

# **BWC Updates**

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# BWC Updates

- BWC rate update
- Estimated Annual Premium Letters
- Grants Update
- Substance Abuse Recovery Program (SUR)



# Rating History

## Falling Rates

### History of BWC Rate Changes

#### Private Employers 2011 – 2022

In February 2022, the BWC Board of Directors **reduced premium rates** for private employers an **average of 10%**.

Effective July 1, 2021 the reduction:

- **Saves employers \$106 million** over their 2021 premiums.
- **Follows 12 previous cuts** since 2008.

Year	Private Employer Rate Change**
2011	-3.9%
2012	-0.4%
2013	-2.6%
2014	-7.7%
2015	-9.8%
2016	-12.9%
2017	1.9%
2018	-13.0%
2019	-15.6%
2020	-11.6%
2021	-7.1%
2022	-10%
	<b>-62.3%</b>

\*\*These numbers reflect the combined impact of the loss cost changes and operating assessment changes.

# 2020 Oregon Study

2020 Ranking	2018 Ranking	State	Index Rate	Percent of study median	Effective Date	Percent of 2018 study median
39	46	Kansas	1.12	78%	January 1, 2020	68%
40	36	Ohio	1.11	77%	July 1, 2019	82%
41	32	Tennessee	1.09	76%	March 1, 2019	89%
42	44	Nevada	1.07	74%	September 1, 2019	70%
43	40	Arizona	1.05	73%	January 1, 2020	78%
44	42	District of Columbia	1.04	72%	November 1, 2019	74%
<b>45</b>	<b>46</b>	<b>Oregon</b>	<b>1.00</b>	<b>69%</b>	<b>January 1, 2020</b>	<b>68%</b>
46	43	Texas	0.98	68%	July 1, 2019	71%
47	47	Utah	0.85	59%	January 1, 2020	62%
48	48	West Virginia	0.79	55%	November 1, 2019	59%
49	50	Indiana	0.77	53%	January 1, 2020	51%
50	49	Arkansas	0.72	50%	July 1, 2019	53%
51	51	North Dakota	0.67	47%	July 1, 2019	48%

# Estimated Annual Premium letters

- Installment due date: June 21, 2022
- Early Payment Discount (2% rebate): Full Annual Premium due July 1, 2022
- Change in Installment schedule: Must call the BWC
- Change in Operations: Contact 1-800-644-6292

We made an election by or on behalf of each person described in the table below to be subject to the workers' compensation law of Ohio. The premium basis for the policy includes the remuneration of these individuals.

<b>Breakdown of estimated premium calculation</b>				
		(A)	(B)	(A X B)/100
<b>Class code</b>	<b>(EM)</b>	<b>Blended rate per \$100 payroll</b>	<b>Estimated payroll</b>	<b>Estimated premium</b>
8810	1.00	0.0789	\$2,535,000	\$2,000
8742	1.00	0.1447	\$2,764,300	\$4,000
Total estimated annual premium			\$5,299,300	\$6,000

# Grant Updates

- Transitional Workplace Grant
- School Safety Security Grant-HVAC

# Transitional Work Grant- update

- BWC will pay 100% of development- no matching requirement
- For companies ranging from 11 to 200+ employees; the maximum grant amounts are:
  - 11-49 employees – up to \$2,900;
  - 50-199 employees – up to \$5,200;
  - 200+ employees – up to \$6,300.



# School Safety and Security Grant-HVAC

- This grant covers the costs of inspections, assessments, maintenance, and improvements to indoor heating, ventilation, and air conditioning (HVAC) systems as well as the purchase of other secondary devices to control the spread of airborne contaminants, including viruses, for eligible applicants.
- \$15,000 Grant- no matching requirement
- Must get approval before purchasing equipment

# School Safety and Security Grant-HVAC

- Eligibility
  - State Fund, Private or Public Employer Taxing District
  - Preschool through 12<sup>th</sup> grade
  - County boards of developmental disabilities.
  - Educational service centers.
  - Public school districts (including charter schools).
  - Private schools (including licensed pre-K schools).

# Substance Use Recovery and Workplace Safety Program

- Reimbursable Expenses for Substance Use Disorder Activities:
  - Drug testing for prospective and current employees if the employer has a written “Second Chance” drug testing policy
  - Policy Development and Legal Review
  - Employee Education
  - Supervisor Training

# Substance Use Recovery and Workplace Safety Program

- Employer Eligibility
  - Be current on all payments due BWC
  - Be in an active policy status
  - Reported actual payroll for the preceding policy year and paid any premium due upon true-up

