



REDUCING SPENDING

IMPROVING SERVICE TO CUSTOMERS

**Ohio** | Industrial Commission  
**BUDGET 2012–2013**

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## LETTER FROM THE CHAIRPERSON



As state governments throughout the country continue to grapple with challenging budget deficits, state agencies have been forced to make tough decisions to confront these realities.

Fortunately, the Industrial Commission of Ohio (IC) has taken an aggressive, proactive approach to cutting costs without sacrificing the important service that we provide the public. Taking full advantage of advanced technology and setting a high standard of financial accountability has resulted in our mission being accomplished. For example, our dedication to keeping costs low and making our operations more efficient has led to a 33 percent reduction in personnel during the last twelve years.

Injured workers and employers are now receiving enhanced and expedient service at the IC while we expend less funds and less labor.

The Commission has become a leader in streamlining our processes and eradicating bureaucracy throughout fiscal years 2010 and 2011.

Some of our most notable accomplishments:

- Reduced employment levels by 14 percent during the last three years and saved over \$4 million per year
- Reduced our total number of offices by four and saved \$1.46 million per year
- Condensed our space needs at several locations and saved \$874,000 per year
- Slashed overtime costs to an amount of \$21,644, which is a 78 percent decrease since 2006
- Cut temporary employment expenses from \$220,000 to zero over the last six years
- Cut monthly telephone expenses by \$100,000 over the last two years

Because of our allegiance to a culture of fiscal responsibility, we have also been able to reduce our administrative rates charged to employers by \$10 million, which equals a 16 percent decrease over two years. At the same time, we have not had a decrease in service as our compliance with statutory mandates has remained consistent.

In the next biennium, the IC will maintain its obligation to cultivate quality customer service while ensuring that parties receive punctual and fair hearings on disputed workers' compensation claims.

In the future, the IC will continue to seek innovative ways to improve agency operations while using fewer resources. Each expenditure will be examined completely and if a new, more cost-effective method is identified, then new methods will be evaluated swiftly and decisively.

Each year brings new challenges, but the IC is dedicated to a simple goal: Provide exemplary service with care and understanding while fiercely adhering to a philosophy of fiscal prudence.

Sincerely,

A handwritten signature in black ink that reads "Jodie M. Taylor". The signature is written in a cursive, flowing style.

Jodie M. Taylor

Chairperson of the Industrial Commission of Ohio

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## REDUCED PREMIUM ASSESSMENT FOR OHIO EMPLOYERS

The Industrial Commission of Ohio is funded by administrative rates applied to the workers' compensation premiums of Ohio employers.

We do not receive any Ohio state income taxes or sales taxes to fund our operations.

Because we have been able to significantly reduce our expenditures in recent years, we have also been able to reduce our administrative rates charged to Ohio employers by \$10.7m, which is a decrease of 17.8 percent from 2009 to 2011.

## CUTTING EXPENSES BUT NOT OUR DEDICATION

The Industrial Commission provides a forum for appealing Ohio Bureau of Workers' Compensation (BWC) and self-insured employer decisions. We resolve issues between parties who have a dispute in a workers' compensation claim, determine violations of specific safety requirements, and determine if an injured worker is permanently and totally disabled due to a work-related injury or occupational disease. Throughout the appeals process, the agency offers information and resources to assist parties, including a customer-service phone line and assorted Web services.

Hearings on disputed claims are conducted at three levels within the Commission: the district level, the staff level, and the Commission level. The Governor appoints the three-member Commission and the Ohio Senate confirms these appointments. By previous vocation, employment or affiliation, one member must represent employees, one must represent employers and one must represent the public. The Executive Director manages the agency's day to day operations.

The size of the IC has decreased by more than 200 employees over the past twelve years, yet we have been able to continually meet and exceed statutory requirements for timely service. Upgrades in technology and attrition facilitated this reduction so we have not had to lay off employees. We are an agency that is already maximizing productivity while minimizing expenditures, a philosophy that is serving us well in these tough economic times. Prudent planning has allowed our budget to remain relatively flat, despite implementing many upgrades in technology.

## IC COMMISSIONERS



### **Jodie M. Taylor, Chairperson**

#### **Employer Member**

**Dates of Service: July 2009 - June 2015**

On January 14, 2011, Governor John Kasich appointed Commissioner Jodie Taylor as chairperson of the Industrial Commission of Ohio.

Jodie was appointed as the employer member of the Commission in July 2009.

Her first day on the job was a homecoming for the newest Industrial Commissioner. From 1997 to 2000, Jodie served as an assistant to an IC Commissioner. In this role, she performed legal and legislative research, assisted during hearings, and gained an extensive understanding of the agency.

After leaving the IC, Jodie served as an attorney for two Columbus law firms, where she represented state-fund and self-insured employers at all levels of IC hearings and in court actions throughout Ohio. She is also a frequent lecturer on workers' compensation issues with extensive legal knowledge in both the private and public sectors.

Jodie earned her bachelor's degree in diplomacy and foreign affairs from Miami University in 1991. While at Miami, Jodie studied overseas in Luxembourg. In 1995, she received her law degree from the University of Akron School of Law. She is a member of the Ohio State Bar Association and is also a board-certified specialist in workers' compensation.

Jodie lives in Dublin with her husband, Michael. In October 2009, they welcomed twins, a boy and a girl, Evan and Elizabeth.



### **Gary M. DiCeglio**

#### **Employee Member**

**Dates of Service: July 2007 - June 2013**

Through a lifelong dedication to worker safety issues, Gary brings a wealth of workers' compensation experience to his role as Employee Member of the IC.

Originally from Akron, Ohio, Gary earned a Bachelor of Science degree in economics from the University of Akron in 1988. In 1992, he received his law degree after graduating cum laude from the University of Akron School of Law.

