Workers’ Compensation – Self-Insurance at Ohio University

OHIO Will Become a Workers Comp Self-insured Employer in January

Beginning January 1, 2013, Ohio University will become a Workers Compensation self-insured employer. Attached is some basic information regarding self-insurance. Any questions may be directed to Larry Wines, Workers’ Compensation Manager, at wines@ohio.edu or (740) 597-1992.

WHAT IS SELF-INSURANCE?
Self-insurance is a privilege the Ohio Bureau of Workers Compensation (BWC) grants to certain employers. Self-insuring employers directly pay compensation and medical costs for work-related injuries instead of paying premiums to the State Insurance Fund. In other words, self-insured employers pay their claims, assume all liability and administer their workers’ compensation programs.

WHAT SHOULD I DO IF I’M INJURED AT WORK?
If you are injured on the job, you may be entitled to workers’ compensation benefits. Your first step to obtaining these benefits is to report your injury to your supervisor and to complete an Ohio University Employee Incident Report. If you lose eight or more calendar days as a result of your injury, you must also complete the First Report of an Injury (FROI) form with the Ohio University Workers’ Compensation (OUWC) Department. The OUWC website is located at http://www.ohio.edu/riskandsafety/workerscomp/index.htm. You can get this form from OUWC.

Your first step to obtaining workers’ compensation benefits is to report your injury to your supervisor and to complete an Ohio University Employee Incident Report.

If you lose eight or more calendar days as a result of your injury, you must also complete the First Report of an Injury (FROI) form (available from the Workers Comp Office).

To be considered for payment, you must file medical bills with OUWC in a timely manner. Ohio University must pay medical bills within 30 days of their submission.

Continue to page 2 for more important information about self-insurance at Ohio University.
TIMELY REPORTING IS IMPORTANT!

Report immediately any injury to your supervisor. By responding quickly to any inquiries from your employer, you will speed up your claim and payment. Keep your supervisor and OUWC informed of your recovery and anticipated return-to-work date.

OUWC makes the initial determination and subsequent decisions regarding allowances in your claim. If you or Ohio University has a dispute regarding your claim, either party may file a Motion (C-86) to request a hearing before the Industrial Commission of Ohio (IC).

CLAIM NUMBER ASSIGNMENT

Injuries resulting in eight or more calendar days of disability will be filed with OUWC. Injuries resulting in fewer calendar days of disability do not need a BWC claim number unless the claim is denied.

THE IC

The Industrial Commission (IC) is a separate state agency, and hears all disputed issues in workers’ compensation claims. A hearing will generally be scheduled within 45 days from the date of referral to the IC.

MEDICAL PAYMENTS

Medical services directly related to your workplace injury will be paid by Ohio University. Except for emergency situations, Ohio University must approve certain medical services in advance, such as hospital or nursing home stays, physical therapy, nursing services and dental work. Ohio University must approve or deny a request for treatment from your attending physician within 10 days of receipt of the request.

Self-insuring employers may require the use of generic drugs if they have a program in place that uses a network of pharmacies. Ohio University has such a program. Check with OUWC regarding the “First Fill” program and to get your “First Fill” prescription card prior to having any prescriptions filled for your allowed condition.

To be considered for payment, you must file medical bills with OUWC in a timely manner. Ohio University must pay medical bills within 30 days of their submission.

If OUWC questions a medical bill, we may request additional medical documentation from your attending physician. Once we receive the additional information, Ohio University has another 30 days to settle the medical bill.

Should OUWC deny a medical bill, we must notify you in writing. You then have the option to file a Motion (C-86) to request a hearing before the IC. This form is available online or you may pick one up from OUWC.

BENEFIT PAYMENTS

If you cannot return to work for eight or more days, Ohio University will pay a percentage of the wages you lose, as well as related medical expenses. Temporary total (TT) is usually the first form of compensation awarded during your recovery from a work-related injury. TT begins on the eighth calendar day following the accident and is issued on a biweekly basis. If you are off work for 14 consecutive days, your employer must also pay you for the first seven days you missed work.

TT is awarded based on medical evidence from your attending physician, furnished on a Physician’s Report of Work Ability (MEDCO-14). You must also submit a Request for Temporary Total Compensation (C-84) to ensure the continuous payment of compensation.

Your weekly rate of compensation is based upon your wages earned at the time of injury. Your weekly benefit rate cannot exceed the statewide average weekly wage (AWW) for the year in which you were injured. For the first 12 weeks of missed work, you will receive 72 percent of your full weekly wage (FWW).

If you sustained an injury on or after Oct. 20, 1993, your employer will issue your first 12 weeks of compensation at the rate of 72 percent of your FWW or 100 percent of your net take home weekly wage, whichever is less. After 12 weeks of missed work, you receive temporary total at the rate of 66-2/3 percent of your average weekly wage.