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Summer 2017

KKSG *focus*

OHIO WORKERS' COMPENSATION AND UNEMPLOYMENT
ADMINISTRATION AND COST CONTROL

At KKSG & Associates, we value our client relationships and take pride in providing a personal level of service that is unique in our industry.



BWC 2017 Premium/Payroll True-Up

ALL private state-fund employers must true-up online with the BWC by August 15, 2017, for policy year, 7/1/16–6/30/17. The premiums paid were estimates based on projected payroll for the same period. After June 30, 2017, you will know actual payroll and will need to true-up paid premiums. This is a new process that started last summer. You need to report the actual payroll for the policy year 7/1/17-6/30/17 and reconcile any differences in premium paid. You will either owe additional premium or be due a refund. Any additional premium due must also be paid by the August 15, 2017, deadline. Failure to complete the true-up or to pay any additional premium on time will impact your group rating or any other BWC discount program eligibility.

(continued on page 3)

OSHA Postpones Electronic Filing Deadline

The Occupational Safety and Health Administration (OSHA), whose rule requiring the posting of injury information was scheduled to take effect July 1, 2017, announced recently that the electronic recordkeeping filing deadline will be postponed for an undetermined period of time.

The OSHA website states, "OSHA is not accepting electronic submission of injury and illness logs at this time, and intends to propose extending the July 1, 2017, date by which certain employers are required to submit the information from their completed 2016 Form 300A electronically. Updates will be posted to <https://www.osha.gov/recordkeeping/index.html> when they are available."

You can also find additional information about this new rule at the above link.



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Third Billion Back!

The Ohio BWC has announced its “Third Billion Back” via rebate on a one time basis for Private and Public Taxing District employers. This is a one time rebate of 66% of the annual premiums assessed to Ohio’s employers. The BWC estimates the total rebate of premiums to be \$967 million for private employers and \$133 million for public employers.

The premium rebate will be calculated by the BWC for private employers by using July 1, 2015, through June 30, 2016, policy year. For public employers the premium rebate will be based on the 2015 policy year. Individual retrospective rated employers will use the minimum premium plus the impact of retrospective claim loss premium billed for the applicable policy period as of June 2, 2017. Group retrospective rated employers will use individual experience rated premium net impact of the 12 month premium calculation.

The BWC will use the June 2, 2017 “snapshot” figures. The rebate will be based on the billed premium for the applicable policy period (Private: 7/1/15-6/30/16 / Public: Policy year 2015). Reported payroll must be greater than \$0.00, and only active, reinstated, combined debtor-in-possession employers will qualify for the 66% premium rebate. In addition, payroll reporting and “true-ups” must be completed.

The BWC will begin processing the rebates after the July 4, 2017, holiday. They anticipate all rebate checks to be mailed by the end of July.

However, private employers who participate in the Group Retrospective Rating Plan will receive their rebate checks in mid-October.

In addition to the rebate, remember that an additional 2% early payment discount is available for private employers. To be eligible, private employers must have their full 12-month estimated annual premium paid by the July 3, 2017, due date. Policies must be in an active status, and there is no grace period for the early payment discount. Employers cannot deduct the 2% discount from their premium payment. After the July 3, 2017 due date, the BWC will calculate the early payment discount for all eligible employers. The BWC will apply the calculated discount to any outstanding balances and refund any remaining amounts.

Obviously we are very pleased with the BWC’s decision to rebate 66% of the 2015 policy year premium payment. We encourage you to take advantage of the early payment discount if possible. As emphasized by the BWC, the rebate is a one-time event and must not be counted on going forward. Therefore, preventing injuries, communication and aggressive claims management remain critical in minimizing the costs associated with your workers’ compensation policy. KKSG & Associates remains steadfast in providing you with the experience and expertise necessary to aggressively represent your interests before the Ohio BWC and Industrial Commission.

