The BWC will hold an informal conference with the employer/Third Party Administrator (TPA) to review the application and the medical that supports the request and then will determine an impact percentage between 0% and 100%. This percentage relates to the amount of "relief" the employer will receive due to filing a successful application.

Subrogation/No Fault MVA (Motor Vehicle Accident) – When a third-party is the cause of a workplace injury there may be relief that can be pursued to offset the cost of the claim. The most common example is an employee's claim that is the result of a non-at-fault vehicle accident involving a third party.

Navigating the workers' compensation system can feel frustrating and at times complicated, but with your MCO and TPA partners you have access to subject matter experts that can make your job easier and keep your premiums down.

If you have any questions, contact our Sedgwick program manager, Julia Bowling at julia.bowling@sedgwick.com or ph 513-218-4062.