

---

## Group Rating

---

### CareWorks Consultants Group Rating

Joining a group rating program is the single best way for an Ohio employer to significantly lower their workers' compensation premiums.

- The most effective programs pool together employers from similar industries with low claims experience, helping to generate maximum premium savings for its participants.
- The Buckeye Workers' Compensation Alliance, administered by CareWorks Consultants Inc. (CCI), is a multi-tiered group rating program offering the highest possible discounts.
- Based on each customer's unique eligibility criteria, we place employers in the highest discount level achievable, minimizing your need to comparison shop.

### Why is CareWorks Consultants's Buckeye Workers' Compensation Alliance group rating program the best choice?

- Premium discounts ranging from the BWC maximum to a lesser percentage for companies with a higher prevalence of new claims;
- Multi-tiered program helping to preserve your valuable group rating status from year to year, even when new workplace injuries do occur;
- Savings of more than \$1 billion through CareWorks Consultants and the Buckeye Alliance group rating program for the more than 30,000 Ohio employers already CareWorks Consultants group clients.

### How much money can you save with the Buckeye Workers' Compensation Alliance Group Rating Program?

The following two scenarios illustrate the significant impact of achieving group rating status.

Company in Group Rating

Annual Premium: \$1,000  
 Group Rating Savings: 50%  
 Premium Savings: \$500  
 Total paid to BWC: \$500

Company NOT in Group Rating

Annual Premium: \$1,000  
 Group Rating Savings: 0%  
 Premium Savings: \$0  
 Total paid to BWC: \$1,000

---

Let CareWorks Consultants provide you with a NO COST,  
 NO OBLIGATION analysis that maximizes your group rating potential.

---

---

## State Fund Services

---

### State Fund Experience

Since 1950, CareWorks Consultants Inc. (CCI) has provided quality third party administrator (TPA) services to state fund employers. With more than 30,000 state-funded clients, CareWorks Consultants strives to provide best-in-class claims administration services to our clients. CareWorks Consultants is proud to maintain one of the highest client-retention rates in the industry at 97 percent.

### Claims Administration Services

Effective state fund claims administration begins with quality claims management associates.

- CareWorks Consultants provides its clients with a dedicated, experienced Claims Examiner.
- CareWorks Consultants' Claims Examiners average nine years of workers' compensation experience.

CareWorks Consultants utilizes cost-control strategies to effectively assist our clients in controlling costs.

- Independent Medical Examinations (IMEs)
- File Reviews
- Functional Capacity Evaluations (CEs)
- Continuing Wages
- Handicap Reimbursement
- Lump Sum Settlements
- Modified Duty Programs

### Hearing Representation

CareWorks Consultants' hearing representatives average nearly 20 years experience in Ohio workers' compensation. CareWorks Consultants' associates are trained to identify the potential for a hearing or appeal filing, resulting in:

- Immediate file preparation;
- Well-organized, detailed claims files;
- Higher quality of hearing representation for our clients.

### Technology

CareWorks Consultants provides our clients with state-of-the-art technology designed to improve services and achieve mutual goals for your workers' compensation program.

- Real-time, web-enabled access to our claims management, imaging and reporting systems.
- Front-end imaging solutions with system workflows and agendas allowing our associates to track the history of all documents and actions taken.
- Secure, electronic exchange of data with service partners, as well as clients.



## TEMPORARY AUTHORIZATION TO REVIEW INFORMATION

**TO:** EMPLOYER SERVICES DEPARTMENT  
Ohio Bureau of Workers' Compensation  
c/o CAREWORKS CONSULTANTS INC.  
5500 Glendon Court  
Dublin, OH 43016  
800.837.3200, ext. 7228  
FAX 888.837.3288  
www.careworksconsultants.com  
info@ccitpa.com

**FROM:**

Policy Number
Company:
DBA:
Address:

This is to certify that CAREWORKS CONSULTANTS INC. (ID NO. 150-80) and the Buckeye WC Alliance / Ohio Home Builders Association (10621, 2011/2012, Code 11/90) including its agents or representatives identified to you by them has been retained to review and perform studies on certain workers' compensation matters on our behalf.

This limited letter of authority provides access to the following types of information relating to our account:

- (1) Risk files
- (2) Claim files
- (3) Merit-rated or non-merit rated experiences
- (4) Other associated data

This authorization does NOT include the authority to:

- (1) Review protest letters
- (2) File protest letters
- (3) File form *Application for Handicap Reimbursement* (CHP-4);
- (4) Notice of Appeal (I-12) or  
*Application for Permanent Partial Reconsideration* (IC-88);
- (5) File self-insurance applications
- (6) Represent the employer at hearings
- (7) Pursue other similar actions on behalf of the employer

I understand that this authorization is limited and temporary in nature and will expire on February 28, 2011 or automatically nine months from the date received by the Employer Services or Self-Insured Department, whichever is appropriate. In either case, length of authorization will not exceed nine months.

Telephone Number	Fax Number	E-mail Address	
Print Name	Title	Signature	Date

Completion of the Temporary Authorization (AC-3) allows a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing (form AC-3), the employer grants permission to the Ohio Bureau of Workers' Compensation (BWC) to release information to the employer's authorized representative(s). The Temporary Authorization allows a third-party representative to view an employer's information regarding payroll, claims and experience modification.

### **Attention Private Employer Group-Rating Prospects:**

- Employer may complete the AC-3 for as many TPA or group rating sponsors as they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members who have made application for the next group-rating year if they will not be accepted. The deadline for this notification is December 1<sup>st</sup> of each year.
- All potential group rating prospects must have:
  - Active BWC coverage status as of the application deadline;
  - Active coverage from the application deadline through the group- rating year;
  - No outstanding balances;
  - Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

#### **Note:**

**For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative Code or your third-party administrator (TPA).**

**All group rating applicants are subject to review by the BWC Employer Programs Unit.**