



# Grow Ohio Incentive

New employers entering the state of Ohio have the opportunity to select a premium discount option to be applied to their annual workers' compensation premium.

## PROGRAM OVERVIEW

In order to help spur job creation in the state of Ohio, the Bureau of Workers' Compensation (BWC) created Grow Ohio which offers new employers one of the following premium discount options:

### 1. Join a Group Rating program and receive a premium discount effective on the first day of coverage

In the past, new employers had to wait until the next policy year to apply for Group Rating. Grow Ohio gives an employer the option to apply immediately and upon acceptance, receive a premium discount possibly up to 53%, which is the current maximum allowable discount by BWC. In order to participate in Group Rating, a sponsoring organization must be selected, and any fees/dues for participation would be separate from premium payment due to BWC. To enroll in this option, an Employer Statement for Group Experience Rating (AC-26) form must be completed and filed through the sponsoring organization or their designated third party administrator (TPA).

### 2. Select an automatic 25% discount

All eligible new employers will receive a 25% discount on their workers' compensation premium unless they choose to participate in a Group Rating program or a BWC program that is not compatible with Grow Ohio. Employers only paying the \$50.00 administrative fee will **not** receive a discount.

Private employers will have the 25% discount applied for the payroll period in which coverage becomes effective and the next four consecutive payroll periods as long as the employer maintains eligibility. Public employer taxing districts will have the 25% discount applied for the partial year that coverage becomes active, and then the next two consecutive years.

A new employer is defined as a new business entity or an out-of-state business that creates one or more jobs in Ohio on or after July 1, 2011. The following are **not** eligible for the program: professional employer organizations, self-insured employers and employers transferring experience.

## MAINTAINING ELIGIBILITY

To maintain eligibility for the 25% Grow Ohio discount, one of the following must be completed, as well as acknowledging that the introduction to the Division of Safety & Hygiene offerings has been read on the BWC website:

- An online safety assessment, including providing any follow-up information that may be requested by the Division of Safety & Hygiene.
- At least two hours of safety training offered by BWC's Division of Safety & Hygiene. Employers may complete the course work at any BWC training location or online through the BWC's Learning Center.
- The Safety Management Self-Assessment (SH-26 form).

Employers must complete the eligibility requirements before the end of the first full reporting period after acceptance into the program.

An employer may participate in the Grow Ohio discount program for up to 3 years (the initial rating year and the two consecutive policy years thereafter). To be eligible to continue in the Grow Ohio program beyond the initial policy year, an employer must be in good standing with the BWC:

- Current on any and all premium payments, administrative costs, assessments, fines or amounts owed to the BWC
- Current on all prospective billing true-up filings and payments
- No cumulative lapses in coverage in excess of 40 days within the 12 months preceding the application deadline

## COMPATIBILITY WITH OTHER BWC PROGRAMS

While participating in the Grow Ohio program, employers **can** participate in the following programs:

- \$15k Medical Only
- Drug Free Safety Program
- Go Green
- Industry Specific Safety Program
- Lapse Free
- Safety Council
- Small Deductible
- Transitional Work Bonus Program