Article by Eric Haser

Unemployment – Ohio’s Payoff of Federal Loan

FUTA taxes paid by Ohio employers were reduced for 2016 from \$168 per employee to the normal \$42 per employee as the result of legislation to pay off the outstanding federal loan debt with a loan from state funds. The Ohio House and Senate late on May 25th added language to HB 390 to enact legislation to pay off the loan. Governor Kasich signed the legislation on June 28, 2016. Ohio repaid its \$271 million loan balance on August 30, 2016. The legislation resulted in the state paying the outstanding balance on the federal loan in August from the state unclaimed funds account, and this amount will be repaid by employers with a surcharge that was added to the 2017 rates. The cost of the surcharge to repay the loan is 0.6% on the state tax base of \$9,000 (approximately \$54 per employee for 2017). That amount is significantly less than the FUTA tax that would otherwise have been imposed.

Please contact Jackie Komjati at jkomjati@kksg.com with questions regarding KKSG’s unemployment claims and actuarial services

Article by Jackie Komjati

TRUE-UP continued from page 1

You can report your payroll true-up online starting July 1, 2017, at www.bwc.ohio.gov or by calling the BWC at 1-800-644-6292.

After logging on to your BWC e-account, follow these steps:

- From the left side menu, Payroll/Premium, select Payroll True-Up Reports.
- Click the drop-down arrow, click the period you wish to complete, then click next.
- Enter the number of employees and your actual payroll for each manual code, then click next
- If you DO NOT OWE anything or if you have a credit, click Submit and complete the signature page, then click "I Agree," and you are finished. PRINT THE CONFIRMATION PAGE for your records
- If you DO OWE additional premium, the system will prompt you to enter your payment information. Upon completion, be sure to PRINT THE CONFIRMATION PAGE for your records.

Additional information:

Completing the true-up means reporting actual payroll AND paying any additional premium due by the **August 15, 2017** deadline.

Installment schedules have been mailed by the BWC for the new rating year, July 1, 2017-June 30, 2018. The deadline to change the installment schedule **online** was May 15. Any changes in the schedule or the estimated payroll after that date requires you call the BWC (800-644-6292), or call KKSG for assistance. Installment options are: Monthly, Bi-Monthly, Quarterly, Semi-Annual, or Annual. **No matter which option you choose, the 1st installment will be due by July 3.**

Do not rely on the BWC invoice for premium installment due dates! The invoice will show "premium installment" with the correct due date once, however, subsequent invoices will show the installment due as "prior balance" with a new due date. This should be disregarded for the installment payment. Always pay installments per the schedule sent out by the BWC.

Article by Christine Penwell

Please be sure to contact your local KKSG office if you have any questions with this process.



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BWC Tid-Bits

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Attention SI Employers: Toll-Free Fax Numbers Discontinued

The Ohio Bureau of Workers' Compensation recently announced that they were discontinuing the toll-free fax numbers at their customer service offices. In that notice, they also asked self-insured employers to remind medical providers (including emergency rooms and urgent care centers) and the legal community to file self-insured claims directly with the self-insured employer, not the BWC.

Injured workers often are told by medical providers that they need a BWC claim number in order to be treated. This reminder from the BWC confirms the fact that this is not the case. The BWC does not want to be involved with uncontested medical-only claims. They want self-insured employers to handle those claims directly including not assigning a BWC claim number to those claims.

If you hear from an injured worker he or she needs a claim number, please ask the worker to refer their provider to your KKSG account executive. We will contact the provider and work with them to provide timely treatment for your employees.

A final reminder: please send any claim-related correspondence directly to your KKSG account executive. When we are aware of everything happening in a claim, it allows KKSG to provide the best service possible to our clients.

Article by Vicki Smigelski

State Fund Premium Audits

BWC audits are conducted to ensure wages are reported to the proper manual classification. The audit may include a tour of your facility to confirm the correct manual assignments. The BWC will also compare the reported BWC wages against what is reported on your federal and state forms. Most BWC audits are random, but can be prompted by a significant change in your business operations. The audit period will be based on the most recent, completed, policy year. The BWC can opt to go back an additional year. We have requested this in situations where the findings indicate doing so will result in a premium refund for our client. Be sure to inform KKSG of any BWC audit notification. We will assist with the pre-audit questionnaire and also be in attendance for the audit.

