

INTRODUCTION

TO WORKERS' COMPENSATION...

Workers' Compensation is a no fault insurance system that provides for the payment of medical services, lost wages and other benefits when an employee: suffers an injury, develops an occupational illness, and/or dies from an incident arising out of or in the course of employment.

There is no cost to Hamilton County employees for workers' compensation coverage and employees receive benefits if their claim meets the requirements of coverage established by Ohio Revised Code. The Ohio Bureau of Workers' Compensation (Bureau) is a state agency administrating the workers' compensation program. Hamilton County, as the employer, is an employer under the state program. The Industrial Commission of Ohio, another state agency, and the Court of Common Pleas are the legal bodies responsible for dispute resolution related to workers' compensation.

A work related incident physically and financially affects the employee; therefore, Hamilton County advocates an interactive partnership to promote a healing process focused on realistic recuperation leading to successful return to work. The Hamilton County Workers' Compensation Specialist, the employees' Department Head, Supervisor, and Dept/ Agency Workers' Comp Liaison, work with the employee and their Physician of Record through the Managed Care Organization (MCO), and the Bureau to help injured workers get the care needed to recover from their injuries and return to work.

Fraud is a hidden cost of workers' compensation that affects everyone. The responsibility for identifying and preventing fraud is shared among Hamilton County, the MCO, the Bureau and employees. Hamilton County forwards all reports of suspected fraudulent activity to the proper authorities.

Work related motor vehicle accidents might cause employee injuries. If an accident results in an employee suffering an injury or death, workers' compensation insurance may be available.

For the purpose of this handbook, each of these individuals participates in the process of reporting work-related incidents:

- Employees,
- Supervisors and/or Department Heads,
- Dept/ Agency Workers' Comp Liaisons, and
- The Hamilton County Workers' Compensation Specialist.

In addition, these individuals or organizations may participate in an incident that becomes a workers' compensation claim.

- The Managed Care Organization (MCO),
- The Ohio Bureau of Workers' Compensation (Bureau),
- The Physician of Record (POR),
- The Third Party Administrator (TPA),
- The Industrial Commission of Ohio (IC), and
- The Ohio Attorney General's Office (AG).

As they relate to this handbook these expectations are interactive and therefore necessary for successful timely incident resolution.

This handbook is not meant to be an exhaustive guide to workers' compensation procedures. The Workers' Compensation program was established and is governed by Ohio Revised Code beginning with § 4121.121. Ohio Revised Code and Hamilton County Policy prevail when differences occur with this handbook.

For assistance, please contact the Hamilton County Workers' Compensation Specialist at 946.4703.