

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.

The benefits

An employer who meets all the eligibility requirements will receive the following discount off the base rate:

- 20-percent during the first year in the program;
- 15-percent in the second year;
- 10-percent in the third year;
- 5-percent in the fourth year.

In addition to the base rate 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.

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 experience period.
- 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 40 days within the last 12 months preceding the application deadline (last business day in April).

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 a half-day, class through BWC's Division of Safety & Hygiene;
- 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 the last business day in April.

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.