After law school, Gary began a private law practice, focusing on workers' compensation matters.

As an employee of the Goodyear Tire and Rubber Company, Gary became a Division Chairman with the United Rubber Workers, a labor union for workers employed by rubber manufacturers. When the United Rubber Workers merged with the United Steelworkers in the 1990s, Gary worked to improve its members' wages and benefits as a lobbyist in Washington D.C.

In 1998, Gary joined the Ohio AFL-CIO, the largest federation of unions in the United States, as the Director of Compensation and Safety. In this position, Gary focused on worker safety issues, establishing Ohio's prescription drug discount card program and raising the state minimum wage. Gary also played an important role in crafting Senate Bill 7, which made numerous changes to the Workers' Compensation law in Ohio.

Gary is a member of the Ohio State Bar Association and resides in Blacklick, Ohio.



**Kevin R. Abrams**

**Public Member**

**Dates of Service: August 2005 - July 2011**

Kevin brings a wealth of workers' compensation experience to his role as Industrial Commissioner, including service as a staff attorney and Assistant Law Director for the Ohio Bureau of Workers' Compensation. He has extensive experience with self-insuring employers, which serves him well as the Chairman of the Self-Insuring Employers Evaluation Board, a position that is included in his responsibilities as the public member of the IC.

Originally from Williamsburg, Ohio, Kevin earned a B.A. in Psychology from Amherst College in Amherst, Massachusetts in 1978. In 1982, he received his law degree from the Ohio State University College of Law. While in law school, Kevin was a member of the Ohio State Law Journal.

As Assistant Law Director for BWC, Kevin provided legal advice to BWC in virtually all areas of workers' compensation. His primary areas of responsibility included oversight of administrative and court settlements of BWC claims, self-insurance legal issues, bankruptcy and collection matters, and special projects involving claims issues. Additionally, Kevin served as Chairperson of the Self-Insured Review Panel (SIRP); liaison to Attorney General and Special Counsel for court cases and as a frequent contact with the IC regarding inter-agency issues. Kevin addressed complicated claims issues in various areas such as Permanent Total Disability, Disabled Workers' Relief Fund, and Violations of Specific Safety Requirements. Kevin is also a frequent lecturer on workers' compensation issues.

In addition to his public service, Kevin was also in private practice, focusing on workers' compensation matters.



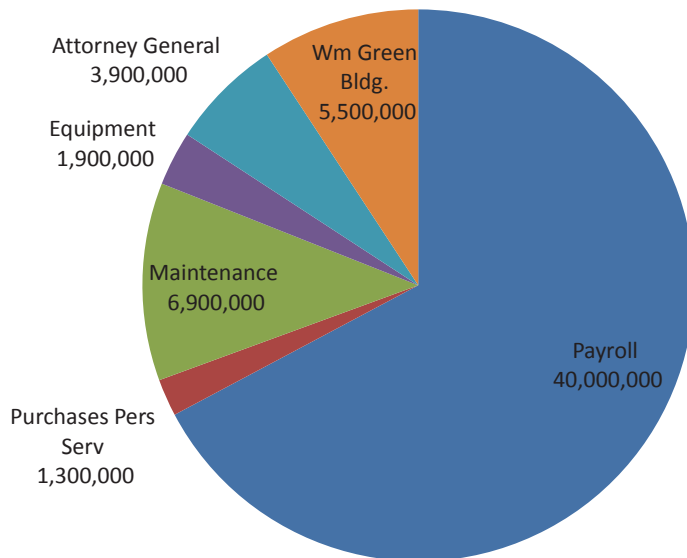


# OUR PLAN TO DECREASE SPENDING

# BUDGET REQUEST

As we prepare to enter the next biennium budget period, the IC is devoted to keeping costs down. Conservative financial projections and careful spending have kept the IC on firm financial footing at a time when many state agencies have been forced to significantly reduce spending and in some cases, lay off employees. In contrast, we have been extremely proactive in financial planning and budgeting for the future, and we plan to continue these initiatives during fiscal years 2012 and 2013. We are requesting a total budget of \$59,500,000 for fiscal year 2012 and \$58,400,000 for fiscal year 2013 (See Exhibit A).

## Exhibit A



### Biennium Budget – Fiscal Year 2012

Description	2012
Payroll	\$40,000,000
Purchases Personal Service	\$1,300,000
Maintenance	\$6,900,000
Equipment	\$1,900,000
Attorney General	\$3,900,000
William Green Building	\$5,500,000

**Total Budget \$59,500,000**

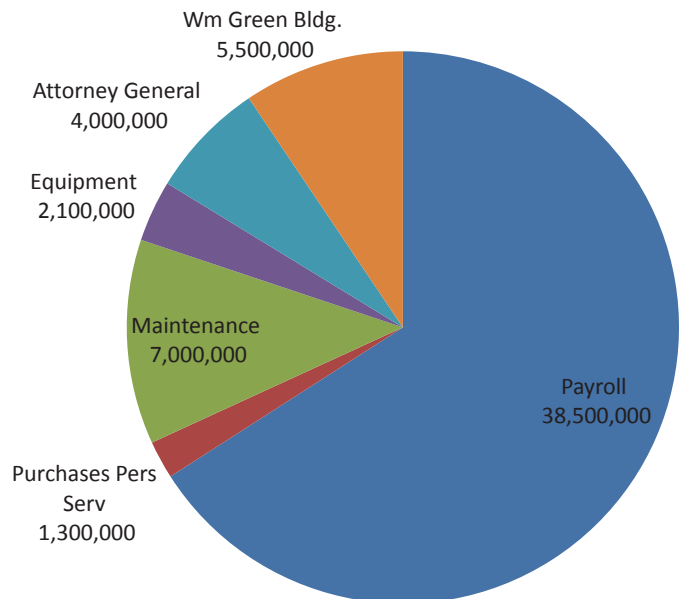
**-5.02% Decrease from 2011**

### Biennium Budget – Fiscal Year 2013

Description	2013
Payroll	\$38,500,000
Purchases Personal Service	\$1,300,000
Maintenance	\$7,000,000
Equipment	\$2,100,000
Attorney General	\$4,000,000
William Green Building	\$5,500,000

