

OHIO BUREAU OF WORKERS' COMPENSATION

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Disclaimer:

**This presentation is not meant to offend
any profession, persons or businesses**

ABOUT CHRISTINE WILLIAMS....

- ◉ Employed by BWC since May, 1993 I was recruited to be an Employer Services Specialist, In 1995 I became the Business Consultant.
- ◉ Prior to working at BWC I was an underwriter and field engineer for Factory Mutual International, and a nuclear design engineer for Westinghouse Atomic.
- ◉ I am an employer representative, so my job is to assist the employers in Ashtabula, Trumbull, Mahoning, and Columbiana County with any BWC issues that arise.
- ◉ A graduate of Youngstown State University with a BE in Chemical Engineering, a certification in Nuclear Engineering, and Masters in Finance and Economics.

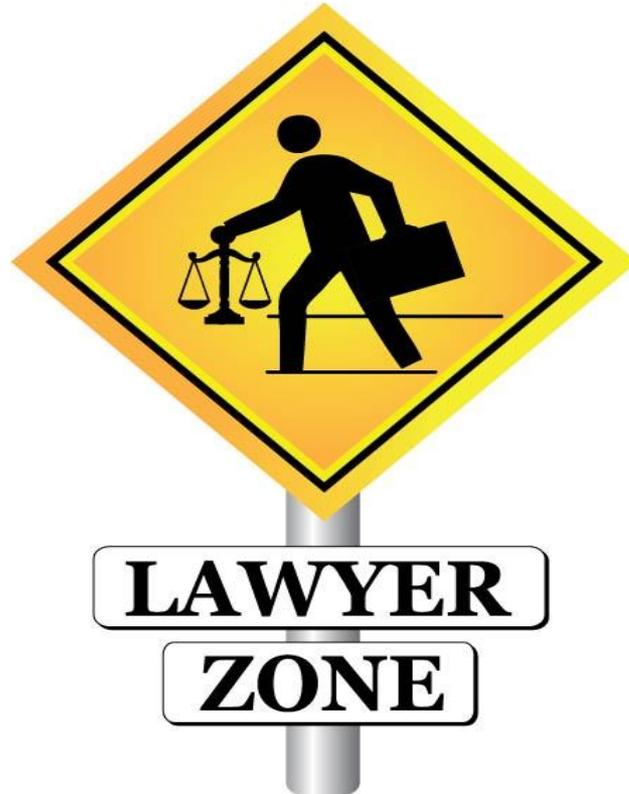
WHAT'S NEW?

- ◉ Another Billion Back, to be paid to eligible employers in the state insurance fund, 100% of 2019 premium starting in October, 2020.
- ◉ A second delivery of masks, free of charge, 5 masks per person, based on employee count provided by Department of Job and Family Services.
- ◉ First delivery of masks totaled over 20 million masks, paid for by BWC no impact of premium (\$ 1 per mask).



....Why some workers are on workers' compensation so long

#10 - LAWYER UP!



Want to stay on TT a little longer? Even if an IW case is clear as black and white, “Lawyer Up!”

They will appeal every ruling good and bad.

#9 - THE YOUNGSTOWN INDUSTRIAL COMMISSION IS MY FRIEND



Dialogue between DHO and Injured Worker:

DHO: Mr. Lazy As, are you hurting?

Mr. Lazy As: Yes sir.

DHO: OK, TT for the next 12 months for you! You poor thing!

#8 - EXTRA VACATION TIME



Vacation Days Left from Employer *4* days
Vacation next week in Florida is *10* days

You know you have a vacation coming up next week with your family. You only have 4 days vacation left for the year. I know! Getting injured will buy me those extra days!

#7 - WORKER'S COMP IS THE NEW OBAMACARE



I have a job that has healthcare. I don't like the job but I need healthcare. I know! A shoulder injury should be good for 3-4 years of free healthcare.

#6 - DUMB LIKE A FOX

This is true especially with “Chronic Offenders” or “Repeat Offenders”

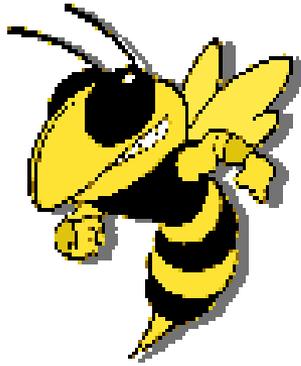
Did you ever notice how educated repeat offenders are with worker’s comp? They know when an employer needs to sign off or approve. They know the form numbers.

“Oh yeah, I have my new Medco-14 for you. I’m off another 4 weeks.”

Huh? Really?



#5 - BEE STINGS = POISONOUS VENOM



Bee stings can be very bad especially when you are allergic and is a matter of life and death.

But what if you are a landscaper and this is part of your job and you know you are not allergic? It's not so bad until you have repeated stings during the course of the summer and report them as claims and seek medical treatment. Time for reassignment.

#4 - WORK PLACE HAZARDOUS CONDITIONS



What makes for a hazardous work environment?

Scenario: IW comes to the HR department and requests to file a WC claim. He states he has to have his gall bladder out. As a truck driver he only gets to eat fast food on the road which caused his gall bladder to go bad and wants it turned as a claim.

#3 - HOW MUCH CAN I GET?!



When does an honest to goodness, badly injured worker turn into a “lets see how much I can get worker?”

A badly injured worker with a deforming foot injury starts out as just a bad, feel sorry for the worker claim. The employer, employees do everything to accommodate the IW with the claim and expenses. Oh yeah, it was a 3rd party injury and a law suit. Can you say “Subrogation”?

#2 - TBD

Because being honest doesn't pay enough...

...AND THE #1 REASON WHY
SOME WORKERS ARE ON
WORKER'S COMP TOO LONG
IS....

...BECAUSE THEY CAN!!!



Some days you know you've done everything you can possibly do on a claim. You know you're not going to win this one. It's not going to get any better. Call your MCO, TPA, BWC rep and ask them why? Why? WHY?????

They will all tell you the same thing...

“Because They Can!!!”

THANK YOU!

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