

CareWorks

BWC Updates from CareWorksComp, OADA's endorsed TPA for Workers Compensation Risk Management:

The Ohio BWC has waived the 2-hour Group Rating / Group Retrospective Rating Safety Training Requirement:

The BWC has announced they are waiving the safety training requirement for Private Employers for the current policy year (7/1/19 – 6/30/2020).

Deferral of Premiums: March, April, and May

The Ohio BWC has announced that insurance premium installment payments due for March, April and May for the current policy year may be deferred until June 1, 2020. The BWC will not cancel coverage or assess penalties for amounts not paid because of the coronavirus (COVID-19) pandemic.

CareWorksComp has received a number of questions related to the deferral of these premium payments. To assist our members, we are providing these Q&A.

- 1) Q. Is the deferral automatic?
A. **Yes, no notification is needed, except if an employer set up automatic withdrawals (future dating).**
- 2) Q. If an employer is set up on automatic withdrawals (ACH-future dating) what do they need to do to make sure that the installment payment is not automatically withdrawn?
A. **An employer will need to go into its BWC e-account and cancel the future payments**
- 3) Q. Can employers still make changes to the 2019-2020 estimated payroll?
A. **Yes, employers can do this at any time. If an employer furloughed or laid-off employees, it will reduce or possibly eliminate the deferred installment.**
- 4) Q. What if a payroll company pays the employer's premium?
A. **The employer should contact their payroll company to make sure they know not to make the payment if an employer wants to defer payment.**
- 5) Q. Are Employers still able to make their BWC installment payment if they would like to do so?
A. **Yes, the BWC will still accept these payments. Deferral is not required.**

Update on Other Employer Program Reporting/Requirement Deadlines

The Ohio BWC will waive all safety education and training requirements for this current 7/1/19 - 6/30/20 policy year for private employers for participants in the following programs:

- Drug-Free Safety Program.
- EM Cap Program.
- Grow Ohio.
- Industry-Specific Safety Program.
- One Claim Program.
- Policy Activity Rebate Program.

Discounts offered through these programs will be applied automatically. Additionally, the annual report deadline submission for Drug-Free Safety Program participants has been extended to June 1, 2020.

Important BWC Policy Changes Regarding COVID-19

In response to COVID-19, the Ohio Bureau of Workers' Compensation (BWC) has announced several important policy changes which are currently scheduled to be in effect through April 30, 2020.

- BWC is extending all temporary total disability compensation benefits for claimant's who are receiving these benefits through April 30, 2020. The BWC is extending temporary total disability compensation benefits even without updated medical disability certification and support from the claimant's Physician of Record.
- BWC is extending all working wage loss and non-working wage loss benefits for a claimant who is currently receiving these benefits through April 30, 2020. The BWC is extending both working and non-working wage loss benefits and is not requiring a claimant to conduct an ongoing job search to be eligible for continued benefits.
- BWC is extending all forms of living maintenance benefits through April 30, 2020. A claimant is not required to be actively participating in a rehabilitation program to continue to receive these benefits.
- BWC is not suspending the payment of medical benefits or compensation for a claimant's failure to attend any scheduled Independent Medical Examinations (IME) during this period. Traditionally, if a claimant refuses to attend an IME, their claim is suspended until they attend the examination. However, due to COVID-19 the BWC is extending the payment of benefits through April 30, 2020 even if a claimant refuses to attend an IME.
- BWC has canceled all IMEs including 90-day, extent of disability, and permanent partial disability examinations. BWC is exploring alternative means of obtaining medical evidence including "virtual" examinations. However, as of now, there is no set policy in place as to when or how these alternative "virtual" examinations may be implemented.

April BWC Safety Council Meetings Cancelled Statewide

In light of the state of emergency declared by Governor DeWine, the Ohio BWC advised its Ohio Safety Councils to **suspend monthly meetings in March and April** to minimize groups of people gathering as a measure to slow the spread of potential exposure. Attendance credits will still be given to members for March and April even though the actual meetings will not occur. One credit will be given for March and one credit will be given for April. Please note that on-line Safety Congress sessions DO NOT COUNT towards monthly Safety Council meetings.