

WHO DOES WHAT IN THE OHIO WORKERS' COMPENSATION SYSTEM?

A QUICK TUTORIAL FOR EMPLOYERS

ENTITY	ROLE
The Ohio Bureau of Workers' Compensation (BWC)	<p>The BWC is the workers' compensation insurance provider for Ohio's employers. Private employers pay a premium for the July 1 to June 30 rating year based on their workers' compensation experience and payroll characteristics. Employers choose from a number of payment plans.</p> <p>When a claim occurs, the BWC Claim Service Specialist (CSS) assigned to your policy facilitates the claim process. The CSS is the first person to rule on the compensability of a claim. The CSS communicates with all parties to a claim: injured worker, employer, medical provider, managed care organization (MCO), and third-party administrator (TPA), if there is one.</p>
BWC Division of Safety & Hygiene (DSH)	From training to on-site consulting services and safety programs to grants, the Division of Safety & Hygiene (DSH) provides safety services at no cost to Ohio's employers.
Managed Care Organizations (MCO)	An MCO manages the medical portion of a claim to ensure injured workers receive quality medical care and return to work as quickly and safely as possible. Every employer must select one of Ohio's MCOs. The BWC compensates the MCO directly from a portion of employer premiums. The MCO also pays medical providers, ensuring billed fees are reasonable and customary, as well as appropriate to the claim.
Health care providers	Health care providers who treat workers' compensation injuries and illnesses must report a workers' compensation injury to the employer's MCO within 24 hours of treatment.
Industrial Commission of Ohio (IC)	When employers or injured workers disagree on the BWC's claim decision, either party may file an appeal with the Industrial Commission of Ohio (IC), the adjudicative branch of the workers' compensation system.
Courts of Common Pleas, Courts of Appeals	Parties who are not satisfied through the Industrial Commission process may file most matters into Ohio's court system.
Ombuds Office	When employers have concerns they can't resolve through the BWC or the Industrial Commission of Ohio, the independent Ombuds Office is available between 8:00 a.m. and 4:45 p.m. EST. Call toll-free 1-800-335-0996, or email ombudsperson@bwc.state.oh.us .
Third Party Administrators (TPA)	<p>Employers can retain a TPA as a workers' compensation management service supplier. A key role of TPAs is to provide access to, determine eligibility for, and administer BWC alternative rating programs, including Group Experience Rating and Group Retrospective Rating. TPAs may also offer the following services:</p> <ul style="list-style-type: none"> • Claim investigation • Claim management strategy • Premium-reducing BWC program consulting • Rate consulting • Legal strategy and IC representation for contested claims • Management reporting • Account reviews • News and information about the BWC and Ohio workers' compensation • Safety services • Workers' compensation management services for self-insured employers