



ActuComp Ohio, LLC | (440) 933-6601 | actucomp-ohio.com

Learn how ActuComp works as an objective **Third Party Administrator** (TPA) to help you understand and navigate the Workers' Comp System.

Thorough Personalized proActive



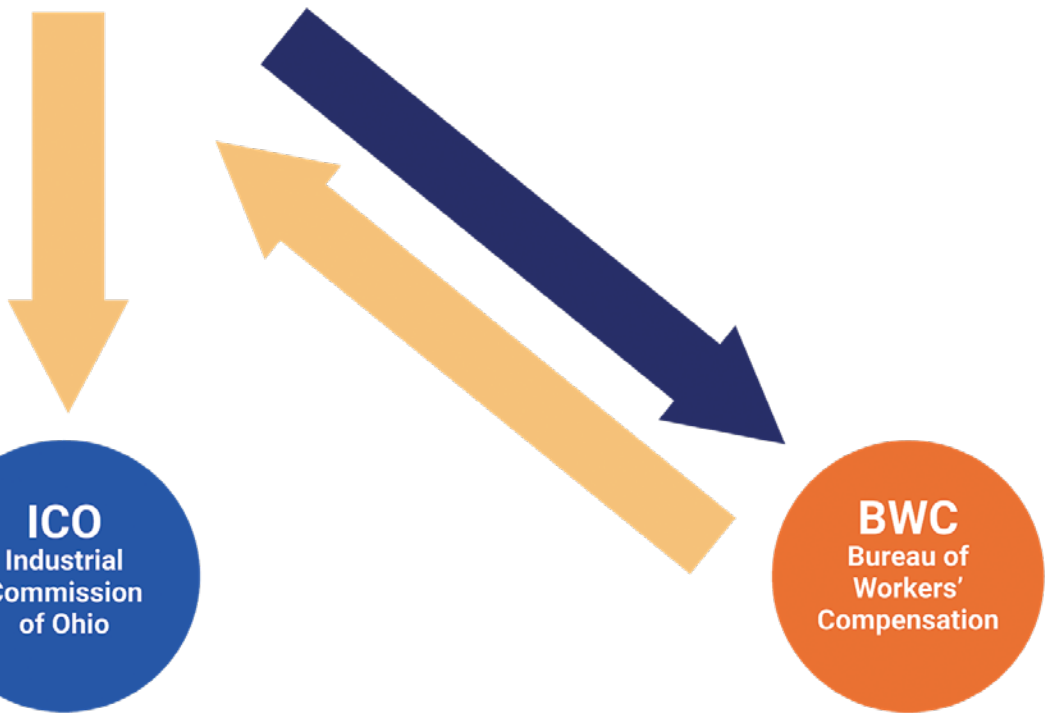
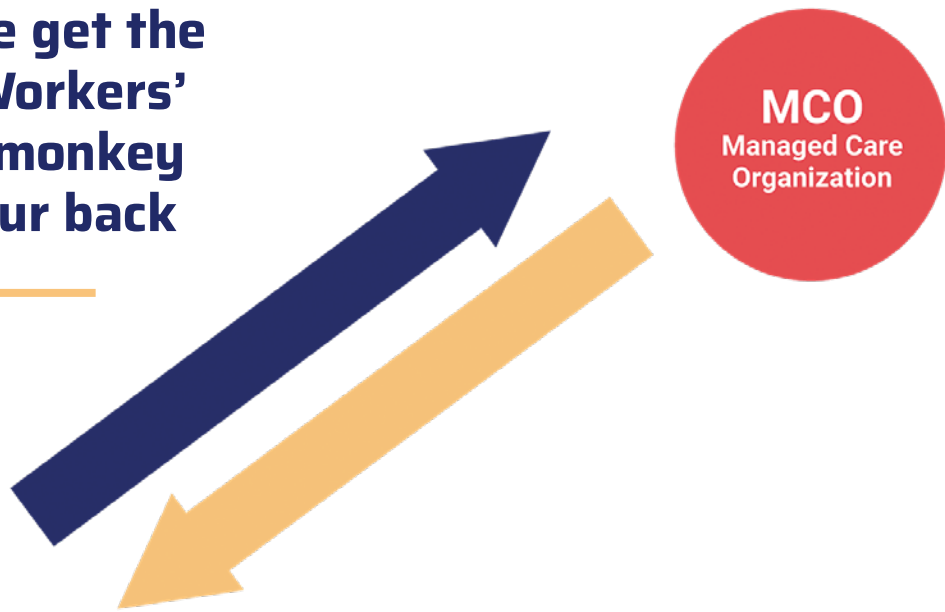
Bonnie R. Fraser | President

Bonnie Fraser founded ActuComp in 1991 and is a business owner who understands business owners like you. She can save you time and effort. As you know, workers' comp is a requirement and the BWC is a government agency that doesn't understand business owners. She explains your options to you in a way that will make sense.

"To me, the Third Party Administrator is the watchdog over all the players in the workers' comp arena."

| bfraser@actucomp-ohio.com

**How we get the
Ohio Workers'
Comp monkey
off your back**





Chosen by employer

Open enrollment every two years

Paid by the BWC—a “case rate” for every active claim regardless of claim complexity

Manages the medical aspects of a claim

Obtains medical records

Authorizes treatment requests

Communications with the claimant



Provides workers' comp coverage for private and public employers of Ohio employees

Calculates and collects premiums

Pays medial expenses to providers and compensation to claimants

Makes initial determination of claim allowance

Works with MCO to facilitate getting claimant back to work



Hearing officers hear disputed issues and issue orders

District Hearing Officer—first hearing level

Staff Hearing Officer—second hearing level

Industrial Commission—third level hearing, rarely granted

Appeal from this level to Court of Common Pleas or Court of Appeals

Employers should hire an attorney who is NOT employed by their TPA

Attorneys who are employed by TPAs cannot act as attorneys in hearings

TPAs (including their staff attorneys) cannot:

Interpret or paraphrase medical evidence

Interpret or cite case law

Cross-examine or question witnesses

File appeals without the explicit permission of the employer
