



# Self-Insurance Ohio



Privilege granted by the Ohio Bureau of Workers' Compensation to administer own workers' compensation claims and to pay benefits directly to injured workers and service providers.

## Sedgwick's Program Overview

Employer is granted the authority to administer their own workers' compensation claims and agree to abide by the rules and regulations of the Ohio Bureau of Workers' Compensation (BWC) and the Industrial Commission of Ohio (IC) to provide accurate and timely benefits to their injured employees and service providers. The employer does not pay workers' compensation premiums into the state insurance fund.

## Qualifications to become a Self-Insuring Employer

- Ability to administer workers' compensation insurance
- Two years experience with the state insurance fund
- BWC approved medical management plan
- Demonstrate strong financial stability

## Application Process

An employer wishing to pursue the privilege of self-insurance should complete an Initial Application by Employer for Authority to Pay Compensation, etc Directly (SI-6). The application must include:

- All financial records, documents and data necessary to provide full financial disclosure (as audited by a certified public accountant) for the last 5 years.
- Secretary of State papers providing proof of registration to do business in Ohio
- Permanent Authorization (AC-2)
- Self-Insure Buyout form (SI-16)
- Contract of Guaranty (SI-38)
- Claims Reimbursement Fund Election
- Medical Management criteria for self-insurance

All applications should be submitted to the BWC with supporting documentation 90 days in advance of the desired effective date of self-insurance. Sedgwick will assist your organization in preparing the application for self-insurance. If approved, a new policy number will be assigned to be used for all future correspondence.



Sedgwick has the privilege of providing self-insured claims administration for nearly 200 Ohio employers (over 400 employer locations). We complement our core claims administration services with a comprehensive package of ancillary services, all designed to work harder to produce bottom-line results and savings for our clients.

## Managed Care / Bill Review

- Own managed care organization
- Nurse case management services (TCM, UR, etc.)
- PPO networks and out-of-network bill review
- Insourced medical bill review
- Pharmacy benefit management program

## Cost Control

- Preferred vendor list
- Medicare Set-Asides insourced
- MMSEA/SCHIP Reporting included
- Hearing representatives to attend hearings
- Loss control services

## Stability and Commitment

- Strong financial resources
- Stable claims management
- 7 different Ohio offices
- Over 1,300 Ohio colleagues

## Quality Assurance

- SOC1/SAS70 Type II audit report
- Defined client service instructions
- Internal/external audits
- Onsite account visits
- BWC pre-audit and audit attendance

## Core Products

- Worker's Compensation
- Unemployment Compensation
- FMLA/Disability Administration
- Auto/General Liability
- Medical Professional Liability
- Medical Product Liability
- Financial and Warranty Services