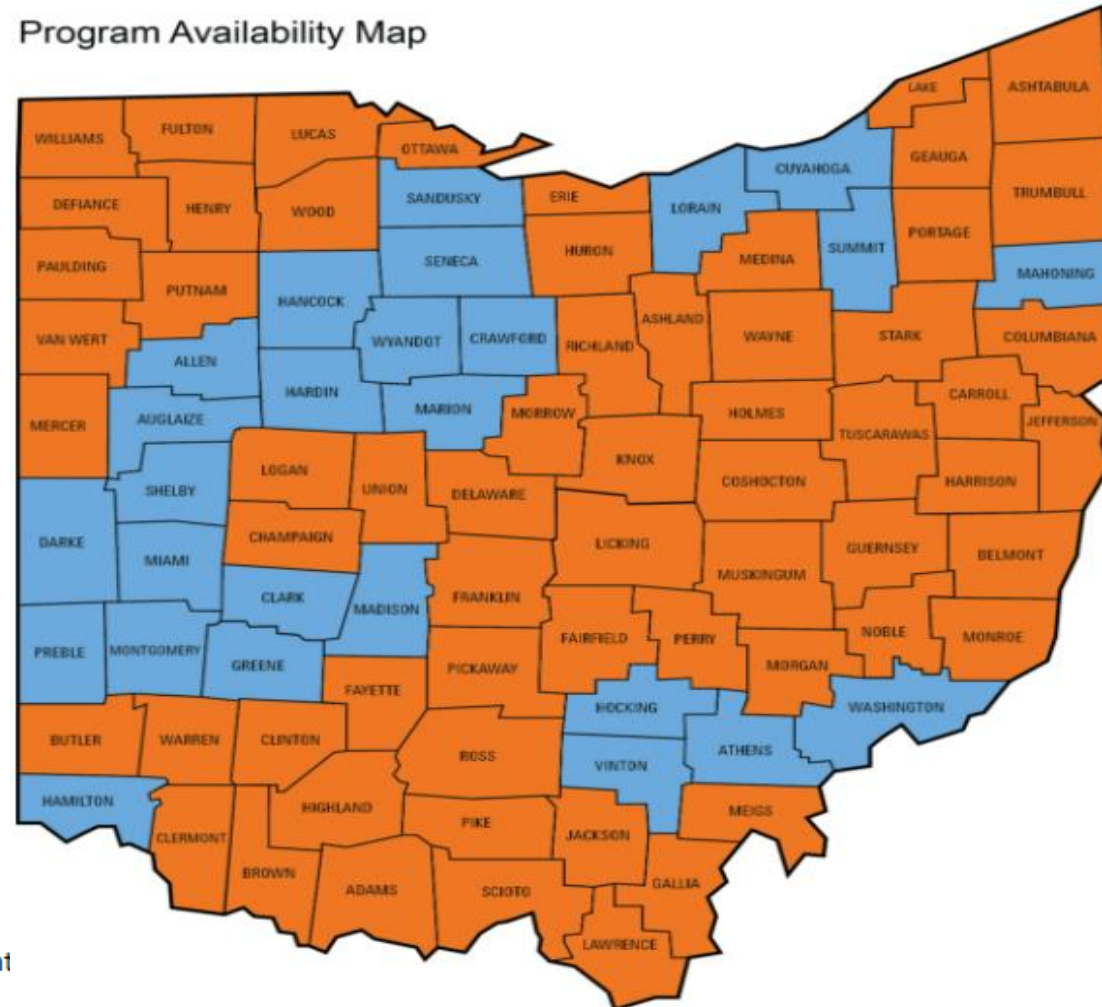
# Drug-Free Safety Program

## Program Requirements (both levels)

- Safety review, accident analysis training and accident reporting
- Employee education
- Supervisor training
- \*Drug/alcohol testing
- \*Employee Assistance
- Written Policy

# SURWSP – Reimbursements

Program Availability Map



# Lorain County Contact

## **MHARS Board of Lorain County**

1173 Northridge Road E.

Suite 101

Lorain, Ohio 44055

Program Contact

Amanda Divis

440-233-2020

[adivis@mharslc.org](mailto:adivis@mharslc.org)

[www.mharslc.org](http://www.mharslc.org)

# Enrollment & Reimbursement ADAMH Counties

- Complete SURWSP enrollment form (SUR-1) online
- Contact ADAMH Board in your county for submission process (ADAMH contact info on BWC website)
- Complete SURWSP Request for Reimbursement (SUR-2) with supporting documentation



# **SURWSP – Policy Development / Legal Review**

- Consultation and development of policies and procedures
  - Initial Consultation and Development
  - Subsequent Policy Review or Revision
  - Actual Cost up to Annual Maximum of \$2,000

# **SURWSP – Policy Development / Review**

- Consultation and development of policies and procedures
- Review of employer policies
  - Actual Cost up to annual max of \$2,000 for the initial policy development and/or review – including external review of policy

# SURWSP – Policy Development / Legal Review

- Required Documentation
  - Invoice from Vendor
  - Proof of Payment to the Vendor
  - Copy of old and new policies, if requested

