



How the System Works

Since 1913, Ohio's workers' compensation system has helped injured workers and employers by providing medical benefits and compensation for any allowed condition resulting from a work-related injury or occupational disease. An allowed condition is recognized as being a direct result of a compensable work-related injury or occupational disease, which is supported by medical documentation. The workers' compensation system includes state fund employers and self-insured employers. Under the state fund program, compensation is administered by the Bureau of Workers' Compensation (BWC). Self-insuring employers operate their own compensation program, which is monitored by BWC. When there is a dispute between the parties involved in a workers' compensation claim, the claim is referred to the Industrial Commission (IC), which handles all hearings on workers' compensation claims.

Your Rights/Benefits as an Injured Worker:

- No-fault insurance for work-related injuries and occupational diseases
• Compensation and medical benefits paid to injured workers
• Right to appeal administrative decisions
• Right to prompt medical attention funded through the workers' compensation system
• Payment of compensation after the first hearing in contested claims where payment has been approved
• Prompt hearings and processing through the

- administrative appeals process
• Minimal paperwork for processing claims
• Right to contest claims in the court system

Your Rights/Benefits as an Employer:

- Right to contest questionable claims in the administrative process
• Right to medical discovery on appealable issues
• Right to request medical examinations on issues
• Prompt hearings and processing through the administrative appeals process
• Minimal paperwork for processing claims
• Right to contest claims in the court system

NOTE: Injured workers, employers, and their authorized representatives may review their active claims information through the Industrial Commission website at www.ic.ohio.gov. Once on the homepage of the website, please click ICON and follow the instructions for obtaining a password. Once you have obtained a password, you should be able to access your active claim(s). If you have difficulty obtaining a password, please contact the Industrial Commission's IT Helpdesk at (614) 644-6595 or (877) 218-4810, between 8 a.m. and 5 p.m. weekdays.

If you have a disability that requires special accommodations at a medical examination or hearing, please contact the IC in advance. Interpreter services for language or deaf and hard of hearing are available through Customer Service.

Visit the Customer Service page of www.ic.ohio.gov for a list of all IC office locations and phone numbers.

Questions About Your Rights

How is an appeal filed?

An employer or injured worker may file an appeal from an order of the BWC, or an order from a district or staff hearing officer of the IC. Form IC-12, available at local BWC and IC offices or on the IC's website, should be used for this purpose. The IC's website provides injured workers, representatives, and employers the ability to file appeals online.

Should the injured worker and employer attend a hearing?

Attendance is not mandatory, but it is recommended that all parties be present to give their side of the disputed issue(s).

When is a claim paid?

Whenever the IC rules in favor of an injured worker, compensation is to be paid after the order is issued, even if the opposing party appeals the decision. If an appeal is filed from a district hearing officer's order, no medical

benefits are payable until the date of a staff hearing officer order (See the IC fact sheet The Hearing Process for further explanation).

Do I need a lawyer?

Hearings before the IC are informal in nature and legal representation is not required. However, parties may choose to be represented by an attorney or other authorized person.

Does every claim require a hearing?

No. Hearings are held only if there is a dispute between the injured worker and employer. In fact, only about 15 percent of claims are contested in the workers' compensation system.

What if I move out of state?

Approved compensation and medical benefits are paid regardless of the injured worker's residence. However, hearings are held only in Ohio.