

**Lake County Safety Council**  
**Thursday, May 13 Meeting**



***BWC – What’s Next After the Pandemic  
& Initiatives/Updates***

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***HZW Environmental  
Consultants***

## Event Sponsor



*Lake Health  
Occupational Services*

# **BWC Initiatives & Resources**

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**Cleveland Regional Business Consultant**  
**May 13, 2021**

# Update on 2021 Policy Year Safety Council

- Meeting will remain virtual
- No rebates, or semi-annual reports
- No CEO attendance required
- Ten meetings per year
  - 2 meetings will be “Mega-Meetings”



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# BWC Updates



- **BWC base rate update**
- **Legislative Updates**
- **BWC COVID Initiatives**
- **Grant Updates**
- **Program Updates**

# Falling Rates

## History of BWC Rate Changes

### Private Employers 2000 – 2021

In February 2021, the BWC Board of Directors **reduced premium rates** for private employers an **average of 7.1%**.

Effective July 1, the reduction:

- **Saves employers \$71.5 million** over their 2020 premiums.
- **Follows 11 previous cuts** since 2008.

Policy Period Effective Date	Percent Change
7-1-2000	5.0% decrease
7-1-2001	5.0% decrease
7-1-2002	No change
7-1-2003	9.0% increase
7-1-2004	2.0% increase
7-1-2005	4.4% increase
7-1-2006	3.9% increase
7-1-2007	No change
7-1-2008	5.0% decrease
7-1-2009	12.0% decrease
7-1-2010	3.9% decrease
7-1-2011	4.0% decrease
7-1-2012	No change
7-1-2013	2.1% decrease
7-1-2014	6.3% decrease
7-1-2015	10.8% decrease
7-1-2016	8.6% decrease
7-1-2017	No change
7-1-2018	12% decrease
7-1-2019	20% decrease
7-1-2020	13% decrease
7-1-2021	7.1% decrease



# Falling Rates

## History of BWC Rate Changes

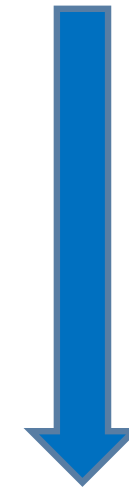
Public Employer Taxing Districts 2000 – 2021

In 2020, the BWC Board of Directors voted to **reduce premium rates** for local governments — counties, cities, schools, etc. — **by 10%**.

Effective Jan. 1, 2021, the reduction:

- **Saves Ohio's public employers \$14.8 million** over their 2020 premiums.
- **Follows a 10% reduction** that went into effect Jan. 1, 2020.
- **Marks the 12th cut** for public employers since 2009.

Policy Period Effective Date	Percent Change
1-1-2000	No change
1-1-2001	3.7% increase
1-1-2002	6.4% increase
1-1-2003	12.1% increase
1-1-2004	2% increase
1-1-2005	2% increase
1-1-2006	1% decrease
1-1-2007	3.2% increase
1-1-2008	No change
1-1-2009	5% decrease
1-1-2010	17% decrease
1-1-2011	5.5% decrease
1-1-2012	5% decrease
1-1-2013	5% decrease
1-1-2014	1.6% decrease
1-1-2015	9.1% decrease
1-1-2016	9% decrease
1-1-2017	No change
1-1-2018	6.1% decrease
1-1-2019	12% decrease
1-1-2020	10% decrease
1-1-2021	10% decrease

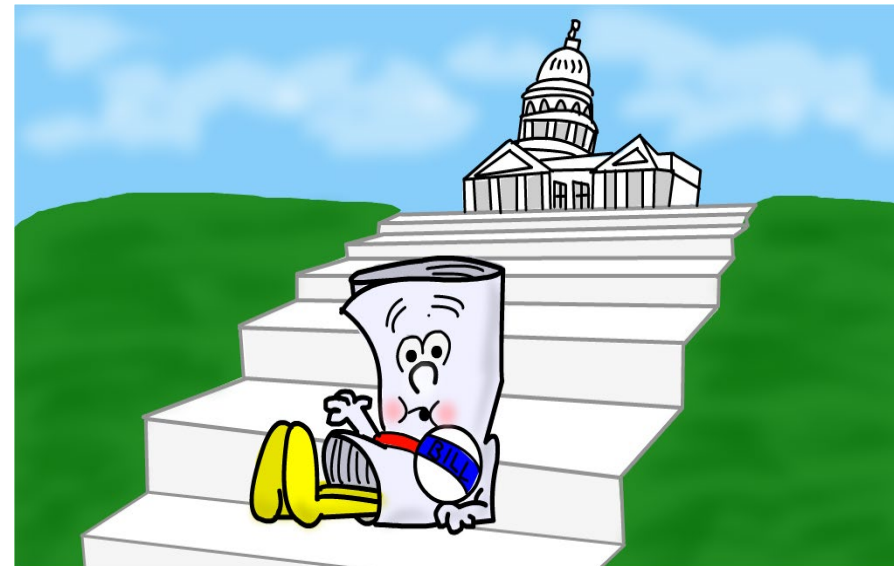




# New Legislation

- **House Bill 81-Impacted 4 (impacts claims after 9/15/20)**

- VSSR changes
- Temporary Total/Wage Loss change
- Settlement changes
- Claim Expiration