**Total Budget \$58,400,000**

**-6.78% Decrease from 2011**

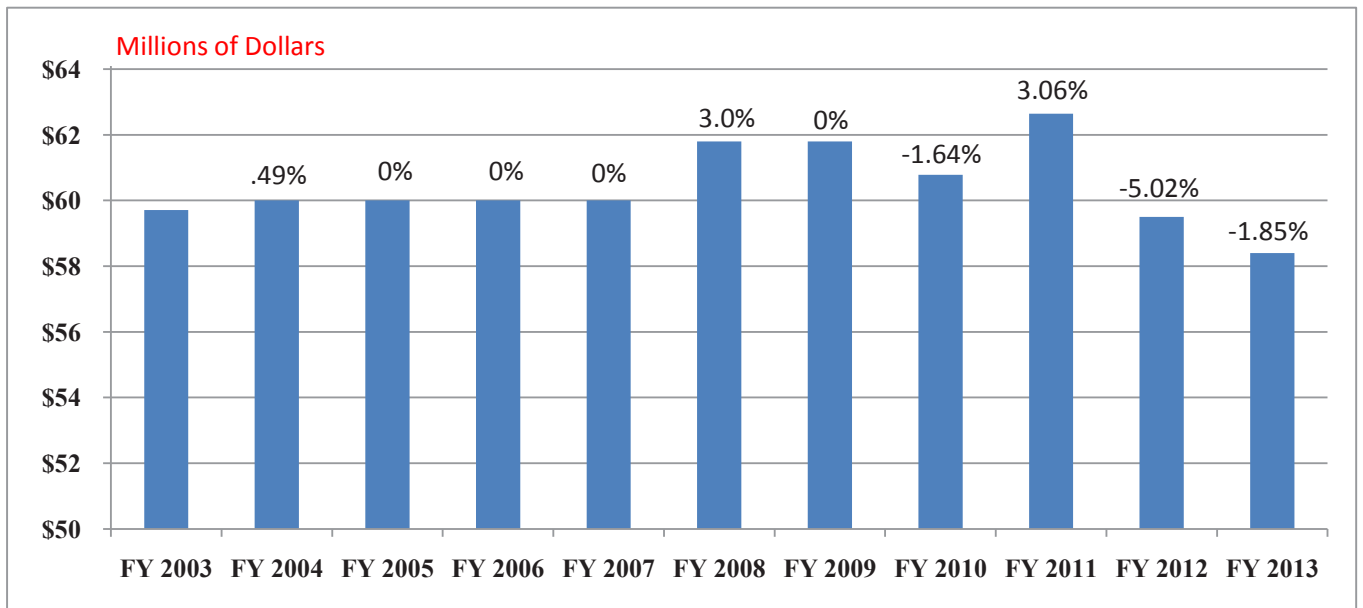


# COMPARISON TO PREVIOUS BUDGETS

The proposed budget for fiscal year 2012 at \$59.5m is 5.02 percent less than the fiscal year 2011 budget, which was \$62.6m. The proposed budget for fiscal year 2013 at \$58.4m is 6.78 percent less than the fiscal year 2011 budget. As shown in Exhibit B the IC has had many years of either no budget increases or small increases. Our proposed fiscal year 2013 budget is actually 2.2 percent less than our fiscal year 2003 budget, which was \$59.7m. Despite factors beyond our control such as negotiated pay raises, step increases, increases in health insurance and other inflation, we were able to reduce our budget over the last ten years.

## Exhibit B

**Fiscal Year Appropriations FY 2003 - FY 2013  
Year to Year Percentage Change in Appropriate Levels**



Average Yearly Increase Over the Period: -0.196%

Decrease Comparing 2003 to 2013: -2.19%

The proposed budget for Fiscal Year 12 (FY 12) is higher than Fiscal Year 2013 because FY 12 requires payment of 27 Pay Periods vs. the usual 26 Pay Periods and a one-time cash payment of 32 hours of Sick Leave to all employees per contract provisions.

Fiscal Year	Budgets (Rounded)	Fiscal Year	Year to Year Percentage Change
FY 2003	\$59.7 Million	FY 2003	0.00%
FY2004	\$60.0 Million	FY2004	0.49%
FY2005	\$60.0 Million	FY2005	0.00%
FY2006	\$60.0 Million	FY2006	0.00%
FY 2007	\$60.0 Million	FY 2007	0.00%
FY 2008	\$61.8 Million	FY 2008	3.00%
FY 2009	\$61.8 Million	FY 2009	0.00%
FY 2010	\$60.8 Million	FY 2010	-1.64%
FY 2011	\$62.6 Million	FY 2011	3.06%
FY 2012	\$59.5 Million	FY 2012	-5.02%
FY 2013	\$58.4 Million	FY 2013	-1.85%

# FULL TIME EMPLOYMENT LEVEL TREND

For over a decade, the IC has strived to decrease our number of employees.

