

What you need to know about reporting and paying your premiums

Prospective billing coming July 2015

In July 2015, BWC will transition to a prospective billing system for all private, state-fund employers. The public employer switch will happen in January 2016. This transition means employers will no longer pay for coverage in arrears. Instead, BWC will collect premiums before extending coverage, which is similar to how businesses pay for other insurance coverage. To ease this switch in billing practices, BWC will provide a one-time premium credit. For more information, visit www.bwc.ohio.gov, click on Employers, then click on Prospective billing under the Featured Links heading.

Payroll reports/premiums

- You should receive a payroll report in mid-July and mid-January.
- The reports and premiums are then **due by the Aug. 31 and Feb. 28 deadlines.**
- BWC must receive reports and premiums by the deadline. We do not go by postmark date.
- If you have no payroll to report for the reporting period, you must complete the payroll report indicating no payroll, and return it with a \$50 minimum administrative fee.

If you do not receive your payroll report, it is your responsibility to contact BWC for a duplicate.

- You have the option to report your payroll and pay your premiums online at www.bwc.ohio.gov or by phone at 1-800-644-6292.
- You can also pay via mail and at your local customer service office.
- Filing your report late because you did not receive it may not meet good cause to request retroactive coverage and/or penalty abatement.

If we do not receive your payroll report and premium by the deadline:

- Your policy will lapse;
- We will estimate your account and add late fees;
- We may report the balance to the Office of the Attorney General of Ohio for collection;
- In addition, you will be billed dollar-for-dollar for the cost of any claims filed while your account was lapsed.

Elective coverage for yourself

If you have selected elective coverage for yourself as a sole proprietor, partner (or a limited liability company acting as a sole proprietor or partnership), individual incorporated as a corporation with no employees, minister, or a family farm corporate officer, please refer to the application instructions for the minimum/maximum reporting requirements.

Policy cancellation

BWC must receive written notification of your intent to cancel your policy, and it must include the date of cancellation.

- Since employers currently pay BWC premiums in arrears (i.e., coverage is granted in advance of premium payment), there will always be a premium due through the date of cancellation.
- Therefore, **opting not to pay the premium will not cancel your policy.**

Our website

Please visit www.bwc.ohio.gov for information on reporting and paying your premiums, filing claims, various programs, training opportunities and much more. You can also find the customer service office closest to you by clicking on the Locate a service office link near the bottom of the home page.