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## Violation of Specific Safety Requirement (VSSR)

- An injured worker may receive additional compensation if employer is found to have violated a specific safety requirement that led to an injury
- Award can be 15% to 50% of compensation paid
- Out-of-pocket expense for employer
- (Change) Employee now have one year to file for a VSSR
  - Previously was two years
  - Applies to claims after 9/15/20

## Changes to “Voluntary Abandonment”

- Added to code 4123.56 that employees are not working due to unrelated issues in the claim are not eligible for temporary total.
  - Examples: Out of work due injury/conditions other than what is allowed in claim.

Retires from the work force

- New law, will need to wait to see how IC handles these cases.
- Impacts claims after 9/15/2020

## Changes to Settlements

- BWC can now settle claims if:
  - The claim is no longer in the employer's experience
  - Or the employee no longer works for the employer
  - Exception to Individual Retrospective Rated Employers.



# Claim Expiration

- Old statute: Claims expire 5 years after last date of compensation or bill payment
- New Statute: Claim expires 5 years after last date of compensation or last date of service with physician.



# BWC COVID INITIATIVES

- Mask Outreach Program
- Three Premium Dividends
- Manual Class additions
- Air Quality Program



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# Protecting Ohio's Workforce - We've Got You Covered

- BWC has shipped 20.6 million face masks sent to 197,000 employers since May
- In this second round, BWC will ship approximately 23 million masks
- Employers will not be billed for the masks and they do not have to order them



# 2020 Dividends Total Nearly \$8 Billion

- April
  - \$1.4 Billion
  - 100% of net 2018 premium
- October
  - \$1.34 Billion
  - 100% of net 2019 premium
- December
  - \$5 Billion
  - 327.46% of net 2019 premium



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## Payroll Changes that could help decrease premiums

- Teleworker's payroll could be changed to code 8871 for private employers and 9444 for public employers
- Contact [RTSclass@ohiobwc.com](mailto:RTSclass@ohiobwc.com) to request the manual class to be added to your policy
- Also, employees that did not work but were paid that payroll doesn't need to be reported.

## How does this make a difference?

### ○ Using normal manual class

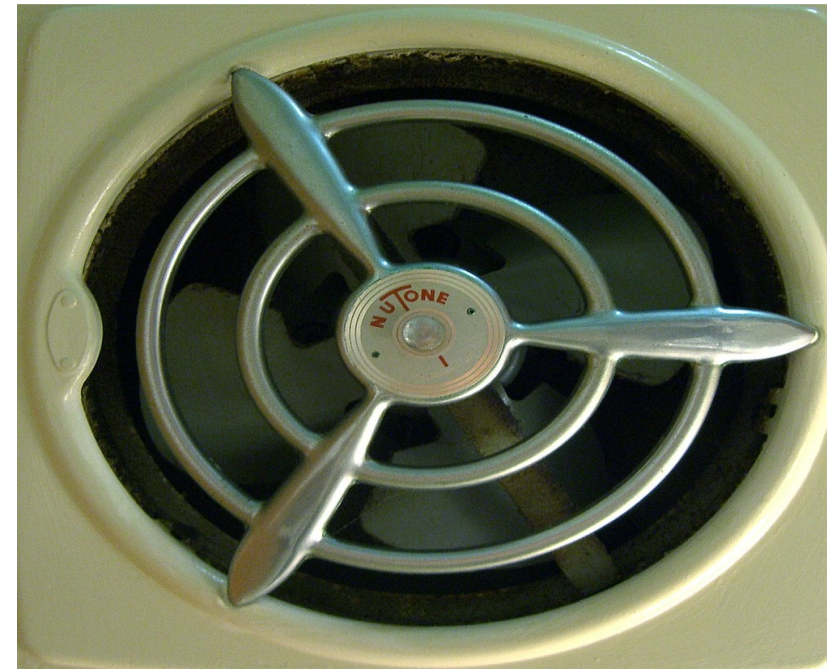
- Manual Classification 8380 (Auto repair) with \$750,000 payroll
- EMR is 1.05
- Premium would be \$15,702

