



March 23, 2020

## Coronavirus update – BWC changes impacting Ohio employers

CompManagement and CompManagement Health Systems (CHS) are committed to keeping our valued clients up-to-date on necessary changes regarding Ohio workers' compensation and guidelines for work-at-home employees as we all navigate the coronavirus (COVID-19) crisis.

Yesterday, Governor Mike DeWine issued a "Stay at Home" order requiring non-essential businesses to close effective midnight tonight (March 23, 2020). Both of our respective organizations are considered essential businesses, so **CompManagement and CHS will continue to operate** through the state of emergency. Many of our colleagues are already working from home, and those still in our offices are taking appropriate precautions.

### Premium payments

The Ohio Bureau of Workers' Compensation (BWC) announced that the insurance premium installment payments due for March, April and May for the current policy year may be deferred for public and private employers until June 1, 2020. At that time, the matter will be reconsidered.

### Claim compensability

Many employers are concerned about coverage for their employees who may be asked to work from home on a temporary basis. Each claim is unique and will have its own set of facts to guide us. Below are some general guidelines to keep in mind in the event that you have a teleworker who files a claim application. The scenarios described below are not all encompassing, but should give you some direction as you investigate these instances.

- Typically, work from home employees are NOT covered if they:
  - Trip over their dog and break their wrist while going to the bathroom
  - Decide to load some dishes in the dishwasher and cut themselves
  - Go outside their home to go for a walk and fall off their porch
  - Make lunch and get food poisoning from it
  - Go out for lunch and get into a car accident

- Drive into the office to get work items needed for job, but deviate from the route to stop at the bank for personal reasons and get into an accident
- Work from home employees MAY be covered if:
  - They are at their home workstation and reach for a binder and hurt their shoulder, or the chair breaks and they fall and hurt their back
  - They have a poor ergo arrangement at their workstation and develop wrist tendonitis
  - They drive into the office to get items needed for job and get into an accident

For more information on premium payments and claim compensability, see the [BWC COVID-19 FAQs](#).

### **Telemedicine**

BWC is temporarily allowing telemedicine as a care-delivery option between BWC-certified physicians and injured workers.

- Injured workers should consult directly with their treating physician regarding the availability of telemedicine within their office.
- Under this temporary rule change, the injured worker's home is approved as a call origination site.
- BWC will waive the prior authorization requirement for telephone services when appropriately documented.
- Telemedicine services will be reimbursed at equivalent normal office visit rates.

### **Open enrollment**

BWC is strongly considering postponing the next Open Enrollment for managed care organizations, originally scheduled for April 27-May 22. An announcement is anticipated soon.

### **We are here to help**

If you have specific claim-related questions or need assistance, please contact your account executive or call our customer service teams at 888.247.7799 (CHS) or 800.825.6755 (CompManagement).

### **COVID-19 resources**

For questions about COVID-19, visit [coronavirus.ohio.gov](https://coronavirus.ohio.gov) or call the Ohio Department of Health at 1-833-4-ASK-ODH.

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