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## Cost containment in Ohio workers' comp

As most employers know, the financial and emotional impact of a work-related employee injury can be significant. While the primary goal is to ensure the injured worker receives appropriate care, minimizing the costs associated with the accident should also be a focus for employers.

In Ohio, there are three primary cost containment options for employers – Settlement, Disability Relief and Subrogation/No Fault Motor Vehicle Accident (MVA). Sedgwick is the industry leader in successfully employing these options.

We utilize leading measures and predictive cost containment to help Ohio employers contain costs and reduce premiums. When a claim occurs, Sedgwick is ready to apply cost containment strategies to quickly resolve the claim, resulting in cost savings for the employer.

Sedgwick has a dedicated cost containment team that solely focuses on achieving significant cost savings for our clients through Settlements, Disability Relief and Subrogation. Our efforts have resulted in substantial cost reductions for not only the individual employer, but for all employers participating in group retrospective rating.

**Settlements** - A settlement is an agreement between an employer, injured worker and the Ohio Bureau of Workers' Compensation (BWC) for a lump sum payment to the injured worker in exchange for a full or partial claim closure.

**Disability Relief** - Disability Relief is a program encouraging employers to hire and retain workers with pre-existing medical conditions. Under the program, an employer may file for reimbursement on certain workers' compensation claims, if it can be proven a disability condition(s) led to the injury or delayed the healing process.

**Subrogation/MVA** - In lieu of traditional subrogation, the Ohio BWC assigns the entire cost of the claim to the surplus fund if the employer can establish the claim is based on a motor vehicle accident involving a third party.

Sedgwick is honored to partner with all clients on successfully managing their workers' compensation programs. Early, proactive cost containment approach will continue to be an ongoing priority toward achieving the best outcomes for our clients and their injured workers.

If you have any questions, contact our Sedgwick program manager, Scott Weisend, at 614-376-5764 or [scott.weisend@sedgwick](mailto:scott.weisend@sedgwick).