

IMPROVING OHIO'S WORKERS' COMPENSATION SYSTEM

SAFETY



The best insurance policy is the one that is never used

The agency has an obligation to reduce claims and help ensure safe work environments. Under current law, safety audits are only performed at the request of the employer.

Solution: Create standards for safety programs by tasking the agency with studying the issue and implementing a process to incentivize employers to reduce claims through participation in safety programs.

HEALTH CARE



Injured workers must have adequate, appropriate and focused care

The problem is not a lack of providers. Rather, there is a lack of providers who actively accept workers' compensation payments.

Solution: Task the agency with establishing network adequacy standards to ensure employee-driven care is available in every part of the state.

These provisions have been included in HB 49, the biennial budget

REHABILITATION



Every injured worker deserves a support system in place to achieve the goal of returning to work

By establishing a return-to-work plan for every injured employee, the agency will make revisions and determine compliance as needed in the worker's rehabilitation process.

Solution: The injured worker's plan will focus on getting the injured employee back to work, whether that be full-time, part-time, or in a different position through retraining or reeducation.

EXTENDED BENEFITS



Extended benefits must be appropriately allocated to injured workers

Workers' compensation benefits are not intended to be a retirement plan.

Solution: Beginning at retirement, this legislation pays 10% of PTD workers' wage loss benefit for each full year short of retirement, up to 100%. (i.e. 55 years old = 100%, 56 = 90%, 57 = 80%, 64 = 10%)

DEATH BENEFITS



Families of the deceased should still be able to set themselves up for success in the wake of tragedy

Every employer's priority should be safety, but a plan must be in place so families are able to overcome the initial financial burden of losing a loved one.

Solution: In the event of employee death, a \$35K lump sum for the family and \$5K scholarship per year for four years will be offered to eligible dependents.