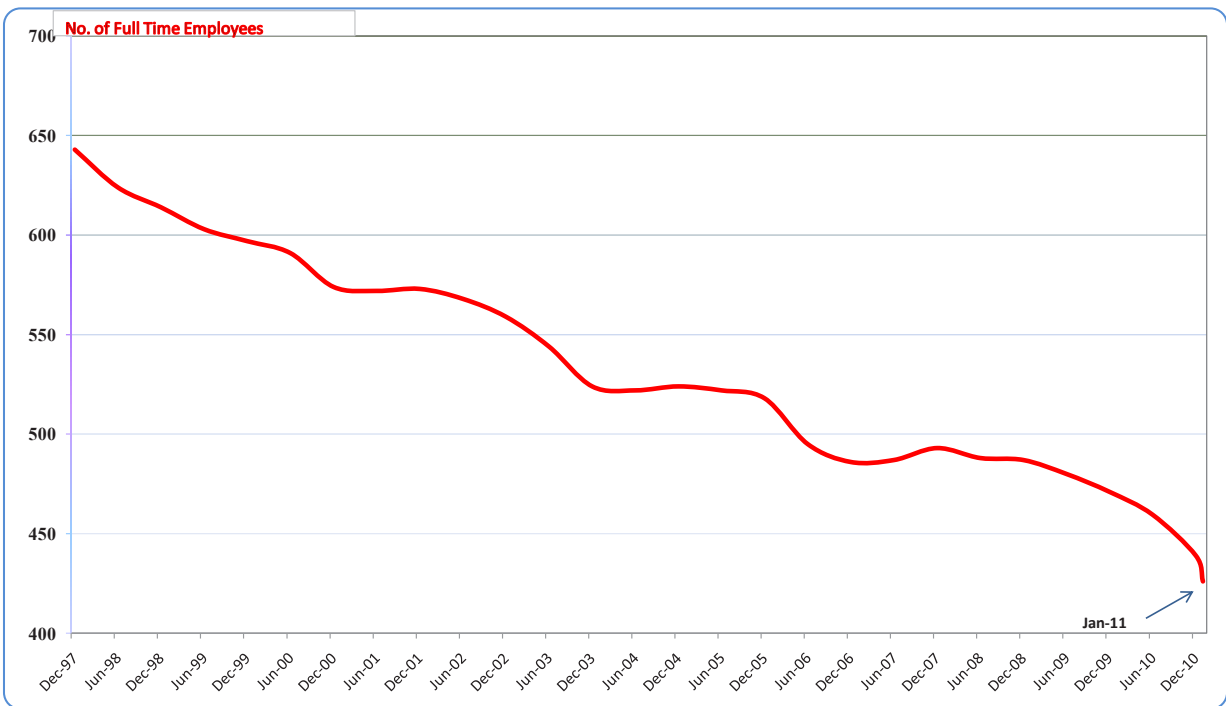
Since December 1997, the employment level has decreased from 643 to 426, which represents a total decrease of 33.7 percent. In recent years, the employment level has decreased from 496 in January 2008 to the present level of 426, which is a decrease of 14.1 percent.

Most of our employment decreases have been the result of computer automation. Initially the automation gains were huge because hearing notices were automatically generated from our computer system instead of being typed by hand. The time to prepare a hearing order has also been reduced due to automating as much of the process as possible.

We have continued to improve the automation as our recent 'Workflow' project now allows support work to be performed at any of our locations. This allows us to isolate and utilize excess capacity at any location. For example, if a word processor in Cleveland terminates their employment and we have excess capacity at other locations, then we do not have to fill the position. The 'Workflow' system allows us to determine the exact employment needs for our major work classifications. Therefore, we are able to reduce employment through attrition to match these needs.

## Exhibit C

**Full Time Employment Levels  
December 1997 through January 2011**



Decrease in Employment over the Period: 33.7%

## OUR COST SAVINGS EFFORTS

The primary factor that improved the efficiency and operations of the IC over several years is our computer automation.

Over fifteen years ago, the IC made a major investment in computerizing the hearing process. We took a system that was 95 percent manual and turned it into a system that is 95 percent automated.

We send nearly one million hearing notices per year to injured workers, employers and other interested parties advising them of their hearing dates. These hearing notices are now totally computer automated and the mailing process is also automated.

Once a hearing is completed, a hearing order must be produced and mailed to the injured worker, employer and other interested parties. We mail approximately one million hearing orders to injured workers, employers and other interested parties. Much of the data required on the hearing order is retrieved from our computer database, thus, only the text of the order has to be typed in to the system, which saves many processing hours.

Most orders require five mailings each, thus, after the order is typed into the system it automatically produces copies addressed to all applicable parties. These are also processed for mailing on our high-speed mailing equipment. This process has radically reduced the number of employees at the IC by at least 20 percent.

However, we have not stopped with these gains. The next major step was that we developed what we call a 'Workflow' process where clerical work can automatically be assigned to clerical staff regardless of their location. This allows clerical employees who may not be fully utilized in small offices to help with the workload at offices with higher workloads. It also allows us to respond to workload spikes at offices without accumulating backlogs or having employees travel to work sites, which cost time and money. The result has been improved efficiency along with a reduction in staffing.

However, we have also initiated many other improvements in our processes. The IC recently initiated quantity and quality standards for our two most populated work classifications, word processors and claims examiners. This has allowed us to calculate exactly how many employees are required in these classifications. With these numbers in hand, we are reducing our staffing to our calculated employment needs through attrition.

Setting quality standards also improves the hearing process, reducing the likelihood that the information presented at a hearing is not adequate. Quality claims examining will also reduce the number of appeals. As a result, the improvement and standardization of our hearing process should result in fewer hearings in the future, which will allow us to continue to reduce staffing.

