

BWC's One Claim Program

As a responsible employer, you do all that you can to keep your workers' compensation costs to a minimum and your employees safe. Unfortunately, one uncharacteristic claim can make or break your membership in a group-rating program.

If you no longer qualify for a group-rating program because of one significant claim, BWC's One Claim Program (OCP) may help.

The basics

The OCP is BWC's voluntary rate program for private, state-fund employers participating in a group-rating program. The OCP helps employers with minimal claims lessen the financial impact of a single uncharacteristic claim. To qualify, the claim must be entering your experience for the first time from the green year (the year prior to the current policy year) and have caused your removal from a group-rating program. Eligible employers will receive a 40-percent discount off of their base rate for up to four years while the one significant claim remains in their experience.

The benefits

In addition to the 40-percent discount, the OCP provides an opportunity for employers to work closely with their managed care organizations, third-party administrators and BWC representatives to gain a better understanding of claims management and work to prevent future claims. A strong relationship with workers' compensation partners and effective claims management can help employers get back into a group-rating program more quickly.

As a bonus, employers also may participate in BWC's Drug-Free Workplace Program or Drug-Free EZ and stack the drug-free premium discount on top of the OCP base rate discount.

Eligibility requirements

To be eligible for the OCP, a participant must:

- Be a private, state-fund employer;
- Be enrolled in a group-rating program;
- Have a single, significant claim entering their experience for the first time from the green year that prevents them from being renewed in their group;

- Not have more than three medical-only claims in addition to the one significant claim during the past five years;
- Be current (no more than 45 days past due) on any premiums, assessments or other monies due to BWC.
- Cannot have days of lapsed coverage in excess of 59 days within the last 18 months preceding the March 31 deadline.

To maintain eligibility in the OCP, employers must:

- Not allow the total cost of the three medical-only claims to exceed their expected losses – also known as total limited losses – calculated for that policy year;
- Attend two BWC-approved all-day training courses each policy year;
- Remain current on any premiums, assessments or other monies due to BWC.

Application deadline and additional information

Employers who wish to participate in the OCP must apply by March 31.

BWC administers the OCP. BWC determines initial and ongoing eligibility by its analysis of claims activity for an employer during a specified experience period. BWC maintains the right to remove from the program participants who do not continue to meet eligibility requirements.

Whom do I contact for more information?

You may contact John Lykins, a BWC underwriting consultant, for additional information regarding the OCP. You can contact him by calling (614) 752-8316 or via e-mail at oneclaimprogram@bwc.state.oh.us.