

What to Do Before, During and After a Workplace Injury Occurs

BWC basics

If you are injured at work, there are several key things about BWC you need to know before, during and after a workplace accident. This fact sheet provides you with basic information. For more details, we encourage you to speak with your employer or log on to **ohiobwc.com**.

Know your employer's coverage

Ohio's employers are either state fund or self-insured. If you do not know whether your employer is state fund or self-insured, ask your employer. State-fund employers pay an insurance premium to BWC. We then pay compensation benefits directly to the injured worker. Self-insuring employers pay workers' compensation benefits directly to their employees.

Know your MCO

Under BWC's health-care system, managed care organizations (MCOs) manage the medical services in your claim. This includes treatment and surgery approvals, payment of medical bills and rehabilitation referrals. Each state-fund employer has an MCO, while self-insuring employers may have their own managed care systems.

If your employer is state fund, your MCO will work with your doctor to make sure you receive appropriate medical care geared toward return to work. Remember, we cannot pay benefits until we allow your claim. If we allow your claim, your MCO will pay your medical bills. If you lose eight or more days from work due to your injury, we will pay your compensation for lost-time wages.

***If you do not know the name of your MCO:**

- Ask your employer;
- Log on to **ohiobwc.com**, and click on:
- Medical providers;
- Employer/MCO look-up;
- Call **1-800-OHIOBWC**, and listen to the options.

Choose a doctor

If you are hurt on the job, you can see any doctor for your first visit. After that, you have the right to choose any BWC-certified provider to treat your injury. If you choose to be treated by a non-certified provider, except in emergency situations, you may be responsible for payment of medical bills.

Your MCO can help you locate doctors who understand workers' compensation and the best treatments to get you back to work. You can also select a BWC-certified provider in your area by logging on to **ohiobwc.com** and clicking on:

- Medical providers;
- Look-ups;
- BWC-certified Provider look-up.

You also can call your local customer service office, or call **1-800-OHIOBWC**, and follow the prompts.

If you sustain an injury

We understand what a difficult time it can be after sustaining a workplace injury. That's why we want to make sure the workers' compensation process is as simple and smooth for you as possible. Our focus is to facilitate a safe return to work.

Immediately after a workplace injury, you should:

1. Seek medical attention;
2. Tell your employer you have been injured. Ask your employer if you need to fill out an internal accident report;
3. **Tell your doctor or emergency room staff the name of your MCO at the time of service. They need this information to file your claim.**
4. Inform the pharmacist that your prescriptions are for the treatment of an Ohio workers' compensation claim and provide the pharmacist with your Social Security number and date of injury. Provide your BWC claim number if one has been assigned, but it is not required to have your medication bill submitted to BWC.
5. File a workers' compensation claim. If your employer is state fund, ask your doctor or emergency room to file your claim with the MCO, or file it online at **ohiobwc.com**. Your doctor is required to file the claim within 24 hours. You or your employer also can file your claim. If your employer is self-insured, file your workers' compensation claim with your employer.

After you file a claim

You will receive an informational packet, including a BWC identification card. The identification card contains your claim number, the name of your claims services specialist (CSS), his or her phone number, and your MCO's name and phone number. You will be asked for your claim number any time you work with us, your MCO or your doctor.

If you have not received your notification letter and brochure from us within two weeks of your injury, call your local BWC customer service office to verify that your claim was filed before filing a duplicate. For information on your local customer service office, log on to **ohiobwc.com** and click on:

- Injured worker;
- Automatic office locator;
- Type in your ZIP code;
- You can also call **1-800-OHIOBWC**.

The claims process

We are here to help you throughout the claims process. A BWC CSS will call you upon receiving notification of your claim being filed with your MCO.

First steps

- We issue claim number and investigation begins.
- We allow or deny claim.

Allowed claims

- Medical management begins. Injured worker continues treatment from a BWC-certified health-care provider.
- MCO and doctor focus on quality health-care services geared to an early and safe return to work.

Contested issues

- In contested compensation claims, the Industrial Commission of Ohio (IC) hears the dispute.
- In medical disputes, both the MCO and BWC conduct alternative dispute resolution before going to the IC.

If you fill a prescription

Inform your pharmacist your prescription is for treatment of an Ohio workers' compensation claim. Provide the pharmacist with your Social Security number, date of injury and your BWC claim number, if you have received it.

We have contracted with a pharmacy benefit manager (PBM) to process outpatient medication bills at the point-of-service. There are pharmacies that will not ask you to pay for outpatient medications prior to your claim allowance. However, since your claim will not be in an allowed status immediately after your injury, the pharmacy may ask you to pay for the medication initially.

For this reason, ask your physician to prescribe generic drugs and small quantities of drugs to lessen the amount the pharmacy may ask you to pay. Also, do not use a group health insurance plan to pay for your outpatient medications prior to your claim allowance.

Note: Once we allow your claim, the PBM will send you a check at the BWC fee schedule amount. You do not need to do anything further to be reimbursed. Future prescriptions for the treatment of the conditions allowed in your claim will be approved for payment directly to the pharmacy, so you will not have to pay up front again.

When you can return to work

Together, BWC and your MCO will work with your doctor and your employer to help you remain at work, or return to work as quickly and safely as possible. In addition, your employer may provide you with transitional work or light-duty work based on your physician's restrictions while you recover. Transitional work uses real job duties for a specified time period to help you return to the job.

Continuous online service — ohiobwc.com

Information is available 24 hours a day at **ohiobwc.com**. We continually expand our Web site to bring you more online services. If you do not have access to the Internet at your home, visit your local public library to access BWC online. The following online services are available to you:

- Claim filing — You, your employer or your physician can file your claim online and receive a claim number immediately;
- Claims assignment — Find the CSS/customer service office assigned to manage your claim;
- Claim status/diagnosis information—Look up basic information and check the status of a specific claim. Also, you can get answers to some of your most frequently asked questions;
- Claim payment history — View your workers' compensation payment history, pending compensation payment and scheduled compensation payment.

Where can I find more information?

If you have questions about what to do if you're injured at work, log on to **ohiobwc.com**, and click on Injured worker. You can also call **1-800-OHIOBWC**, and follow the prompts.