

What You Need to Know About Applying For Ohio Workers' Compensation Coverage

1. In Ohio all employers with one or more employees must have coverage through BWC. Make sure that coverage is in place before hiring an employee.
2. Go to www.bwc.ohio.gov.
<https://www.bwc.ohio.gov/employer/forms/coverage/pathtocoverage.aspx>
3. Click on **Apply for Coverage** on their home page.
4. Determine your reason for applying for coverage such as **New/start-up Business in Ohio**.
5. Assemble the information needed to apply for coverage from the list of required information before starting the on-line application.
6. Click on Start and complete the on-line **Application for Ohio Workers' Compensation Coverage (U-3)**. A \$120 minimum application fee is required and this payment activates your coverage.
7. Once the U-3 is completed BWC will assign a ***temporary*** certificate and temporary policy number (the number should start with a Q).
8. **A permanent policy number and certificate will be assigned after BWC completes their review and verification process.** *This generally takes between two to six weeks.* Once BWC assigns a permanent policy number they will issue a certificate which needs to be posted in your business. They will also mail a New Employer Kit which includes a Welcome Letter, BWC Basic for Employers and a MCO/Managed Care Organization Selection Guide. Call Theresa Passwater at 614-526-7248 (direct) or email Theresa.passwater@careworkscomp.com as soon as you receive permanent policy number so we can discuss your Grow Ohio savings options.
9. You will have 30 days after your policy being finalized to join a TPA's 53% group rating plan if the BWC considers you as a new start-up business. Through the Grow Ohio Incentive Program, you have the option of enrolling in a TPA's 53% savings group or going through the BWC for a 25% savings. We can run through the numbers with you to see which make sense for you.