



**BULLETIN - CONSUMER ADVISORY**

**Guidance for Ohio Employers Regarding Selection of a Group-Experience-Rating Program for the July 1, 2010 Policy Year**

**Effective Nov. 16, 2009**

We are providing this bulletin to provide guidance to all private-sector Ohio employers who may consider participating in a group-experience-rating program for the policy year beginning July 1, 2010. This is part of our efforts to preserve the group-experience-rating program and improve its performance.

When evaluating offers to participate in a group-experience-rated program, please make sure all marketing material offering a group discount includes the sponsor name and does not offer a maximum discount exceeding 51 percent.

Group discount

The maximum possible discount an employer in the group-experience-rating program may receive for the July 1, 2010, policy year is 51 percent. You may see marketing materials that reference a higher discount, such as 65 percent. Discounts this large are not possible in the group-rating program.

Not only is this discount unattainable, but marketing this discount is a violation of Ohio law. BWC may take action against a sponsoring association that provides inaccurate quotes. The action can include de-certifying a sponsoring association, which means it will not be able to sponsor a group-experience rating program for the July 1, 2010 policy year.

Should you receive any copies of materials that provide discounts exceeding 51 percent, please fax them to 614-621-5799.

Group sponsorship

A comprehensive, updated list of BWC-certified sponsors for group-experience rating and group-retrospective rating for the July 1, 2010 is included in this correspondence. Make sure the sponsoring organization lists its name on any advertising or promotional material. Please be cautious of any marketing material that does not contain the name of the soliciting sponsor. Also, remember that while many third-party administrators (TPAs) provide risk management and safety services to groups, they are ineligible to form a group that does not include an approved sponsor.

If you accept an invitation to join a group program from an organization that the above Web site does not list, we will deny your application. Please make sure to accept offers to join either group-experience rating or group-retrospective rating only from certified sponsoring associations.

Should you receive any copies of materials from organizations that are not certified, please fax them to 614-621-5799.

To obtain updates regarding further developments of the group-experience rating or group-retrospective rating programs, please visit [ohiobwc.com](http://ohiobwc.com).