### ○ Using manual class and teleworking manual class

- Add \$200,000 to 8871
- Decrease manual class 8380 to \$550,0000
- EMR 1.05
- Premium would be \$11,996

## Air Quality Program extended

- Employers in Long Term Care or assisted living facilities can get up to \$15,000 in reimbursement
- Applicable if a company improved their ventilation system due to COVID
- Employers have until 6/30/21 to submit application and evidence of expenses.
- Applications can be found on [Ohiobwc.com](http://Ohiobwc.com). Email application to [grants@bwc.state.oh.us](mailto:grants@bwc.state.oh.us)



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## Eligible Employers

- •Nursing homes licensed by the Ohio Department of Health (ODH).
- •Assisted living/residential care facilities licensed by ODH.
- •Adult day centers that are Medicaid providers in the PASSPORT, Ohio Home Care, or MyCare Ohio waiver programs.
- •Adult day support providers that are a Medicaid provider and have submitted a Provider Assurance Form to the Ohio Department of Developmental Disabilities (DODD).
- Must be a State fund employer

# Updated COVID Claims

## COVID-19 Claims

Below is a summary of claims filed by Ohio workers believing they contracted the coronavirus disease (COVID-19) on the job.

Total claims filed March 11, 2020 to May 3, 2021 = 3,687

### Claims filed with Ohio BWC

Initial decision	Private employers	Public employers	Total
Accepted	552	314	866
Denied*	95	128	223
Dismissed**	966	199	1,165
Pending	21	26	47
<b>Total</b>	<b>1,634</b>	<b>667</b>	<b>2,301</b>

### Claims filed with self-insured employers

BWC is not involved in these claim decisions.

Initial decision	Total
Certified	932
Rejected	339
Pending	115
<b>Total</b>	<b>1,386</b>

\* Denied claims: In most cases, the claim did not include a diagnosis of COVID-19. In other cases, the evidence did not satisfy the definition of "occupational disease."

\*\* Dismissed claims: Worker voluntarily withdrew claim (some filed in error, thinking they were applying for unemployment benefits, for example) or claim did not include a signed First Report of Injury.

### Claims by occupation

Healthcare/First Responders	2,461
All Other	1,226
<b>Total</b>	<b>3,687</b>

## COVID claims and Workers' Comp

- Communicable diseases typically are not allowed claims
- Exception has been made for COVID due to occupational expose (First responders, Nursing homes)
- Special department reviews these claims
- Respond to the Employer Questionnaire

# New Grants that Opened Up

- Trench Safety Grant
- Firefighter Exposure to Elements
- Employers working with Developmental Disabilities
- School Safety and Security Grant



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# Trench Grant (TG)

- The TG can be used for:
  - Shoring: aluminum, hydraulic, or other types of supports to prevent soil movement and cave-ins.
  - Shielding: trench boxes or other types of supports to protect against soil cave-ins.
- The TG can not be used for
  - Technical Rescue Operations
- \$12,000 Grant
- 4-1 Match
- Application can be completed online



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# Firefighter Grant

- Can be used for
  - Diesel exhaust systems (local source (tailpipe) capture; not general dilution/filtration ventilation)
  - Extractors/Washing machines for turn-out gear
  - Hoods with barrier protection
  - Washable gloves (structural firefighter glove or one that meets the requirements of NFPA 1971)
- \$15,000 Grant
  - If payroll is less than \$500,000, no matching requirement
  - If payroll is more than \$500,000, then there is a 5 to 1 match



# Employees with Disability Grant

- Ceiling lifts
- Floor-based lifting devices
- Ambulation devices
- Non-Violent de-escalation training
- \$20,000 Grant
- 5-1 match
- No Matching requirement for Non-Violent de-escalation training

# School Safety and Security Grant Program

- \$40,000 Grant
- Eligible for Preschool through 12<sup>th</sup> grade facilities
- 3-1 Match
- Examples
  - Flooring/Floor coatings designed to reduce slip hazards.
  - Lightweight lunch tables that reduce lifting and handling hazards



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# BWC Resource & Suggestions

- Go to BWC website for all the requirements with grants
- Some grants(i.e. SSG) will have reporting requirements
- Contact Department of Safety and Hygiene for further inquires.  
[dshsg@bwc.state.oh.us](mailto:dshsg@bwc.state.oh.us)
- Don't purchase anything before the grant is approved.



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# Program Reminders

- Better You Better Ohio Program updates
  - Employers under 250 Employees can now enroll
  - New incentives (\$50) for healthy participants
  
- Destination Excellence deadline
  - May 28<sup>th</sup> deadline for Drug Free Safety Program, Industrial Specific Safety Program, Transitional Work Bonus Program- Private Employers
  
- MCO Open Enrollment
  - May 3<sup>rd</sup> – May 28<sup>th</sup>

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