



## October 2018 Newsletter

*"Efficiency is doing things right; effectiveness is doing the right things."*  
Peter Drucker

### Upcoming 2019 Group Rating Programs Deadlines

2019 Traditional Group Rating and Retro Group Rating offers are being sent out to employers. Some employers are eligible for **both programs** (we refer to this as "dual eligibility".) We're eager to discuss these options with you, as each year there may be a different mix of cost-saving strategies that work best for your organization. The enrollment deadline for the 7/1/19 Rate Year is November 16, 2018 for Traditional Group Rating, and January 25, 2019 for Group Retro Rating. **There is still time to apply.** Contact your CareWorksComp program manager before October 23, 2018 to apply.

### Is your hardest working and most productive employee your highest risk liability?

The safety team at RiskControl360 has a tremendous amount of expertise with working with organizations to identify risk exposure and provide solutions that meet your specific needs. If you would like to find out more about the RiskControl360 approach and solutions, contact your CareWorksComp program manager.

### Reviewing Unemployment Tax Options to Reduce Costs

Unemployment tax season is fast approaching and we want to make sure you know your options for reducing costs. Are you eligible for common/joint tax rating? Last year, just this one component of our Claims and Tax Management Service reduced our customers' annual unemployment costs by as much as 10%. Allow CareWorksComp to save you time and money. To request a tax analysis, or to learn more about different tax options and how our claims service can benefit you, contact your CareWorksComp program manager.

### Third Party Administrator (TPA) and Managed Care Organization (MCO): What's the Difference?

Many employers are confused about the different responsibilities between Third Party Administrators (TPAs) and Managed Care Organizations (MCOs). Both play a vital role in mitigating cost and returning injured workers to work as soon as medically possible.

First, the Ohio Bureau of Worker's Compensation (BWC) requires that all employers have an MCO and there is no direct cost to the employer for their services. MCOs are responsible for managing and monitoring the medical portion of workers compensation claims including maintaining a medical provider network, submitting First Reports of Injury documentation to BWC, monitoring medical costs and medical bill payment, ensuring proper utilization of medical services and monitoring medical needs and level of care. They are also charged with helping to insure injured workers return to work as soon as medically possible by helping to facilitate return-to-work programs and vocational services in coordination with your TPA. As we all know, the sooner an injured worker returns to work, the better for all concerned.

While MCOs are impartial parties to the claim focusing on medical management, TPA's responsibilities are specifically focused on reducing the administrative and financial burden of the workers' compensation system on the employer community. Their responsibilities include managing employers' workers' compensation programs and providing them with cost control strategies and programs to directly reduce their workers' compensation costs. Employers pay service fees directly to TPAs for their assistance with claim administration, claim appeals, consultation / advice and assistance on cost control strategies for lost time claims, monitoring experience claim costs and representing employers at Industrial Commission hearings. In addition, TPAs provide rate analysis and financial impact studies to help employers make informed decisions. One of the most important functions of a TPA is the expertise and ability to provide employers the opportunity to reduce their workers' compensation premiums through group rate discount and refund programs. Quality TPAs also provide client education, workshops and seminars to increase employer knowledge and to help them meet BWC training requirements.

We all have a lot to do in the remaining months of 2018, and I do hope you will get in touch if there is anything I can do to help you accomplish your risk management goals.

Contact your CareWorksComp program manager to learn more.

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