



BWC Basics

for Injured Workers

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Welcome to a guide produced by the Ohio Bureau of Workers’ Compensation (BWC) exclusively for injured workers. *BWC Basics for Injured Workers* provides you with workers’ compensation information that you need.

During the past century, workers’ compensation has provided a fundamental safety net for injured workers and employers. At BWC, we understand our responsibility to Ohio’s workforce and employers, and we want to play a key role in strengthening the state’s economic vitality.





WHAT'S WORKERS' COMP?

Ohio's workers' compensation system helps injured workers and employers cope with workplace injuries. BWC pays medical benefits and lost wages to employees who are injured or contract an occupational disease on the job. We also pay death benefits to survivors when a death results from a work-related injury or disease.

However, we do much more than just provide you with a benefit check. We give peace of mind to you and thousands of other injured workers every year by providing a quality, customer-focused workers' compensation insurance system. We're committed to providing you with customer care that exceeds your expectations.

Ohio law

Ohio law requires employers to obtain workers' compensation insurance for all employees. Ohio employers are either state fund or self-insured. State-fund employers pay an insurance premium to BWC. The bureau then pays compensation benefits directly to you. Your managed care organization (MCO) manages your health care and helps you return to work. Self-insuring employers pay workers' compensation benefits directly to their employees. If you do not know if your employer is state fund or self-insured, ask your employer.

Staying informed

You may already be familiar with some parts of Ohio's workers' compensation system. Read the information provided in this guide to see if there is something new or useful for you. If you need help with any of the information provided, please let us know and keep asking questions until you feel well-informed.

Help is available for you

Your MCO and BWC claims service specialist (CSS) are here to help you get the right kind of medical care and benefits you need. They will help you get your life back to normal and get you back to work. There is no charge for this service.

We serve thousands of people in situations like yours. We want you to have the best possible experience and recovery. If you want to feel better, get your daily life back to normal and manage your benefits as smoothly as possible, read and follow our *Top 10 suggestions* listed on the right side of this page.

We, along with your MCO, are dedicated to providing you with quality health care and returning you to a productive life – at home and work.

Our top 10 suggestions

- Ask questions until you understand.
- Keep good records.
- Ask your doctor what you can do – and when.
- Stay active.
- Suggest solutions.
- Tell your employer/supervisor and your health-care provider about your work-related injury promptly.
- Keep in touch with your workplace.
- Stay in touch with your MCO and BWC.
- Take care of your mind as well as your body.
- Be flexible.



INJURED WORKERS' RIGHTS

At BWC, we pledge to provide prompt and courteous service to all injured Ohio workers. Anyone who suffers a work-related injury in Ohio deserves for us to treat them fairly and professionally. We also pledge to provide timely benefits to which the injured worker is entitled. We collaborate with MCOs that manage the claim's health-care services. We believe every employee injured at work should receive appropriate and coordinated care with a goal of returning to work and life.

As an injured worker in Ohio, you have the right:

1. To workers' compensation benefits if you sustain a work-related injury or contract an occupational disease;
2. To quick access to high-quality health care from any BWC-certified health-care provider you choose;
3. To have your approved medical bills paid and not be billed an additional amount;
4. To expect prompt, professional and courteous customer service from all BWC employees;
5. To access your records either in person or online;

6. To receive timely payments for the allowed conditions in your claim;
7. To be considered for all benefits and rehabilitation services for which you may be eligible;
8. To a quality, independent medical examination when required in your claim;
9. To appeal a decision made in your claim to BWC, the MCO or the Industrial Commission of Ohio (IC);
10. To represent yourself or hire a lawyer at your own expense.

Helping people get back on their feet and back to work after an on-the-job injury is what BWC and MCOs are all about. As one of the nation's leading workers' compensation systems in providing efficient service to its customers, you can count on us to answer all of your questions, see to it you get proper medical care and help you get back to work.

For more information, log on to www.bwc.ohio.gov. You also can call 1-800-644-6292 for claim-allowance information. For questions about the management of the medical portion of your claim, call your MCO.

Follow the steps on the next page to set up your account.

Pledge of service

Our goal is to serve our customers following the guiding principles of **Prevention + Care**. In doing so, we will:

- Keep you safer on your job by offering consulting services that help prevent workplace injuries and occupational diseases;
- Help you recover if you are injured and return to your life – at work and home;
- Provide you the best and most timely care possible throughout your workers' compensation claim;
- Provide compensation and benefit payments based upon your injury and/or occupational disease;
- Help you remain and/or return to work using services and programs designed specifically for you.



