

Workers' Comp News

SWOEPC & Hunter Consulting Company

In this months newsletter we briefly describe a number of changes and programs that the Ohio BWC will implement in the upcoming 2010 Public Employer program year. These changes are in play for the Private Employer sector as of July 1st 2009. Obviously we will take all these factors into consideration when we evaluate your district for 2010 and communicate each districts best option. If you have any questions please don't hesitate to give us a call to discuss your concern. We hope you have a smooth close to your school year!

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Changes To The Group Rating Program

Group enrollment for the public sector is now underway and the deadline to enroll is August 26, 2009.

While you are reviewing group rating quotes, please keep the following changes to the program in mind:

- The maximum discount has been reduced from 85% to 77%.
- For the 2010 group year, the BWC has reduced **base rates** on average of *25.3%.
 - Non-group companies will see a reduction in premiums.
 - Group participants will not see the reduction due

to the implementation of the "group adjustment factor" of *31.1%.

The *31.1% "group adjustment factor" is a charge that will be added to the premiums of all group participants to offset their premium decrease.

If you have questions or would like more information on these changes, please contact Tammy at (800) 486-6652 ext. 114

*These percentages are for private sector employers, we will notify you of the percentages for the public sector when they become available.

Changes To Alternative Programs

Beginning January 1, 2010, the Premium Discount Program (PDP) will be discontinued for Public employers.

The Drug Free Workplace (DFWP) and Area Safety Council programs will continue to be available, but only **non-group** participants will be eligible for the additional discounts offered by these programs.



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Stackable Discount Programs

Not all discount programs are stackable, meaning that some discount programs are not combinable with others. For instance, if you participate in the group rating program, you cannot receive the additional discount for participating in the Area Safety Council Program; however you could participate in the Deductible program.

For more information on which discount programs are stackable and which discount programs would be cost effective for your business, please contact your claims manager at Hunter Consulting Company.

New Programs!!!!

Group Retrospective Rating Program

Under a Group Retro Program, employers can band together through a sponsoring organization and earn refunds (or be charged assessments) based on performance. Employers will continue to pay their individual premium however; they will have the opportunity to receive periodic retrospective premium adjust-

ments (in the form of refunds or assessments). Group Retro is not for every employer as there is a potential for loss if claim costs are not controlled.

September 25, 2009 is the deadline for Public Employers to enroll in the program for the policy year beginning January 1, 2010.

The Deductible Program

Under this program an employer receives an up-front premium discount in exchange for agreeing to pay a per-claim deductible amount. For claims that occur during that policy year, you would be responsible for the first dollars paid up to the selected deductible amount.

Employer will have the option to select from five different deductible levels: \$500, \$1,000, \$2,500, \$5,000 or \$10,000. The up front discounts for the 7/1/09 policy year range from 1.4% to 26% depending on the deductible level chosen and the NCCI hazard group of the employer

(determined by primary manual classification).

Application (Form U-148) for the Deductible Program must be submitted by November 30th for Public Employers.