

# BAYLOR BULLETIN

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## BWC APPROVES RATE REDUCTION

The Ohio Bureau of Workers' Compensation (BWC) Board of Directors unanimously approved a five percent overall premium rate decrease for private employers, effective July 1, 2008. This reduction is the first overall premium rate decrease for Ohio's private employers since 2001.

BWC Administrator Marsha Ryan said, "This rate reduction, along with our efforts to comprehensively improve Ohio's workers' compensation system, provides relief for Ohio's private employers who are

striving to remain competitive in a difficult economy." The rate reduction will meet a requirement that the BWC set the lowest possible rates of premium, consistent with the maintenance of a solvent state insurance fund.

The average five percent rate change will impact employers based on their manual classification. Some manual classifications will realize a rate reduction higher than five percent, while other manual classifications may experience an increase. The Board of Directors

should approve the actual rates before the July 1, 2008 effective date and employers will pay premiums based upon these rates in 2009.

In addition, the actuarial firm of Deloitte Consulting LLP will perform a comprehensive study to review the effectiveness of all rate related programs and how they interact with one another. Deloitte's study will also assess the BWC's financial strengths and weaknesses. The Board of Directors expects the study to be completed in December 2008, with some findings as early as June 2008.

**50/50  
PAYMENT  
DUE  
MAY 1**



*"...the report card provides 2007 MCO performance information."*

## 2008 MCO OPEN ENROLLMENT

**The 2008 Managed Care Organization (MCO) open enrollment period begins at 7:30 a.m. May 5 and ends at 5:30 p.m. May 30.**

Open enrollment gives all state fund employers with an active workers' compensation policy the opportunity to choose the MCO to help manage the medical portion of their workers' compensation claims.

To help you make your choice, the BWC will post updated versions of the *MCO Selection Guide* and *MCO Report Card* on [www.ohiobwc.com](http://www.ohiobwc.com) after April 25, 2008. The guide will help you with the selection process while the report card provides 2007 MCO performance information.

BWC representatives are available at the MCO selection line at (800) 859-

6631 from 7:30 a.m. to 5:30 p.m.

MCO's cannot market to employers before May 5 but MCO's can respond to an employer's request for information. If you require additional information concerning the MCO relationship, please contact us at 800-433-1922.

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We're on the Web!

See us at:

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Ohio Division of Safety & Hygiene Training Center

# Safety & Health

Classes for Ohio Workers

The Ohio Bureau of Workers' Compensation Division of Safety & Hygiene Training Center offers 64 occupational safety, health, and ergonomic courses in twelve locations statewide and seven online courses. All courses are offered at no additional cost to Ohio employers who pay into the Ohio workers' compensation insurance fund. Courses are designed to emphasize practical application of safety principles, to help develop a safety culture, and to provide current and proposed standards for regulatory compliance.

For more information  
**1-800-OHIOBWC**  
option 2, 2, 2.

## **BAYLOR CONTACTS & PROCEDURES**

To provide immediate access to your cost control team at Baylor Associates, Inc. we enclosed a list of associates, duties, telephone extensions and e-mail addresses. Please note the new suite number 325 on all correspondence.

Notify your claims administrator immediately

after a claim occurs, if you do not know your assigned claims administrator; please contact our office at (800) 433-1922.

To effectively manage your workers' compensation program, we ask that you forward all information directed from you and copy of any information you may

receive concerning workers' compensation.

Please file online or mail premium payments directly to Ohio Bureau of Workers' Compensation so they receive it no later than the end of February and end of August. Consult with us before any acquisitions or disposition of operations.

## **KEY SAFETY PROGRAM PARAMETERS**

**A written safety and health policy signed by the top company official that expresses the employer's values and commitment to workplace safety and health.**

The safety and health policy must clearly state your company is committed to effective safety management and wants to provide a safe working environment. The commitment is by the owners, management and employees. The policy must stress the safe work environment is initially provided and continuously maintained for all employees. This may be the first step in implementing effective safety and health programs.

The top executive in your company should sign the safety and health policy. The policy must be given to all employees. A special meeting can be held to communicate the policy to all employees. Annual review of the safety and health policy with all employees will show your continued

commitment. Include in the policy the responsibility and role of the manager, supervisor, team leader and employee. The policy should also mention returning injured or ill employees to work as soon as possible.

**Visible senior management leadership that promotes the belief that the management of safety is an organizational value.**

Senior management must act as a role model for all employees in creating a safe work environment. Senior management will establish the importance of safety in all operations and by taking the lead; management helps in the campaign to reduce accidents. Senior management's leadership, support and active commitment encourages management and employees to make the safety health system successful.

To promote visible, active senior management

leadership, issue a safety policy that assigns roles and responsibilities and establishes annual and long-term safety goals. Senior management should discuss safety processes and improvements regularly in all staff and employee meetings and authorize the necessary resources. Management should accompany supervisors, safety team members or safety committee members during periodic departmental surveys and openly discuss safety issues with employees during the surveys. Senior management participation in meetings with accident prevention coordinators and as a student in employee safety training programs. Senior management should personally present safety recognition awards to deserving employees. Senior management must determine the progress of the safety and health processes by reviewing the minutes of safety committee meetings and safety survey reports.