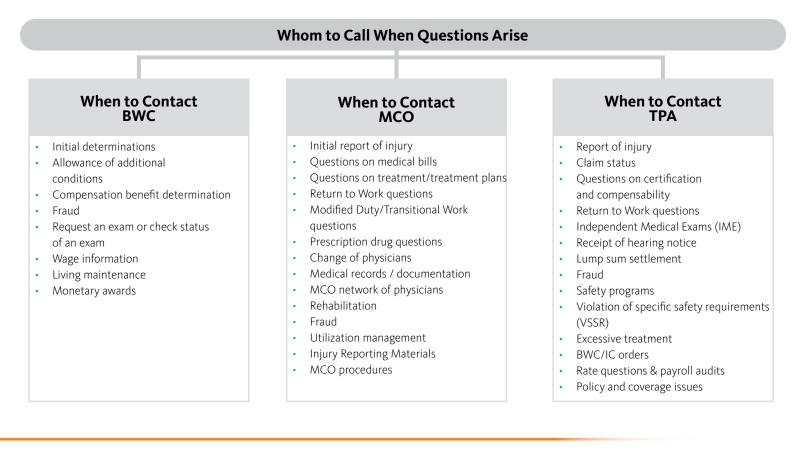


Workers' compensation process

Sedgwick addresses the most frequently asked questions regarding the Ohio workers' compensation process including filing claims, managing claims and utilizing your resources.

Difference between a MCO and a TPA

Third Party Administrators (TPA) are retained by employers to help navigate the Ohio Bureau of Workers' Compensation (BWC) system. A TPA is an advocate for the employer. Managed Care Organizations (MCO) medically manage employees' workers' compensation claims. The MCO monitors the medical treatment of a workers' compensation injury to facilitate recovery and a safe and timely return to work. All new employers must select an MCO within 30 days. If an employer does not choose a MCO, BWC will automatically assign one.





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	Responsibilities	Employer	ТРА	мсо	BWC
Claims Management	First report of injury to the MCO	•			
	Provide injured worker with MCO ID Card	•			
	Claim evaluation			•	•
	Assistance with claim investigation and preparation of claim facts	•	•		•
	Triage by RN for case management needs and case assignment			•	
	Three-to-five point contact to gather initial information		•	•	
	Compensability determination				•
	Assignment of claim number				•
	Claim calculation				•
	Comp / award payment Establish claims management strategies		•	•	•
	Monitor medical costs		•	•	:
	Claim award and reserve auditing		•		
Medical Management	Filing of motions, appeals and protests		•		
	Customize network; identify primary care physicians			•	
	Provider certification				•
	Prior authorization of medical treatment and services			•	
	Referrals for specialists care and second opinions			•	
	Utilization review			•	
	Return to Work • Obtain work restrictions from medical provider		•	•	:
	Assist employer with transitional work options		•	•	
	Coordinate return-to-work program		•	•	
Ž	 Provide needed medical and vocational service 			•	
	Monitor quality and outcomes of medical care			•	
	Peer review, quality assurance, and alternative dispute resolution			•	
Rate Services	Identification and auditing of employers				•
	Business mergers / experience transfers		•		
	Payroll report auditing Manual classification auditing		•		
	Experience rating and premium rate verification		•		
Risk Services	Alternative rating program analysis		•		
	Drug free workplace program analysis and monitoring		•		•
	Safety services: coordination, requirements, compliance, onsite				
	assessments		•		•
Cost Containment	VSSRs		•		
	Wage continuation		•	•	
	Handicap reimbursement		•		
	Transitional work		•	•	
	Pursuit of lump sum settlements Approval of lump sum settlements		•		
	Subrogation		•		
	Rehabilitation referrals (identity vocational needs)		•	•	
	Scheduling independent medical exams (disability issues)		•	•	
	Claim investigation and fraud investigation referrals (SIU)		•		•
	Hearing representation with Industrial Commission and BWC		•		
Customer Service	Industrial Commission hearings (3 levels) Legal counsel referrals				•
	Quality improvement programs		•	•	
	Customer satisfaction surveys Claim activity reports		•		•
	Client visits and account reviews		•	•	
	Education, workshops, seminars		•	•	•
	Newsletters		•	•	

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