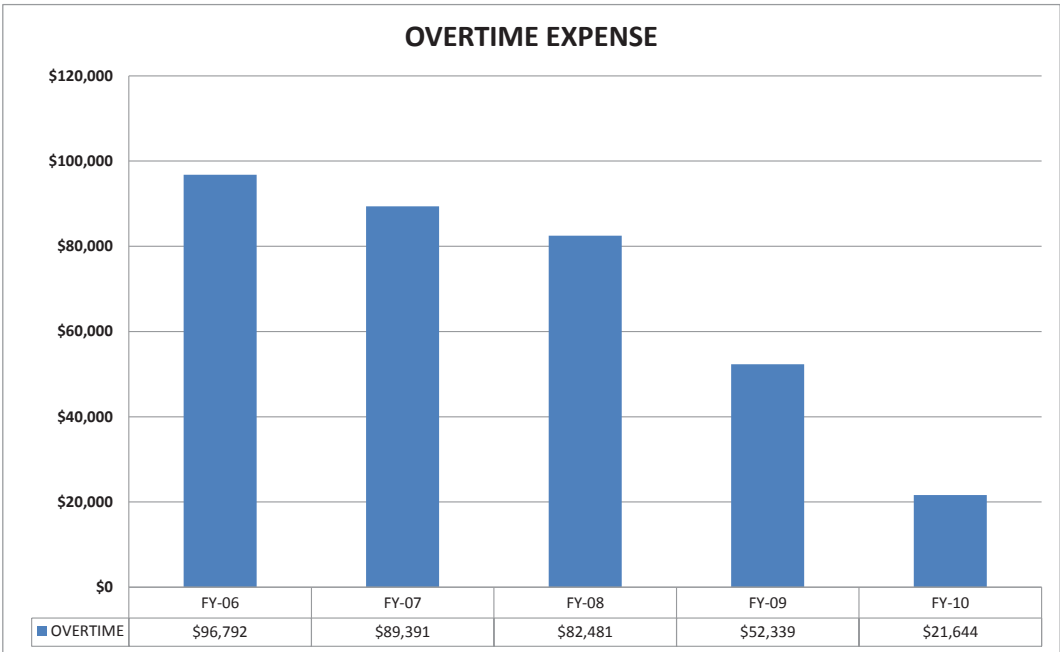
# OVERTIME EXPENSE COMPARISON

The IC has also slashed overtime expenses throughout our agency. In FY 2006, overtime paid was \$96,792 and it decreased 78 percent to \$21,644 in FY 2010. Most of our overtime expenditures are for Information Management hardware technicians to maintain our computers systems at our twelve offices.

Occasionally, technicians must work more than eight hours or work in the evening when employees are not using our data systems. Both of these situations avoid hearing downtime. Hearings cannot be performed if our computer systems are not operating and our claims examiners cannot prepare claims for hearings without access to our computer system.

Consequently, the small amount of overtime that we utilize allows us to avoid huge amounts of possible downtime. The IC is proud that we have managed our overtime prudently. While the media has reported huge overtime abuses at other state agencies, the IC's overtime has been modest and only used because it is unavoidable.

## Exhibit D



## SACRIFICING COSTS, BUT NOT SERVICE

If the Industrial Commission had not taken any action in the past to automate our processes, we estimate that our payroll expense per year would be \$11 million higher than it is now.

Since 1997, the IC has reduced our staffing from 643 to the present 426. This is a 33.7 percent decrease in employment. The IC is constantly reviewing and evaluating human resource situations and making employment decisions that have resulted in staff reductions. We make the maximum effort to determine if the position is critical to our operations. If not, then the position is eliminated.

For example, we reduced our mailing service to once a day and this saved one employee. We have reduced our delivery service to offices outside of Columbus, which reduced employment. We have taken many other measures and are constantly looking to improve efficiency and reduce staffing.

### **A Record of Expenditure Reduction**

Over the last two years, the IC has initiated numerous cost savings initiatives.

The major initiatives are listed below:

- Over the last two years, our employment has decreased from 496 to 426 resulting in a savings in excess of \$4.5 million per year
- We have closed four offices including Springfield, Hamilton, and Canton and we combined the offices in Zanesville and Bridgeport to a new location in Cambridge. This has saved employment expense, rent, security guards, maintenance, and supplies for a total of \$1.46 million per year
- We have reduced our space needs at several locations saving \$874,000 per year
- We have reduced temporary employees by \$220,000 over the last six years
- Telephone expense has decreased in excess of \$100,000 per year
- Travel expense has decreased by \$139,000 over the last two years
- Supply expense has decreased by \$62,000 over the last two years

## A VISION FOR THE FUTURE

Looking at the future, the IC will continue to evaluate staffing and expenses so that we will not be a burden to employers, but still be able to offer quality hearing services.

Looking past the next biennium budget period in 2014, we expect a large decrease in our yearly expenses because the bond debt-service for the William Green Building will expire and this will save \$3 million per year. In 1992, the IC and the Bureau of Workers' Compensation worked together to obtain tax-exempt bond financing of the William Green Building through the Ohio Building Authority.

This financing reduced our financing interest rate by at least 1.25 percent (from approximately 5.0 percent to 3.75 percent), which resulted in a compounded savings of \$69 million for the 20-year term of the bonds. The best part of this bond financing is that, similar to a prudent homeowner, the BWC will soon own the building free and clear and the IC will only have to fund the operating and capital improvements expenses as needed, which will save at least \$10 million per year for both agencies combined.

Another aspect affecting future expenditures is that we systematically replace equipment and facilities so we do not build a backlog of needs. We feel that in the end, if our equipment and facilities are kept in reasonable condition that the yearly expenses for these items will remain stable from year to year. Our office facilities, equipment, and computer equipment are in good condition because our policy has been to systematically replace these items so we do not accumulate a backlog of needs that will negatively affect the Ohio employers who provide our revenue.

