



## PRESS RELEASE

FOR IMMEDIATE RELEASE

### *BWC's Other States Coverage*

**Do you send employees outside the state of Ohio to work? If so, coverage through BWC may not be sufficient.**

While BWC generally provides coverage for employees working temporarily outside of Ohio, complications can arise when the injured worker files a claim in another state. Treatment can be delayed and businesses can be subject to penalties by the other state.

In addition, some states require Ohio employers to obtain workers' compensation coverage (other than BWC's coverage) for ANY work performed there by their employees, regardless of how brief their work is in the other state.

A law enacted in 2014, granted BWC the authority to contract with an insurer licensed in other states to provide coverage to eligible Ohio employers for out-of-state exposures. By contracting with an insurer licensed in other states, BWC now offers an option that ensures proper coverage, regardless of jurisdiction.

#### **How it Works**

- Ohio employers apply directly to BWC using the ACORD 130 application, an insurance industry standard form. Employers can work with their insurance agent to complete this form or request it directly from the Other States Coverage unit via email at [bwcotherstatescoverage@bwc.state.oh.us](mailto:bwcotherstatescoverage@bwc.state.oh.us), or by calling BWC at (614) 728-0535.
- BWC will determine eligibility and the premium cost for this coverage.
- BWC's private insurance partner will handle all claims filed for benefits under the laws of jurisdictions outside Ohio under this program.

For more information on other states coverage, please visit BWC's website at, <https://www.bwc.ohio.gov/employer/services/OtherStatesCoverage.asp>. On this website you will find the Additional resources including: Frequently asked questions on Ohio's extraterritorial coverage, employer eligibility criteria and information on how to complete the ACORD 130 form.

Please send questions via email to BWC at [bwcotherstatescoverage@bwc.state.oh.us](mailto:bwcotherstatescoverage@bwc.state.oh.us), or call BWC at (614) 728-0535.