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Ohio Workers’ Compensation

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 **https://info.bwc.ohio.gov/for-employers/workers-compensation-coverage/getting-coverage/applying-for-coverage**

3. Click on *Who needs a new application for coverage? Start*

4. Complete the Application for Ohio Workers’ Compensation Coverage (U-3). A $120 application fee is required.

7. Once the U-3 is completed, the BWC will issue a policy number (or an application number if more information is needed).

8. Once the 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. Contact Julia Bowling at 513.218.4062 or email [julia.bowling@sedgwick.com](mailto:julia.bowling@sedgwick.com) as soon as you receive permanent policy number.

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 BWC’s Incentive Program, you have the option of enrolling in a TPA’s 53% savings group.