

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.

Whom to Call When Questions Arise

When to Contact BWC

- Initial determinations
- Allowance of additional conditions
- Compensation benefit determination
- Fraud
- Request an exam or check status of an exam
- Wage information
- Living maintenance
- Monetary awards

When to Contact MCO

- Initial report of injury
- Questions on medical bills
- Questions on treatment/treatment plans
- Return to Work questions
- Modified Duty/Transitional Work questions
- Prescription drug questions
- Change of physicians
- Medical records / documentation
- MCO network of physicians
- Rehabilitation
- Fraud
- Utilization management
- Injury Reporting Materials
- MCO procedures

When to Contact TPA

- Report of injury
- Claim status
- Questions on certification and compensability
- Return to Work questions
- Independent Medical Exams (IME)
- Receipt of hearing notice
- Lump sum settlement
- Fraud
- Safety programs
- Violation of specific safety requirements (VSSR)
- Excessive treatment
- BWC/IC orders
- Rate questions & payroll audits
- Policy and coverage issues

	Responsibilities	Employer	TPA	MCO	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		.	.	
	• 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		.		
	Industrial Commission hearings (3 levels)				.
Customer Service	Legal counsel referrals		.		
	Quality improvement programs		.	.	
	Customer satisfaction surveys		.	.	.
	Claim activity reports		.	.	
	Client visits and account reviews		.	.	
	Education, workshops, seminars		.	.	.
	Newsletters		.	.	