Article by Sherri Scott

Early Payment Discount

Private employers who pay their total annual estimated premium by July 3, 2017, will receive a 2% discount. This must be done online. The total premium must be paid in full. Once processed, the discount will be credited to your account. You can take advantage of this discount regardless of which installment schedule you have set up.

What Employers Should Know About Light Duty Job Offers

Having an employee receiving temporary total disability compensation due to his or her work-related injury can be very costly to Ohio employers. Offering a light-duty position can be an effective way to get an employee back to work while he or she is recovering, thereby diminishing some of the costs.

A light-duty job offer must be made in good faith, and certain criteria must be met for it to be considered a valid offer by the BWC and the Industrial Commission. The injured worker needs to sign the offer, and a copy should be forwarded to the BWC.

Article by Terri Thompson

The light-duty job offer should consist of the following:

- The Medco-14 Workability Form or other workability documentation indicating that the injured worker can return in a light-duty position needs to be referenced
- Report to work date
- Rate of pay
- Hours per week
- Personnel /management to report to
- Detailed job description

Light-duty job offers should be sent to the injured worker by certified mail so there is confirmation that the letter was received. This is especially important if proof is needed to show a refusal of a light-duty job offer, even though the injured worker was notified of light-duty availability.

If you have any questions, please contact your Account Executive for further details.

Important Dates To Remember

INFORMATION FROM BWC WEBSITE OHIOBWC.GOV



Private Employers—June 1, 2017, through December 31, 2017

June 2017

- 30- Deadline for safety council participation requirements
- 30- Deadline for ISSP loss prevention activities and ISSP on-site consultation survey, SH-29

July 2017

- 01- Policy year starts
- 01- Publishing of new rates
- 01- Program year starts for BWC programs: DFSP, Deductible, Individual retro, Group rating, Group retro, OCP, ISSP, .99 EM Construction Cap, EM Cap, TWB
- 01- PY 2016 payroll true-up notice sent (approx. date)
- 03- 2% Early Payment Discount due date
- 03- 1st premium installment due
- 17- Last day to submit C-240 (settlement)
- 31- .99 EM construction cap deadline to opt out or submission of the safety management self-assessment (SH-26)
- 31- Safety Council enrollment deadline
- 31- DFSP accident analysis training deadline for 7/1/17 program start date initial year only. New supervisors have 60 days from hire date to complete
- 31- DFSP and ISSP online safety mgmt. self-assessment (SH-26) deadline for 7/1/17 start date

August, 2017

- 15- PY 2016 payroll true-up report due
- 30- DFSP action plan (DFSP-5) deadline (advanced level only) for 7/1/17 program start date
- 31- Self-Insured assessment payment due—second half

September, 2017

- 15- Individual-retro rating statements mailed from previous policy year (approx. date)
- 30- Snapshot date for experience calculation

November, 2017

- 20- Group experience rating application deadline

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Public Employers—July 1, 2017, through December 31, 2017

July, 2017

- 29- Group-Retrospective-rating, Deductible, Retro rating, and OCP application deadline for 1/1/17 start date
- 31- Safety Council enrollment deadline

August, 2017

- 31- Self-insured assessment payment due—second half

September, 2017

- 29- DFSP annual report due for 1/1/17 program start date
- 29- EM cap and OCP requirement deadline

October, 2017

- 31- Notice of estimated annual premium mailed for PY 2018

November, 2017

- 15- Deadline for deferred payment option for PY 2018
- 15- Last day employer can change installment plan for PY 2018
- 30- DFSP, ISSP, and TWB application deadline for 1/1/18 start date

December, 2017

- 01- Last day for retro settlements (close-out year for 10-year annual evaluation)
- 31- Deadline for ISSP loss prevention activities and ISSP on-site consultation survey, SH-29