CLAIMS DECISIONS

Claim allowed or denied

Within 28 days from the date your initial claim for benefits is filed, BWC will decide to allow or deny it. By responding to any inquiries from your MCO or BWC, you will quicken the decision-making process and the receipt of benefits. If you or your employer disagrees with our decision, either party can file an appeal with the IC within 14 days.

If we allow your claim and you cannot return to work for eight or more days, we will pay a percentage of the wages you lose as a result of the allowed work-related injury. You should contact your CSS if you are working and collecting benefits, or if an insurance company or anyone else offers you payment for your injury.

You should fax medical-treatment requests and information for state-fund claims to your MCO. If you have a self-insured employer claim, please talk with your employer.

Appealing your medical-treatment decisions

Your MCO makes treatment decisions. There is a dispute resolution process where you may appeal your MCO's decision on a request for treatment reimbursement. Alternative dispute resolution (ADR) is a process intended to ensure fairness and strive for satisfaction.

This process handles disputes about medical treatment ordered by your physician. If you, your medical provider or your employer disagrees with your MCO's decision on treatment issues, you may contact your MCO online or in writing to initiate the ADR process.

Your MCO relies on medical professionals to review your conditions and medical reports, to determine if the services are related to your injury, to see if your treatment is necessary and if the cost is medically reasonable.

Your MCO may recommend that you be scheduled for an independent medical examination. Upon review of the doctor's report, the MCO will send its recommended decision to BWC. BWC sends out our decision in a letter to you with copies to all the parties involved in your claim. If you continue to disagree with BWC's decision, you have 14 days to appeal this decision to the IC online at www.ic.ohio.gov.



Hearing your appeal

If you or your employer disagrees with and appeals BWC's decision about your request for payment of compensation and/or medical benefits, the IC will hear the dispute. This will be in an administrative hearing held at an IC location nearest to your home address. Upon filing an appeal, the IC will notify you and other parties to the claim of the date, time and location of the hearing. This notification is usually received about two weeks prior to the hearing date. There are three possible levels of appeal for workers' compensation disputes at the IC. You may choose to represent yourself in this process or hire a lawyer at your own expense.

For more information about the levels of the appeals process, call the IC at 1-800-521-2691 or 614-466-6136. You may also log onto the IC's website at www.ic.ohio.gov.



RETURN-TO-WORK SERVICES, OPTIONS

Return-to-work services, options

BWC's goal, along with your MCO, is to provide you with quality, coordinated services; customized to fit your injury needs and maximize your return-to-work opportunities.

From the beginning of the claims process, your MCO and your BWC customer care team will partner with you and your physician to assess your physical abilities. Together, we will work with your physician and employer to help you remain at work or return to work as quickly and safely as possible.

As an injured worker, you play a key role in your return to work. Remember to ask questions throughout the process. Ask your doctor what you can do to help yourself get better. At every visit, ask your doctor to complete a new *Physician's Report of Work Ability* (MEDCO-14) until you return to working full duty. The information on this form describes what you can safely do now – at home and at work. Ask what specific activities or tasks you need to avoid, and which parts of your job are still OK. These activities will change over time.

Your MCO and BWC will work with your physician and employer to develop a return-to-work plan that's tailored for your physical capabilities, medical treatment and the work available at your employer.

We design these return-to-work services to help you return to work, and get back to your life safely and quickly. We continually enhance these services to help keep employees at work or return them to work and their lives.

If you can return to work, but not to full duty, these programs work within your restrictions to accommodate your abilities. There are several types of return-to-work options, in the right side of this page.

