

# The ABCs of Workers' Compensation

Building Blocks for a  
Successful Return to Work  
Program

Presented by:



# Worker's Compensation Partners:

Managed Care Organization  
(MCO)

Third Party Administration (TPA)

Bureau of Worker's Comp (BWC)

Legal Counsel



# Responsibilities

- Proactive Claims Management

- MCO Role

- Proactively Review Medical Office Notes & Treatment Plans
    - Medical Bill Payment
    - Treatment Authorization
    - Coordinate Return to Work

- Employer Role

- Communication with IW and MCO

- TPA Role

- Investigation
  - Prior Medical History
  - IMR vs IME
  - Actuarial
  - Cost Containment Strategies
  - Hearing Representation
    - TPA or Attorney

# Annual Review



- Annual Training:
  - Supervisor Training
  - Employee Training
  - Safety Councils
- TPA Review:
  - Loss Run
  - Experience Modifier
  - Max Value
  - Experience Exhibit
- Premium
- Discount Programs

# Private Employer Experience-Rating Breakdown



	2022	2023	2024	2025	2026
<b>Policy Year Start</b>	<b>July 1, 2022</b>	<b>July 1, 2023</b>	<b>July 1, 2024</b>	<b>July 1, 2025</b>	<b>July 1, 2026</b>
Snapshot date	9/30/2021	9/30/2022	9/30/2023	9/30/2023	9/30/2023
Green period	15 Months	15 Months	15 Months	15 Months	15 Months
No. of EM years	4	4	4	4	4
EM experience years and Base-rate data period	July 1, 2019 - June 30, 2020	July 1, 2020 - June 30, 2021	July 1, 2021 - June 30, 2022	July 1, 2022 - June 30, 2023	July 1, 2023 - June 30, 2024
	July 1, 2018 - June 30, 2019	July 1, 2019 - June 30, 2020	July 1, 2020 - June 30, 2021	July 1, 2021 - June 30, 2022	July 1, 2022 - June 30, 2023
	July 1, 2017 - June 30, 2018	July 1, 2018 - June 30, 2019	July 1, 2019 - June 30, 2020	July 1, 2020 - June 30, 2021	July 1, 2021 - June 30, 2022
	July 1, 2016 - June 30, 2017	July 1, 2017 - June 30, 2018	July 1, 2018 - June 30, 2019	July 1, 2019 - June 30, 2020	July 1, 2020 - June 30, 2021

# Public Employer Experience-Rating Breakdown



	2022	2023	2024	2025	2026
<b>Policy Year Start</b>	<b>January 1, 2022</b>	<b>January 1, 2023</b>	<b>January 1, 2024</b>	<b>January 1, 2025</b>	<b>January 1, 2026</b>
Snapshot date	3/31/2021	3/31/2022	3/31/2023	3/31/2024	3/31/2025
Green period	15 Months	15 Months	15 Months	15 Months	15 Months
No. of EM years	4	4	4	4	4
EM experience years and Base-rate data period	Jan 1 - Dec 31 2019	Jan 1 - Dec 31 2020	Jan 1 - Dec 31 2021	Jan 1 - Dec 31 2022	Jan 1 - Dec 31 2023
	Jan 1 - Dec 31, 2018	Jan 1 - Dec 31, 2019	Jan 1 - Dec 31, 2020	Jan 1 - Dec 31, 2021	Jan 1 - Dec 31, 2022
	Jan 1 - Dec 31, 2017	Jan 1 - Dec 31, 2018	Jan 1 - Dec 31, 2019	Jan 1 - Dec 31, 2020	Jan 1 - Dec 31, 2021
	Jan 1 - Dec 31, 2016	Jan 1 - Dec 31, 2017	Jan 1 - Dec 31, 2018	Jan 1 - Dec 31, 2019	Jan 1 - Dec 31, 2020



## A Glance at BWC Compatible Programs for 2023-24

Programs	Group	Group Retro
Early Payment Discount = 2% annual	✓	✓
Lapse-Free Discount = 1% annual (capping at \$2K)	✓	✓
Drug Free Safety = 4% or 7% annual	✓	
Safety Council Participation = 3% annual (capping at \$5K)	✓	✓
SURWSP (rebate program)/Better You Better Ohio (if you do not have a full blown wellness program)	✓	✓
Safety Intervention Grants (3 to 1 match up to \$40K - every 3 years)	✓	✓
Transitional Work Grant (BWC cover 100% of costs)	✓	✓
Transitional Work Bonus = 10% annual (based on participation)	✓	
BWC Safety & Hygiene Services	✓	✓

### Programs No Longer Offered

Go-Green Discount  
 Industry-Specific Safety Program  
 Safety Council Performance

### Additional Updates

ECP Program - no longer providing reductions for employer but keeping bill payment at 15% above fee schedule  
 TWB - forms will no longer be required to receive credit  
 FROI - updated as of January 2022 (old forms are still valid)



# Best Practices

- Timely Injury Reporting
- Injury Packets and Training
- Accident versus Incident and Investigation
- Proactive Claims Management
- Work Status
- Provider Panels
- Drug Reviews
- Transitional Work
- Modified Duty and Off-Site Consideration
- OSHA/PERPP Recording
- Safety Services – BWC Safety & Hygiene





