



Premium installment & true-up reporting for private employers

Employers must pay premiums timely to the Ohio Bureau of Workers' Compensation (BWC) to receive and maintain workers' compensation coverage.

Through the year, employers have been making premium installment payments based on estimated payroll. As we near the conclusion of the 2022 policy year (July 1, 2022 through June 30, 2023), BWC will be requiring all employers to reconcile ("true-up") the payroll that was used to estimate their premium with their actual payroll for the policy year.

Important reminders

BWC mailed 2023 estimated annual premium notices along with your installment schedule around May 1, 2023.

- If you expect your payroll to change during the 2023 rating year from the estimate provided, you can call BWC at 800-644-6292 and request a change to your payroll and installment schedule.
- Failure to make installment payments based on the installment schedule can result in lapses in coverage, therefore make sure installment payments are paid by the due dates as noted on the installment schedule. The first installment payment will be due by mid/late June 2023.

- If you pay your full 2023 premium by the June installment due date, you can earn a 2% Early Payment Discount. There is no need to switch to an annual installment, but the premium must be paid in full by the due date. BWC will issue the 2% refund the following month.

BWC will mail notices regarding the July 1, 2022 through June 30, 2023 true-up around July 1, 2023.

True-up reporting and payment is due by August 15, 2023.

- Failure to true-up and pay any additional premium will result in your policy being removed from all discount and rebate programs and it will remain ineligible for discounts and rebate in future years.

If you have any questions regarding premium installments or the true-up process, contact our Sedgwick program manager, Bob Nicoll at 330-418-1824 or robert.nicoll@sedgwick.com.

OSHA's National Emphasis Program

Fall Protection

On May 1, 2023, the Occupational Safety and Health Administration (OSHA) announced it began a National Emphasis Program (NEP) designed to prevent falls (<https://www.osha.gov/news/newsreleases/national/05012023>). Falls are among the most common causes of serious work-related injuries and deaths. According to OSHA and the Bureau of Labor Statistics (BLS), since 2014 there have been a total of 12,049 fatal workplace injuries due to falls. Of those 12,049 fatalities, 5,369 were "Fatal falls to lower levels" and 6,680 were due to "Slips, trips and falls." These injuries and fatalities are preventable, a National Emphasis Program is necessary to ensure these hazards are being addressed. In fact, year after year, both Fall Protection – General Requirements (29 CFR 1926.501) and Fall Protection – Training Requirements (29 CFR 1926.503) are among OSHA's Top 10 Violations.

This NEP will establish guidelines for OSHA compliance and safety officers to initiate inspections under the scope of the NEP whenever they observe someone working at heights. This may occur during an inspector's normal workday travel while enroute to, from or during other OSHA inspections. As with all NEP's, OSHA will have a 90-day outreach program for the industry to focus on educating employers about effective ways to keep employees safe. Although this NEP is geared toward the construction industry, general industry and agriculture will be targeted as well.

Employers, according to OSHA, are required to keep a safe workplace for their employees by:

1. Providing working conditions that are that are free of known hazards,
2. Ensuring work areas and floors are clean and dry, as far as possible,
3. Selecting and providing required personal protective equipment at no cost to workers, and
4. Training workers about hazards in languages they understand.

In addition, employers should follow the guidelines below to prevent falls and help minimize inspections

1. Ensure every floor hole into which a worker can accidentally walk is properly guarded. Using a railing and a toe board or a floor hole cover are acceptable means.

2. If there are open sided platforms, floors or runways, provide a guard rail and toe-board around them.
3. Regardless of height, if a worker can fall into or onto dangerous machines or equipment (such as a vat of acid or a conveyor belt) employers must provide guardrails and toe-boards to prevent workers from falling and getting injured.
4. Evaluate all other jobs that require fall protection that include safety harness and line, safety nets, stair railing and handrails.

As you can see, OSHA is taking injuries and fatalities due to falls, very seriously. They will be increasing inspections and enforcement at any time they see employees working at heights. Employers can minimize the impact of these inspections and enforcement activities and protect employees by following fall protection regulations for construction, general industry, and agriculture.

For more information on the National Emphasis Program on Fall Protection, go to the following link <https://www.osha.gov/fall-protection> or to view other National Emphasis Programs implemented by OSHA, go to <https://www.osha.gov/enforcement/directives/nep>. You may also contact Sedgwick's Andy Sawan at 330.819.4728 or andrew.sawan@sedgwick.com

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