

PARTICIPATE IN BWC'S \$15,000 MEDICAL-ONLY CLAIM PROGRAM

WORKERS' COMPENSATION CLAIMS MANAGEMENT TOOLS FOR OHIO MANUFACTURERS

The Bureau of Workers' Compensation (BWC) permits an employer to pay (self-insure) the first \$15,000 of medical expenses in a medical-only claim. Through the use of this provision, an employer may be able to improve its BWC claims experience and, therefore, contain its premiums.

An employer can enroll its policy in the \$15,000 Medical-Only Claim Program by contacting the BWC. The BWC then automatically enrolls all medical-only claims for the employer in the \$15,000 program. Under the program, medical treatment is assumed to be authorized and neither the employer nor its managed care organization (MCO) can deny treatment or medical bills. The BWC must be notified in the event the employer chooses not to pay medical expenses on one or more specific claims.

Your OMA Account Manager can help you reprice medical bills to usual and customary charges. The employer directly pays medical providers/facilities.

Payment of medical bills under this program does not waive the BWC's right to adjudicate a claim if filed, and it does not negate the injured worker's right to file a claim.

Generally speaking, this program has limited value and requires coordination with Medicare/Medicaid for employees eligible for those federal health care programs.

The \$15,000 Medical-Only Claim Program is not available to employers enrolled in the BWC deductible or retrospective-rating programs.

CONTACT YOUR OMA ACCOUNT MANAGER FOR GUIDANCE.