

National Association of Benefits and Insurance Professionals

Ohio Chapter



Cost containment matters -

Here's why

As most employers know, the financial and emotional impact of a work-related employee injury can be significant. While the primary goal is to ensure the injured worker receives appropriate care, minimizing the costs associated with the accident should also be a focus for employers.

In Ohio, there are three primary cost containment options for employers – Settlement, Handicap Reimbursement and Subrogation/No Fault Motor Vehicle Accident (MVA). Sedgwick is the industry leader in successfully employing these options.

Significant premium savings is available to employers through these cost containment initiatives; however, the injured employee does not see a reduction in their benefits when the cost containment options are utilized. We utilize leading measures and predictive cost containment to help Ohio employers contain costs and lower

premiums. When a claim occurs, Sedgwick is ready to apply cost containment strategies to quickly resolve the claim, resulting in cost savings for the employer.

Sedgwick has a dedicated cost containment team that solely focuses on achieving significant cost savings for our clients through Settlements, Handicap Reimbursements and Subrogation/MVA. Our efforts have resulted in massive cost reductions for not only the individual employer, but for all employers participating in group retrospective rating.

Two recent success stories by the Sedgwick cost containment team resulted in savings of close to \$1 million. In one case, Sedgwick was able to secure a 100% write off through subrogation/MVA on a maximum value claim, impacting a group retro program, with reserves set at over \$1 million. Not only does this victory result in premium savings for our client but it also means the refund potential for that group retro program just increased by at least \$500,000.

The second case involved a death claim with close to \$300,000 in costs. Our cost containment team was able to secure a 100% handicap reimbursement, once again resulting in savings for our client and a refund potential for the group retro program of close to \$300,000.

Sedgwick is honored to partner with all of our clients on successfully managing their workers' compensation programs. Our early, proactive cost containment strategies will continue to be an ongoing priority toward achieving the best outcomes for our clients and their injured workers.

If you have any questions, contact our Sedgwick program manager, Robert Nicoll, at (330)418-1824 or robert.nicoll@sedgwick.com.

OSHA & PERRP Recordkeeping

OSHA and PERRP recordkeeping logs, summary and online reporting are due soon, if you are required to do so.

Recordkeeping may seem like a daunting task, but it can be simplified by breaking it down into the following steps:

- Private employers must determine if they're exempt from keeping the OSHA Log. All public employers must maintain the PERRP log.
- Download the Recordkeeping forms and instructions and log all injuries for the calendar year that fall under the criteria of 'recordable'. Not all injury claims will be recordable.
- Submit your summary information annually unless your organization is exempt.

Now, let's take a look at each step in a little more detail.

Exemptions

OSHA - There are two exemptions from keeping the OSHA 300 Log.

- Companies with 10 or fewer employees at all times during the calendar year. The only exception to this is if you are specifically requested by OSHA, the Bureau of Labor Statistics (BLS) or another agency to keep a log. If you receive a request, do not ignore it.
- The other exemption is for establishments classified in certain low-hazard industries. You will need your NAICS number and check it against the list of “Partially Exempt Industries” at: <https://www.osha.gov/recordkeeping/presentations/exempttable>.

PERRP - There are no exemptions for public employers for keeping and maintaining the PERRP Log. All public employers are required to keep the Log.

***Remember whether you are a private or public employer you must report to OSHA or PERRP**, as applicable, any workplace incident that results in a fatality, in-patient hospitalization, amputation or loss of an eye.

Reporting Links

- OSHA REPORTING LINK - [Severe Injury Reporting](#)
- PERRP REPORTING LINK – [Severe Injury Reporting](#)

Recordkeeping Logs and Summary Forms

OSHA - If you are required to keep the log, download the Recordkeeping Forms and instructions by clicking on the link: <https://www.osha.gov/sites/default/files/OSHA-RK-Forms-Package.pdf>.

PERRP – Download the recordkeeping instructions by clicking on the link: <https://www.bwc.ohio.gov/downloads/blankpdf/PERRPrecordkeepingforms.pdf>. The log can be downloaded from: <https://www.bwc.ohio.gov/downloads/blankpdf/perrprecordkeepingpackage.xls>.

When your PERRP or OSHA log is complete for the 2022 calendar you will need to have the summary form signed and posted in a conspicuous place for employees to see. Summaries must be posted from February 1st through April 30th

***Remember only post the PERRP 300AP Summary or the OSHA 300A Summary and not the injury log.**

Online Submission

The final step in the process is to determine if you must file online.

OSHA - To determine if your organization is required to do so, review the information on OSHA’s Injury Tracking Application (ITA) by going to: <https://www.osha.gov/injuryreporting/> and clicking on the “**Who is covered by this reporting requirement?**” box towards the bottom of the page. If your establishment is required to submit online, then you must create a secure account at: login.gov. Once you have successfully set up an account, then you can submit your OSHA 300A Summary information. The online submission is a fairly straight forward process, just be

sure to have your NAICS number, average number of employees and total work hours entered on your OSHA 300A Summary report.

PERRP –All public employers are required to submit to the BWC except those with five or fewer employees and that also have had no recordable injuries in the calendar year. PERRP 300AP Summary form information is submitted through the Ohio BWC link found here: <https://www.bwc.ohio.gov/employer/forms/InjuryIllnessSummary/default.aspx>.

For more information, please contact Sedgwick's Andy Sawan at 330.819.4728 or andrew.sawan@sedgwick.com or Craig Lanken at 330.472.1656 or craig.lanken@sedgwick.com

Ohio Association of Health Underwriters

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