

Cost containment in Ohio Workers' Compensation

Workplace injuries can carry both financial and emotional weight for employers and employees alike. While ensuring injured workers receive proper care remains the top priority, managing the associated costs is also essential to maintaining a healthy workers' compensation program.

In Ohio, employers have three key strategies available to help contain costs: Settlements, Disability Relief, and Subrogation/No-Fault Motor Vehicle Accidents (MVA). Sedgwick continues to lead the industry in leveraging these tools effectively.

Our approach combines advanced analytics and proactive cost containment strategies to help Ohio employers reduce claim expenses and lower premiums. From the moment a claim is filed, our team is equipped to implement solutions that drive meaningful savings.

Sedgwick's dedicated cost containment team focuses exclusively on delivering impactful results through these three avenues. Our efforts have led to significant savings not only for individual employers but also for those participating in group retrospective rating programs.

Settlement Agreements

A settlement involves a mutual agreement between the employer, the injured worker, and the Ohio Bureau of Workers' Compensation (BWC) to resolve a claim with a lump sum payment. This can result in full or partial closure of the claim, helping employers manage long-term exposure.

Disability Relief

This program supports employers who hire or retain individuals with pre-existing medical conditions. If a disability contributes to an injury or delays recovery, employers may be eligible for reimbursement on related claims, reducing their financial burden.

Subrogation / No-Fault MVA

When a workplace injury stems from a motor vehicle accident involving a third party, the Ohio BWC may assign the claim's cost to the surplus fund—relieving the employer of direct financial responsibility.

Sedgwick is proud to collaborate with our clients in optimizing their workers' compensation programs. Our early, proactive approach to cost containment remains a cornerstone of our commitment to achieving the best possible outcomes for both employers and injured workers.

For questions or support, please contact Shane Castle at Sedgwick via shane.castle@sedgwick.com

