Ohio Administrative Code

Rule 4123-19-01 Definition: state risks, self-insuring risks.

Effective: August 1, 2019

(A) "Benefits" means medical, surgical, nursing, and hospital attention and services and medicines, and funeral expenses as provided in sections 4123.52, 4123.55 to 4123.62, and 4123.64 to 4123.67 of the Revised Code.

(B) "State risks" are hereby defined as those employers who pay their full premium into the state insurance fund.

(C) "Self-insuring risks" are hereby defined as those employers who are of sufficient financial ability to carry their own insurance; who do not desire to insure the payment thereof, except as provided in division (B) of section 4123.82 of the Revised Code; who secure authority from the administrator of workers' compensation to pay compensation and benefits directly; who pay into the state insurance fund an assessment as established by a rule of the bureau of workers' compensation adopted in accordance with section 111.15 of the Revised Code; who pay to the bureau a contribution to the self-insuring employers' guaranty fund pursuant to section 4123.351 of the Revised Code; and who provide an additional security, where required by the bureau, in the amount or form that may be specified by the bureau.

(D) "Self-insurance" is a privilege granted or denied by the administrator. Once granted the privilege of self-insurance, the employer determines the first level of a claim and must have employees with a working knowledge of current Ohio workers' compensation law and all rules and regulations of the bureau and the industrial commission. A self-insuring employer may, without any prior order from the commission or bureau, grant or refuse to grant any claim made under the Ohio Workers' Compensation Act. In granting a claim or awarding payment of compensation or benefits, the employer may provide to its employees compensation or benefits that are greater than those required by law. The employer may not pay compensation or benefits less than that which is required by law.