

**COMPARE YOUR ASSOCIATION'S GROUP RATING ADMINISTRATOR**

**THE PUZZLE:** As an Ohio Trade Association Executive and Sponsor of a Group Rating Program, you do not always know whether your current Third Party Administrator (TPA) / Group Rating Administrator adds to the value and cost savings employers seek in membership with your association.

**THE SOLUTIONS:**

First, WCMS will provide a complete consulting solution to evaluating your current Group Rating Program. With years of experience in state fund, self insured, and group rating operations at the State, association, and employer levels, WCMS staff is uniquely qualified to guide your association to the highest levels of workers' compensation program efficiencies and cost savings in Ohio.

Next, if your association determines that a change of direction is in order, WCMS may draft a Request for Proposal (RFP) for your association to be directed to industry leading TPAs. An RFP can be tailored to include all elements of your current workers' compensation program and to explore cutting edge solutions that may lead your program to the next level of value and cost savings:

1. Company Overview
2. Comprehensive Group Rating Program Designs
3. Premium Discount Program for members who do not qualify for group rating
4. Stand-alone claims management programs for members who need services outside the group rating program or do not qualify for the BWC's Premium Discount Program
5. Work Safety Programs
6. Information systems and reporting capabilities
7. MCO affiliations and relationship

In addition to an RFP, WCMS is able to furnish an objective grading system/template to be used by the association's leadership or selection committee to evaluate and rank responding third party administrator(s). The grading system include(s) such factors as actuarial abilities and accuracies, re-rate issues, AC-3 processing and turn around, pricing and marketing.

WCMS will be responsible for initially assessing potential third party administrators of Ohio workers' compensation which demonstrate financial and internal capabilities to meet the service requirements of large and small associations; and then solicit appropriate responses. Ordinarily, WCMS will not be part of the selection process conducted by the association so as to maintain our consulting objectivity throughout the process.

Lastly, once your association has selected a preferred Third Party Administrator (TPA) / Group Rating Administrator, WCMS is able to assist you in contract compliance and assessing ongoing program performance. Some of the services provided by WCMS include:

1. Oversight of the planning and implementation of the successor Group Rating Program;
2. Oversight of the planning and implementation of the transfer of contractual duties and obligations of the existing Group Rating Program to the successor;
3. Alert your association to any business or legal issues which arise as a result of transition;
4. Work with or at the direction of your association legal counsel as required; and
5. Develop performance guarantees of contract compliance throughout the program operation phase.