



February Newsletter

“There are no limits to what you can accomplish, except the limits you place on your own thinking”
~Brian Tracy



New Ohio BWC Administrator: Stephanie B. McCloud

Governor Mike DeWine has nominated Stephanie B. McCloud administrator/CEO of the Ohio Bureau of Workers' Compensation. Administrator McCloud is a seasoned workers' comp professional who cares passionately about BWC and its mission. She is a former BWC staff attorney and has a strong legal resumé, including as principal of a small business in Reynoldsburg. After beginning her career at BWC, she served as legal counsel to both former Governor George Voinovich and the Ohio Department of Transportation. She later joined the office of former Attorney General Jim Petro, first as senior deputy attorney general before advancing to chief counsel. She is also a former Truro Township Trustee and active community leader. Stephanie is a graduate of Capital University Law School and Ohio University, where she earned a journalism degree and studied political science in graduate school.

Register now for 2019 Ohio Safety Congress & Expo (OSC19)!

Registration for the 2019 Ohio Safety Congress & Expo (OSC19) is now open! OSC is the largest regional safety and health conference in the U.S. and will run March 6-8 at the Greater Columbus Convention Center. Hundreds of educational sessions, dozens of speakers, and live demonstrations will help you build a better safety culture at your company or organization. Experts from around the country will cover topics such as injury and illness prevention, rehabilitation, return-to-work and cost savings. An expo marketplace will also host more than 200 exhibitors. Attendance is free for Ohio employers and their employees. Registration and course listings are available at ohiosafetycongress.com. Stop by our CareWorksComp booth and say hello!



BWC Premium Installments:

The next BWC Premium Installment is due February 21, 2019 if you pay Monthly or Bi-Monthly premium installments.

Good news: "Better You, Better Ohio!" Program expanded

The "Better You! Better Ohio!" office of the Ohio BWC has expanded this program to include all injured workers regardless of comorbidity status and any employer less than 150 employees. The BWC's goal is to support the Total Worker Health concept. Anything an employer can do to support a healthy workforce benefits both employees and the company. The On-Site Screening Events can be scheduled by going to the "Better You, Better Ohio!" website at: [Better You, Better Ohio! webpage](#)

Need help with your OSHA Log?

Between February 1st and April 30th, 2019, all employers covered by the recordkeeping regulation must post a hard copy of their 2018 OSHA 300A Summary in a common area of their workplace so that employees can readily access and observe it. CareWorksComp and York have an OSHA Log Submission Service that is available to our clients. Please see the attached flyer for more information or contact John Valentine at 814.701.1834 or john.valentine@yorkrisk.com

OSHA Penalties Adjusting in 2019

OSHA's civil penalties for violations of workplace safety and health standards will increase in 2019 to adjust for inflation. The adjusted maximum penalty amounts will take effect upon publication in the [Federal Register](#). New penalties for willful and repeat violations will be \$132,598 per violation; serious, other-than-serious, and posting requirements are \$13,260 per violation; and failure to abate violations are \$13,260 per day beyond the abatement date.

The Dangers of Lapsed BWC Coverage

It is very important for employers to understand the importance of timely premium payments. If BWC does not receive an employer's premium on time, the BWC places their account in a lapsed status. Lapsed coverage can be a very costly mistake for numerous reasons:

- Employer liability... If a claim occurs while coverage is lapsed the injured worker can either sue the employer for damages and expenses related to the injury or file a claim through BWC. If BWC allows the claim the employer must reimburse BWC for the total lifetime cost of the claim.
- Penalty assessments... BWC assesses penalties for late premium payments and lapses.
- Ineligibility for group rating programs... An employer with cumulative lapses in coverage in excess of 40 days during the policy year will be ineligible for group rating programs for the next policy year.
- Ineligibility for other BWC rating programs... Cumulative lapses in coverage in excess of 40 days within the preceding 12 months can result in the employer being ineligible for the Lapse Free Rebate, Drug Free Safety Program, One Claim Program and EM Cap Program.