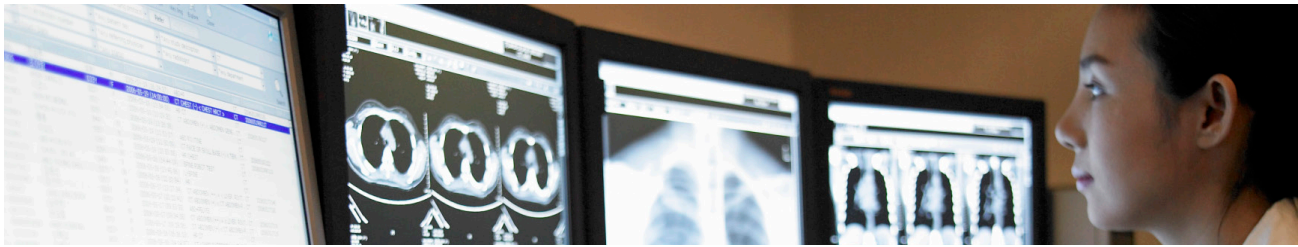
You know your job best

Be a problem-solver and suggest solutions. If there are parts of your job or other jobs in your workplace you can do to keep working and receive a full pay check, talk to your supervisor and let him or her know. If you or your employer can't come up with a solution to work within your doctor-approved capabilities, talk to your MCO or your CSS. They may be able to help!



Return- to-work options

- **Transitional work** — Work that uses real job duties for a specified period of time (generally not exceeding two or three months) to help you progress to your original job
- **Modified work** — Work in which physical barriers that may keep you from performing your essential job functions are adapted, altered or removed
- **Light duty** — Work in which the job requirements are performed at reduced physical capabilities. Job tasks may be temporary or permanent
- **Alternative work** — Work you can do if you are permanently restricted from your original job, but have other abilities and can be employed



BETTER HEALTH CARE

Helping you recover from your work-related injuries and getting your life back to normal are our main concerns.

Under BWC's health-care system, when you are hurt on the job, you can see any physician for the first visit. After that, we encourage you to visit BWC-certified health-care providers for treatment, except during an emergency. Except in an emergency situation or the initial visit, you will be responsible for paying your medical bills if you have a non-certified provider treat you. If you choose to have a non-certified provider treat you, ask him or her to become BWC certified so you are not responsible for paying your medical bills.

BWC-certified providers

You are free to choose any BWC-certified physician. You can locate a BWC-certified provider, in your area by calling your employer's MCO or by calling 1-800-644-6292. BWC's website, www.bwc.ohio.gov, lists certified providers in the Medical Providers' section.

As long as your injury qualifies for coverage and you are treated by a BWC-certified provider, you will not have to pay for any approved medical care you need for your work-related injuries. Unlike regular health insurance, there are no deductibles or co-pays. However, there are limits to what treatment you can receive. MCOs manage the medical portion of your

claim. This includes medical treatment and surgery approvals, payment of medical bills, rehabilitation referrals and return-to-work services discussed on page 7 of this guide. You and your employer have the right to appeal medical decisions made by your MCO.

You deserve to know what is going on. Ask questions if your doctor says something that you do not understand. The same goes for BWC and MCO staff members. Ask for explanations until you are comfortable. You are our customer.

Prescriptions

In addition, your doctor may prescribe medications to help in your recovery. If these involve prescription medications, you must inform your pharmacist that your prescriptions are for treating an Ohio workers' compensation claim. The pharmacist will require the following information from you:

- Social Security number;
- Date of injury;
- Your BWC claim number.

If we have not yet approved your claim, you may need to pay out-of-pocket for your first prescription. We will reimburse you for your prescription once we approve your claim.



TEMPORARY TOTAL COMPENSATION

In Ohio, most injured workers return to work within the first week after their injury. However, some injured workers cannot return to work for a short time and require temporary benefits. If you have lost eight or more calendar days of work, temporary total benefits are usually the first form of compensation you will receive.

You cannot do any type of work – full time or part time and receive temporary total benefits. If you are off work for 14 consecutive days, we will pay you for the first seven days.

Once you return to work, temporary total benefits cease. However, you may be eligible for other types of compensation if your injuries require you to work fewer hours than normal while recovering. Talk to your BWC claims service specialist about this option.

We pay temporary total compensation based on medical evidence the treating physician sends to us. The physician submits evidence to support a request for total temporary compensation on the MEDCO-14. We require the treating physician to submit a MEDCO-14 after every office visit unless we awarded the injured worker permanent and total disability or the injured worker returned to work.

We base your weekly rate of compensation on your wages earned at the time of injury. We will ask you to provide information about your earnings

for the year prior to the date of your injury. Responding to this request will help quicken the decision-making process and the receipt of benefits.

The weekly benefit rate cannot exceed the statewide average weekly wage for the year in which you were injured. The statewide average weekly wage is the average weekly wage for all Ohioans. For the first 12 weeks of missed work, you receive 72 percent of your full weekly wage. After 12 weeks of missed work, you receive temporary total compensation at the rate of 66.67 percent of your average weekly wage.