Our largest equipment expenditure each year is for computer hardware upgrades. Yearly increases in the number of transactions processed by our computer system along with technological changes antique our computer hardware faster than other equipment. Fortunately, the IC has carefully measured these needs and we plan our expenditures to keep our data systems at the optimum operating level. We systematically replace approximately the same dollar amount of equipment each year. For example, one year we may upgrade our servers and the next year we will replace most of our personal computers. This purchasing method allows us to keep our technology current and our budgets stable from year to year.

In the future, we need to keep our momentum going. To do that we must continue to upgrade our technology systems, scrutinize every expenditure and maintain our legacy of being excellent stewards of funds.



# **GREAT CUSTOMER SERVICE, LOW EXPENSES**

## GREAT CUSTOMER SERVICE, LOW EXPENSES

Even with our history of fiscal prudence, our production has not suffered. The IC consistently hears almost 700 claims per day and performs approximately 3,000 medical exams per year. This requires great teamwork, especially when customers need our help in emergency situations.

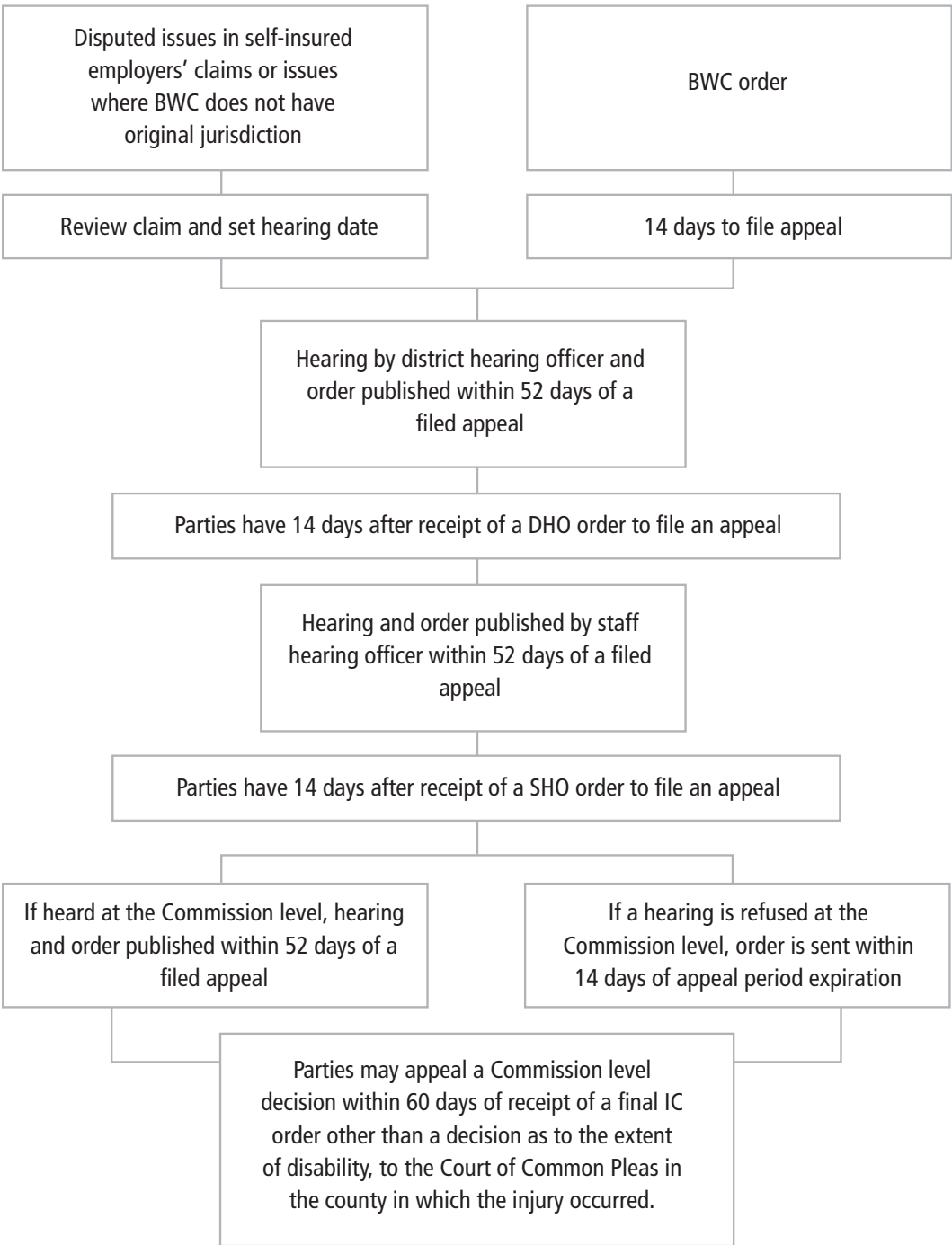
When an injured worker has a dire need, the IC strives to docket an emergency hearing on the injured worker's claim within three to five days after the injured worker files a request for an emergency hearing. This may happen, for instance, in a case where an injured worker is about to be evicted because their injury has prohibited them from being able to work and receive wages to pay their bills. In some cases, cash relief could be a matter of life and death. Sometimes the injured worker simply cannot afford to wait the 45 days that it may take for their claim to be processed, so we work to expedite their claim in these urgent situations. We also offer Interpreter Services to injured workers.

BWC initially determines claims. If a BWC order is appealed, by statute the IC has 45 days to conduct the first level hearing. If this decision is appealed, the IC conducts the second level hearing within 45 days. A final appeal may be made to the three-member Commission. Exhibit E outlines the potential flow of an appeal through the process.

