



## One Claim Program

Discount on premium for previously group-rated employers with limited claim losses that are not eligible for a group rating program in the upcoming policy year due to one significant claim.

### PROGRAM OVERVIEW

An incentive program that allows employers with only one significant claim in the green year and no more than three medical only claims in the experience period to receive a discount off base rates.

### PROGRAM DISCOUNT

The Ohio Bureau of Workers' Compensation (BWC) will credit an employer that meets all criteria according to the following discount schedule based on first year of program eligibility:

Discount within 4 year eligibility period	
First Year	20%
Second Year	15%
Third Year	10%
Fourth Year	5%
Fifth Year	5% (if applicable)

NOTE: If an employer participating in the One Claim Program would have a lower experience modifier under the 100% EM Cap Program, BWC will apply the 100% cap to the employer's EM in place of the One Claim Program discount.

### ELIGIBILITY REQUIREMENTS

- Private or public state funded employer (self-insured employers and state agencies are not eligible).
- Employer must be a participant in a group-rating program at application deadline and will not be renewed for group rating for the upcoming rating year.
- No more than one significant claim entering experience for the first time from the green year; a significant claim is one whose total cost exceeds the expected losses for employer based on size and industry (total limited losses – TLL) for that policy year. Only one significant claim may be designated every four or five years. Once a claim has been designated as the significant claim in initial enrollment, an employer is not permitted to change the claim designated.
- In addition to one significant claim, up to three medical only claims in the experience period may be included with the sum total not exceeding TLL. As medical only claims move out of experience, another may enter so long as employer never has more than four total claims in experience.
- Be current with respect to all payments due to BWC and have no cumulative lapses in workers' compensation coverage in excess of 40 days within 12 months of the application deadline. Must be current on all prospective billing true-up filings and payments as well.





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## PROGRAM PARTICIPATION REQUIREMENTS

- Apply online with BWC to participate in the One Claim Program for each year of the program eligibility period.
- In the first year of program eligibility, the employer shall participate in a 3 hour (half day) classroom-style class with the BWC’s division of Safety & Hygiene.
- In subsequent years of participation, the employer shall complete 3 hours of online training prescribed by BWC’s division of Safety & Hygiene.
- Not allow total cost of three medical only claims to exceed employer’s total limited losses (TLL) for each policy year.
- Remain current on any premiums, assessments or other monies due BWC.

## APPLICATION DEADLINES

Employers must submit an application online through the BWC’s website for the One Claim Program (OCP-1). Initial and ongoing eligibility is determined by BWC’s analysis of claims activity during a specified experience period.

	Enrollment Deadline	Program Coverage Period	Safety Training Completion
Private Employer	Last business day of January prior to the policy year	July 1- June 30	March 31 (of program coverage period)
Public Employer	Last business day of July prior to the policy year	January 1 - December 31	September 30 (of program coverage period)

## COMPATIBILITY WITH OTHER BWC PROGRAMS

While participating in the One Claim Program, employers can participate in the following programs:

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