# **SURWSP – Employee/Supervisor Training**

- Training of employees on employer policies of substance use in the workplace, or issues relating to substance use.
  - Supervisor Training
  - Employee Education/Training
  - Train-the-Trainer Courses
  - Actual Cost up to Annual Maximum of \$5,000

# SURWSP – Drug Testing

- Drug testing for prospective and current employees
  - Pre-employment, random, reasonable suspicion, post-accident, return to duty and follow-up testing
  - Must use a SAMHSA certified laboratory,
- Actual Cost up to \$100 for an individual test
- Total Annual Maximum of \$1,500

# Reimbursement for Drug Testing Costs

- Employers must satisfy one of the following:
  - Currently participating in Drug-Free Safety Program Advanced Level
  - Written policy affirmatively demonstrates when employee tests positive for 1<sup>st</sup> time, employer may offer referral for assistance in lieu of termination; or
  - Written policy affirmatively demonstrates employer may offer second chance agreement for positive test in lieu of termination

# SURWSP – Drug Testing

- Required Documentation
  - Invoice from Vendor
  - Proof of Payment to the Vendor
  - Copy of written substance use policy, if requested
  - Copy of second chance agreement, if requested
  - Copy of the chain of custody form, if requested

# Reimbursement for Drug Testing Costs

- Employer's written policy MAY allow for termination of first positive test when the employee;
  - Holds safety-sensitive position identified in policy
  - Causes workplace event that results in injury, illness, or property damage, or that could have resulted in injury, illness or property damage; or
  - Has occupational license suspended or revoked as a result of substance use which is statutorily required to perform job duties



# **SURWSP – Employee/Supervisor Training**

## ○ Required Documentation

- Invoice from Vendor
- Proof of Payment
- Training Curriculum
- Proof of Attendance

# Reimbursement Chart

## Substance Use Recovery and *Workplace Safety Program*

### Reimbursable Expenses Chart

Employer policy development and/ or review, including any external legal review of the policy	Actual cost up to an annual maximum of \$2,000 for policy development or review
Required documentation	<ul style="list-style-type: none"><li>• Invoice from vendor.</li><li>• Proof of payment to vendor.</li><li>• Copy of old and new policies, if requested.</li></ul>
Employee and supervisor training	Actual cost up to an annual maximum of \$5,000 for employee and supervisor training
Required documentation	<ul style="list-style-type: none"><li>• Invoice from vendor.</li><li>• Training curriculum.</li><li>• Proof of attendance.</li><li>• Proof of payment to vendor.</li></ul>
Drug testing	Actual cost up to a maximum of \$100 for an individual lab drug test, including pre-employment, post-accident, random, reasonable suspicion, return-to-duty, and follow-up testing.
Required documentation	Total annual maximum of \$1,500 <ul style="list-style-type: none"><li>• Invoice from vendor.</li><li>• Proof of payment to vendor.</li><li>• Copy of workplace substance use policy, if requested.</li><li>• Copy of second chance agreement, if requested.</li><li>• Copy of the chain of custody form if requested.</li></ul>

# Indirect Costs

- Examples of Indirect Cost that are NOT Reimbursable
  - In-house consulting, legal, development or training
  - Consultant fees, TPA, or consortium participation fees
  - Salaries or wages for staff
  - Non-pertinent charges (training materials, copying costs, mileage, etc.)
  - Administrative fees and surcharges
  - Late or cancellation fees

# Frequently Asked Questions

## **Am I required to hire or employ someone in recovery to receive any of these benefits?**

No, but BWC encourages employers to consider that, according to the National Safety Council, 75% of adults with a substance use disorder are in the workforce and that 1 in 12 workers have an untreated substance use disorder. One of the best recovery tools for addiction is a job.

## **Am I required to receive special training to work with people in recovery?**

No, but BWC encourages participation in training to equip managers to lead employees in recovery.

# Frequently Asked Questions

**Is an employer's participation in training required to be eligible to receive reimbursement for drug testing?**

No, but BWC encourages participation in training to equip managers to lead employees in recovery.

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**Can I quit this program at any time?**

Yes, participation is voluntary.

# Frequently Asked Questions

## **Am I required to keep employees who fail drug tests?**

No. Employers are not required to retain an employee who fails a drug test, though they are encouraged to work with the employee to get them assistance. The [Drug-Free Safety Program's guidelines regarding termination](#) upon a failed drug test, however, still apply to employers participating in that program.

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## **Is participation in the Drug-Free Safety Program required?**

No, but it's recommended.

# Other Important Info

- Applications (SUR1, SUR2) and documentation due by 6/30/22
- SUR2 alone does not “hold your spot”
- Reimbursements come around 6 to 8 weeks

# Important Upcoming dates

- June 21<sup>st</sup>- 1<sup>st</sup> Installments due (Private Employers)
- June 30<sup>th</sup> – ISSP activities due
- July 1<sup>st</sup> – Annual Installment due for Early Payment Discount
- July 1<sup>st</sup> –Annual True Up reporting begins (Private Employers)



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