# ADMINISTRATIVE HEARING LEVELS CHART

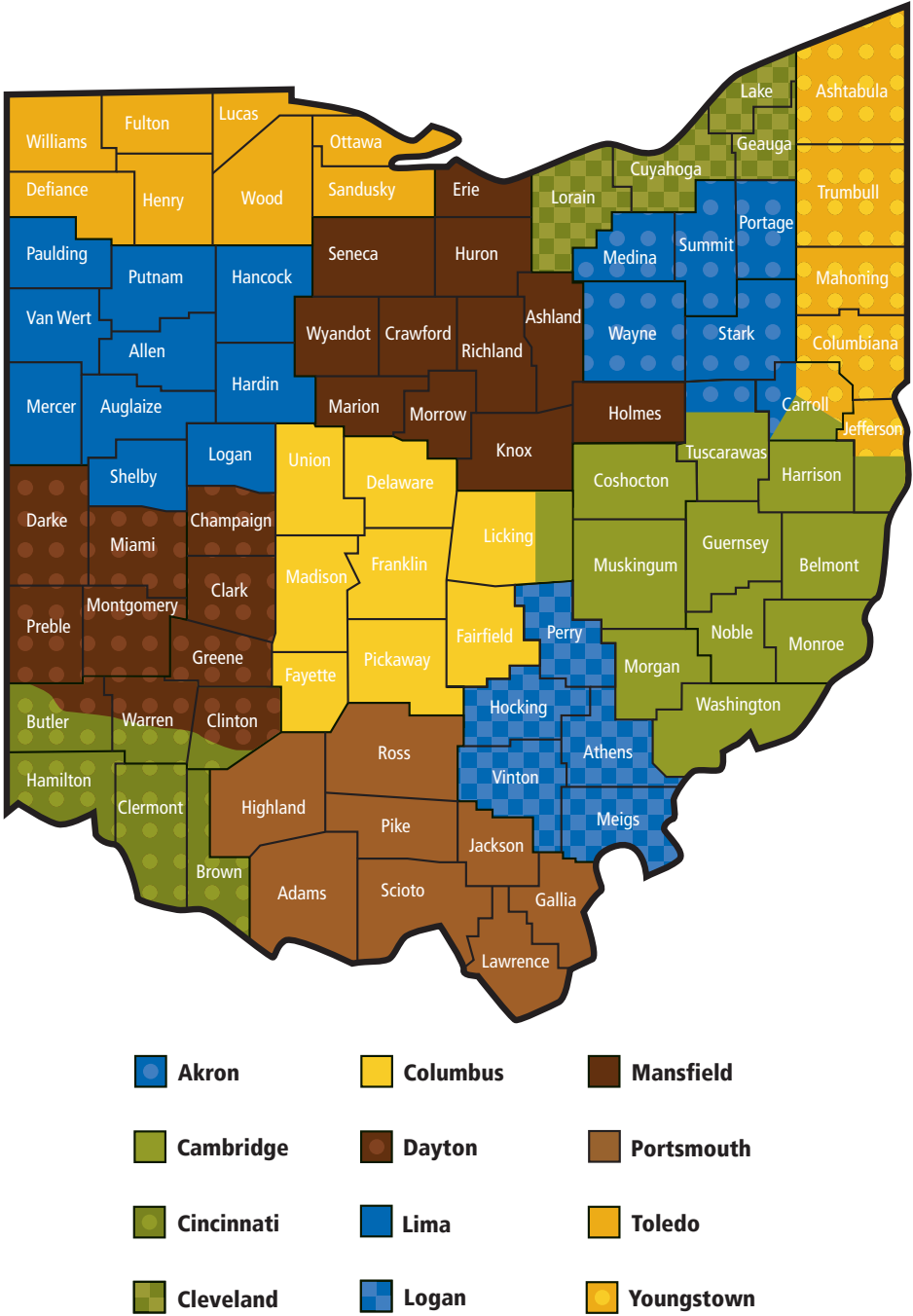
## Exhibit E

### Administrative Hearing Levels Flow Chart



# DISTRICT OFFICES ASSIGNMENTS MAP

Our 12 offices in 5 regions blanket the state. IC office locations are carefully chosen so that most injured workers do not have to drive more than 45 minutes from their home to get to their hearing.



# OFFICE LOCATIONS & CONTACT INFORMATION

## Customer Service and Interpretive Services

800.521.2691; toll free, nationwide  
614.466.6136; Franklin County  
800.686.1589; toll free, TDD

Email: [askic@ic.state.oh.us](mailto:askic@ic.state.oh.us)  
Web: [www.ohioic.com](http://www.ohioic.com)