# Communication

- Reporting and Data Sharing
- Partnership
  - Know Your Team
  - Keep Updated Contact Information
- Regularly Scheduled Reviews
- Review and Strategize “Hot” Claims

**The most important factors when  
selecting an MCO are:  
Claim Costs and Employer Satisfaction**

**LOWEST CLAIM COST**

**MinuteMen OhioComp** has the Lowest Claim Cost of the 6 largest MCOs for Lost Time claims that occurred from 2019-2022. The 6 largest MCOs manage over 94% of Lost Time claims. DATA SOURCES: BWC Report SP23-00572 (2/15/23), BWC Report Card 2022

**LOWEST DAYS MISSED**

For Lost Time claims from 2019-2022, **MinuteMen OhioComp** had the lowest average Days Missed of the 8 largest MCOs. More Lost Days means more indemnity costs (compensation). DATA SOURCES: BWC Report SP23-00572 (2/15/23), BWC Report Card 2022

**HIGHEST EMPLOYER SATISFACTION**

**MinuteMen OhioComp** has averaged the Highest Employer Satisfaction as reported on the annual MCO Report Card for the 4 largest MCOs for the past 5 years. DATA SOURCE: BWC Report Cards 2018-2022

**HIGHEST RETURN TO WORK THRU VOC REHAB**

Vocational Rehabilitation is for the most complex and difficult claims. **MinuteMen OhioComp** has the Highest RTW success following a Voc Rehab Plan of the 8 largest MCOs. This is for a 3-year period as audited by BWC. MinuteMen received the Highest Rating for Voc Rehab decisions of any MCO.

DATA SOURCES: BWC Report SP22-00411 (1/31/22), BWC Report Exceptional Performance Measure (3/29/22)

**HIGHEST RATED FOR PRESCRIPTION MANAGEMENT**

**MinuteMen OhioComp** received the Highest Rating for Prescription Management of any MCO. Stopping unnecessary or dangerous medications not only reduces costs but improves outcomes.

DATA SOURCE: BWC Report Exceptional Performance (3/29/22)

Choose **MinuteMen OhioComp** as  
**Your Workers' Comp Partner!**

# HIGHER CLAIMS COSTS = HIGHER PREMIUMS

The primary driver of premium is Claims Cost. **Lost Time claims are the most expensive claims.** Below are the average costs per **Active Lost Time claim** (Accident and Occupational Disease) managed by the 4 largest MCOs.

**Until a claim is resolved, claim costs continue to grow year after year.**

MCO	# OF CLAIMS	AVG \$ MEDICAL	AVG \$ INDEMNITY	AVG \$ TOTAL	% HIGHER
<b>MinuteMen OhioComp</b>	<b>10,194</b>	<b>\$50,722</b>	<b>\$77,643</b>	<b>\$128,365</b>	
Sedgwick MCO	46,285	\$64,393	\$96,519	\$160,912	25.4%
Promedica	8,313	\$70,316	\$109,589	\$179,904	40.2%
Sheakley UNICOMP	13,166	\$83,149	\$133,951	\$217,100	69.1%

Data Source: BWC report 22-05217 date 1/6/23)

## Aggressive Claims Management is the Difference!

Each employer is assigned a Nurse Case Manager to aggressively medically manage claims from date of injury to resolution. MinuteMen has 50 nurses and the best ratio of nurses to Active claims of the 8 largest MCOs.

Data Sources: BWC Portal MCO contacts (1/19/23), Ohio Board of Nursing, MCO Report Card 2022

**Do you know how much your is MCO costing you?**

**To meet with a MinuteMen OhioComp representative, call 1-888-644-6266.**

## MinuteMen OhioComp is the Highest Rated for Exceptional Performance

Every year the Ohio BWC evaluates every MCO for Exceptional Performance. The areas evaluated are:

- **Medication Management**
- **Vocational Rehabilitation**
- **Transitional Work Grants**
- **Use of Transitional Return to Work**
- **Legacy Claim Return to Work** (off work for 3 continuous years)

**MinuteMen OhioComp has received the Highest overall score for Exceptional Performance of any MCO in 2021 and 2022.**

MCO	2022	2021	Average 2017-2022
<b>MinuteMen OhioComp</b>	<b>62.76%</b>	<b>40.01%</b>	<b>50.69%</b>
3-hab	34.55%	25.00%	17.81%
AultComp	22.5%	28.38%	38.89%
Corvel	7.81%	7.50%	9.09%
Genex	18.67%	0.00%	20.71%
OHL	7.99%	32.5%	17.95%
Promedica	32.55%	10.39%	24.71%
Sedgwick	55.78%	15.03%	38.75%
Sheakley	34.58%	22.21%	40.36%
Spoooner	20.65%	11.51%	30.63%

**Every employer in Ohio deserves to receive Exceptional Performance!**

Data Source: BWC Exceptional Performance Reports (2017-2022)



You don't know  
what you should  
be getting until  
you meet  
w/someone else  
and make a  
change!

# Questions?

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