Settlements

You also may file an application for a one-time, final lump sum settlement or partial settlement of your workers' compensation claim. Partial settlement may be for medical benefits only or compensation benefits only. If you are interested in settling your claim, talk to your CSS about this option or discuss it with your lawyer if you are represented by legal counsel.

There are forms of workers' compensation payments other than temporary total compensation. These are other ways we offer you peace of mind and customer care that exceeds your expectations. We work hard to provide effective services and programs for you and Ohio's employers.



CREATE AN E-ACCOUNT FOR BWC'S WEBSITE

1. To set up your e-account, you must have your date of birth, Social Security number, BWC claim number and the date of injury as reported to us. You can find the last two items on your BWC identification card you received in the mail.
2. From the home page, www.bwc.ohio.gov, find the E-account logon box, and click Create e-account.
3. Enter your first and last name, and your email address, if you have one. Leave the department and title blank, and then click next.

4. Select the first item, "I am the injured worker" and then click next.
5. Enter your claim number, date of injury, Social Security number and date of birth. Then, click next.
6. Continue to follow the instructions for setting up your e-account.

With your e-account, you can use the many automated features available in the Workers section of our website. So, be sure to save your user ID and password in a secure place.

Once you know your claim number, you can set up an e-account (user ID and password) for BWC's website. This will let you do business with us online.

**Have questions?
Need assistance?
We're here to help!**

1-800-644-6292

www.bwc.ohio.gov

The screenshot shows the Ohio Bureau of Workers' Compensation website. At the top is the Ohio.gov header with a search bar and social media links. Below is a navigation menu with links to HOME, WORKERS, EMPLOYERS, SAFETY SERVICES, MEDICAL PROVIDERS, BWC LIBRARY, and CONTACT US. The main content area features an "Employee of the Month" section with a photo of David, a "Meet Account Examiner II David" section, and an "E-account logon" section with fields for User ID and Password, and links for "Sign on", "Create e-account", "Problems logging on?", and "Lost password?". Below the logon section is a "Quick links" section with icons and links for "File a claim", "Apply for coverage", "View claim documents", "Report & pay", "Media Center", and "Live Support". At the bottom is a "Resources" section with links for "About us", "Report fraud", "Injured Workers' Rights", "Locate a service office", "Privacy", "Industrial Commission of Ohio", "Download forms or publications", "Site map", "Update communications profile", and "Help".



NAVIGATION GUIDE TO BWC'S WEBSITE

This guide highlights features and online services available for you, the injured worker. The home page has quick links to a number of useful things, but most important, you can log on here. Enter your user ID and password in the E-account logon box.

The top-level (main) menu is the same on every page. The two sections of most interest to you will probably be Workers and BWC Library.

Each section has a customized left-side menu with features and services for that customer group. And each left-side menu has a link to a Section

Map which lists all of the services in that section.

For workers

Injured workers who create an e-account can monitor and manage their claims completely online. You can view any specific details about your claim including, all documents and correspondence, your assigned claims service specialist and MCO, your claim status and your scheduled compensation payments. In addition to viewing information, you can update your address, submit forms, sign up for safety training or order publications.

You can monitor and manage your claim online 24 hours a day without needing to talk to a customer service representative or your CSS.

**Have questions?
Need assistance?
We're here to help!**

1-800-644-6292

www.bwc.ohio.gov



COMMITMENT TO PREVENTION + CARE

Prevention + Care

We work closely with workers and employers on improving safety and preventing workplace accidents because the best workers' compensation claim is the one that never happens. However, despite everyone's best efforts, accidents and injuries can occur in any workplace, at any time.

From our leadership to our front-line employees, we are committed to working alongside Ohio's workers and employers to help prevent workplace accidents from happening. From industry-specific safety training to on-site consulting services, we offer numerous programs and initiatives specifically designed to protect your employers' most valuable resource – YOU!

Our commitment enables us to provide you with the best medical care and return-to-work options available. We are committed to providing you with convenient, efficient customer service.

