



## 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 8, 2018 for Traditional Group Rating, and January 24, 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?**

Understanding Ohio Workers' Compensation is not always easy. It's critical to know who handles what and who to call when. Understanding the roles of a Managed Care Organization (MCO) and a Third Party Administrator (TPA) will not only help return your injured workers back to health, work and productivity, but also lower your workers' compensation bottom line.

### **CareWorks of Ohio, MCO**

Your MCO is responsible for the medical management of a workplace injury. This includes collecting initial injury reports, management and authorization of medical treatment, medical review and bill payment, and return-to-work services. As a state-fund employer, you are required to select an MCO at no cost to you. An employer may only change its selection of MCO during the BWC MCO Open Enrollment Period, once every two years. CareWorks of Ohio medially manages nearly one-third of all workplace injury claims filed in the state and is the most selected MCO in Ohio.

**CareWorksComp, TPA**

Your TPA is your advocate, responsible for the administration and associated cost of a workplace injury. This includes the impact of workers' compensation costs, providing claims administration and investigation, risk management, premium projections, group and retrospective rating programs, and hearing representation. As a strategic partner, CareWorksComp will identify all the areas of opportunity for improvements and how to best achieve an optimal return on your investment. They are the largest workers' compensation and risk management consulting company in Ohio, providing the highest possible discounts and refunds available.

**Contact your CareWorksComp Program Manager to learn more.**

**Amber Hart**

**740.602.9599**

**[Amber.Hart@careworkscomp.com](mailto:Amber.Hart@careworkscomp.com)**