BWC's commitment to personalized customer service includes:

- Our e-business system, which allows you to connect with us anytime at www.bwc.ohio.gov. More than 90 online services are available to you 24 hours a day, seven days a week. That means you can file a claim online, access claim documents and

track compensation payments. You may find out who is helping you with your claim at BWC and at your MCO along with their contact information. Many other services are available through our website;

- LIVE support: When you are online, if you have a question about a particular service, or a problem navigating the system, you can click on LIVE support and get immediate personal help from 7:30 a.m. to 5:30 p.m., Monday through Friday;
- Faster and more efficient processes to ensure you receive your benefits quickly, whether it's your first benefit check or a claim settlement;
- Offers direct deposit of funds into your personal banking account or access to funds via a debit card;
- Provides overnight delivery for paper checks that are lost in the mail or were not mailed timely.

As you can see, we are here for you. We work with employers to make their workplaces safer. This will help result in restored employees' lives and fewer work-related injuries. And we team up with MCOs and health-care providers to provide you with the best care possible. **Our services provide Ohio's workforce with the safety programs, services and guidance to help you work safely and help you get back to work, back to life.**



OMBUDS OFFICE

How can the Ombuds Office help me?

If you don't understand or are not satisfied after working with BWC and/or the IC, the Ombuds Office will work with you to answer your questions or resolve your issue or complaint. The office is an independent, problem-solving service of Ohio's workers' compensation system.

They will:

- Listen to you and answer your questions about your claim and/or policy;
- Identify resources or contacts for you within BWC and/or the IC;
- Investigate your complaint and work with you to identify options to resolve it;
- Serve as a neutral party to solve problems and resolve conflict. The Ombuds Office does not take sides, but works to achieve fair outcomes.

What can't the Ombuds Office do for me?

The office can't represent an injured worker in court or at an IC hearing. In addition, they can't provide legal advice and they will not provide an opinion about a BWC or IC order.

When should I contact the Ombuds Office?

Contact the office when you have exhausted all other resources or you need more information and you don't know where to turn. You may also contact the office if you are not satisfied with BWC or IC services or you have an emergency that requires immediate action. When you call, please have your BWC claim/policy number or your Social Security number available.

What can I do?

The Ombuds Office encourages you to first try to resolve your issue with BWC by calling 1-800-644-6292 or through our website at www.bwc.ohio.gov. Live chat services are available on the website by clicking Contact Us on the main menu at the top of the home page. You may also resolve an issue with the IC by calling 1-800-521-2691 or by logging on to www.ic.ohio.gov.

If your issue or complaint is still unresolved, call the Ombuds Office at 1-800-335-0996 or email them at ombudsperson@bwc.state.oh.us.

What is the Ombuds Office?

The Ombuds Office is an independent and confidential resource for injured workers to use when having difficulty navigating BWC or the IC.

Office staff can answer general questions, connect you with appropriate contacts and assist in resolving complaints when you have been unsuccessful resolving your issue with BWC or the IC.



CONTACT INFO

BWC customer service representatives and your MCO are ready to help you throughout the process. You may call 1-800-644-6292 to speak with a customer service representative from 7:30 a.m. to 5:30 p.m., EST, Monday through Friday.

Automated services are available 24 hours a day. The number is effective for the United States and its territories, Canada, Bermuda, Anguilla, Antigua and Barbuda, the Bahamas, Barbados, the British Virgin Islands, the Cayman Islands, Dominica, the Dominican Republic, Grenada, Jamaica, Montserrat, Sint Maarten, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Trinidad and Tobago, and Turks and Caicos.

You may also contact your MCO or BWC claims service specialist directly at the phone numbers they provided. If you don't know their number, call 1-800-644-6292 for a customer service representative to assist you.

Online

Services are available 24 hours a day via www.bwc.ohio.gov. You may also view your MCO's website.

BWC customer service offices

You may call or visit your local customer service office for additional assistance. To find the nearest office, log on to www.bwc.ohio.gov. Then, click "Locate a service office" at the bottom of the home page. The address, phone number and directions to the office nearest the ZIP code entered will display.

TTY Ohio Relay Service

The statewide phone number is 1-800-750-0750.

MCOs

For your medical, rehabilitation and other return-to-work information, contact your MCO.



Looking for the latest information?

Visit www.bwc.ohio.gov, or call 1-800-644-6292.

Para asistencia en Español, llame a 1-800-644-6292.



Bureau of Workers' Compensation

Governor John R. Kasich
BWC Administrator/CEO Stephen Buehrer

www.bwc.ohio.gov
1-800-644-6292

TTY Ohio Relay Service
1-800-750-0750