### AKRON REGION

#### Akron\*

161 S. High St., Suite 301  
Akron, Ohio 44308-1602

Tel: 330.643.3550  
Fax: 330.643.1468

#### Mansfield

240 Tappan Drive N., Suite A  
Mansfield, Ohio 44906

Tel: 419.529.1360  
Fax: 419.529.3084

### CINCINNATI REGION

#### Cincinnati\*

125 E. Court St., Suite 600  
Cincinnati, Ohio 45202-1211

Tel: 513.357.9750  
Fax: 513.723.9811

#### Dayton\*

1242 E. Dayton-Yellow Springs Rd.  
Fairborn, OH 45324

Tel: 937.264.5116  
Fax: 937.264.5130

### CLEVELAND REGION

#### Cleveland\*

615 Superior Ave. NW, 7<sup>th</sup> Floor  
Cleveland, Ohio 44113-1898

Tel: 216.787.3001  
Fax: 216.787.3483

#### Youngstown\*

242 Federal Plaza West  
Youngstown, Ohio 44503-1206

Tel: 330.792.1063  
Fax: 330.792.2473

### COLUMBUS REGION

#### Columbus\*

30 W. Spring St., 7<sup>th</sup> Floor  
Columbus, Ohio 43215-2233

Tel: 614.466.4683  
Fax: 614.644.8373

#### Cambridge

2130 E. Wheeling Ave.  
Cambridge, Ohio 43725

Tel: 740.435.4000  
Fax: 740.435.4010

#### Logan

12898 Grey St.  
Logan, Ohio 43138

Tel: 740.380.9685  
Fax: 740.385.2436

#### Portsmouth

1005 Fourth St.  
Portsmouth, Ohio 45662-4315

Tel: 740.354.2334  
Fax: 740.353.6975

### TOLEDO REGION

#### Toledo\*

One Government Center, Suite 1500  
640 Jackson Street  
Toledo, Ohio 43604

Tel: 419.245.2740  
Fax: 419.245.2652

#### Lima

2025 E. Fourth St.  
Lima, Ohio 45804-0780

Tel: 419.227.7193  
Fax: 419.227.7150

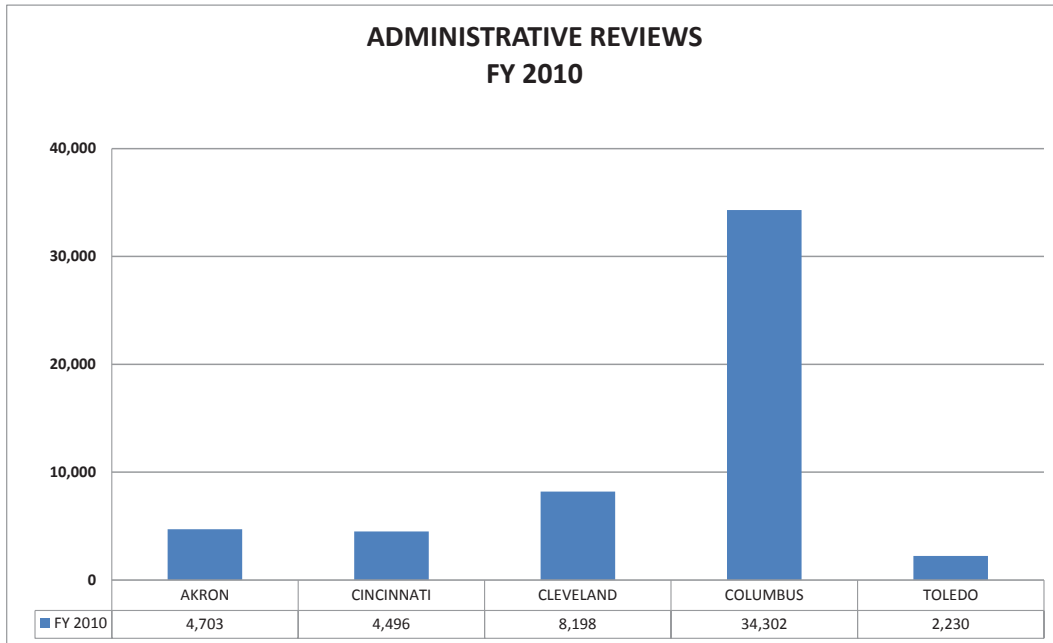
\*Medical Examination Locations

# ADMINISTRATIVE REVIEWS

There are 91 hearing officers—all attorneys—in IC offices throughout the state. They make the bulk of the legal decisions within the IC. Commissioners also hold hearings. The IC heard 164,454 claims during fiscal year 2010.

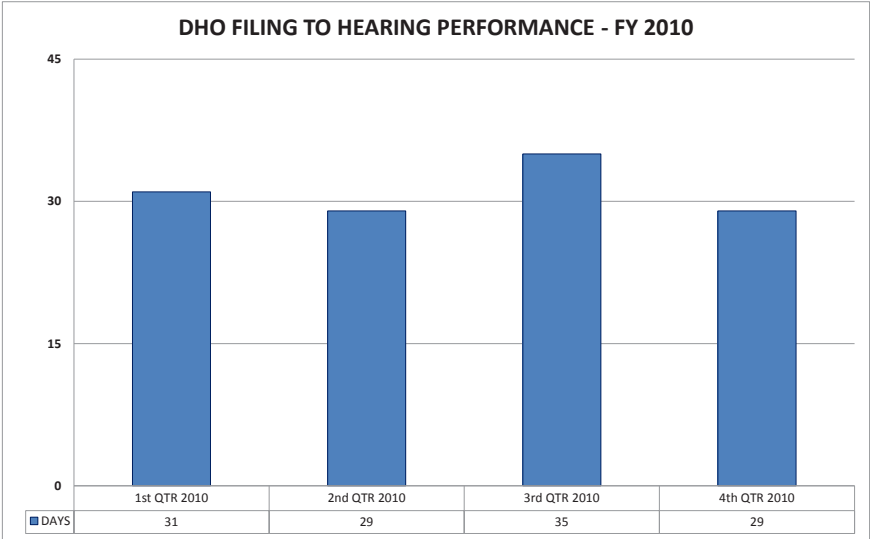
New claims filed with BWC, in addition to other factors, dictate the volume of claims that flow to the IC. Historically, about 14 percent of all active BWC claims come to the IC for adjudication.

In addition, the IC decided approximately 53,929 issues statewide that did not initially require formal adjudication through a hearing during fiscal year 2010. These issues included, but were not limited to: discretionary appeal reviews and lump sum settlement reviews. These issues receive review and processing at the clerical, claims examining, word processing, and hearing officer levels, but are not typically reflected in routine production reports under district hearing officer (DHO) and staff hearing officer (SHO) dockets.

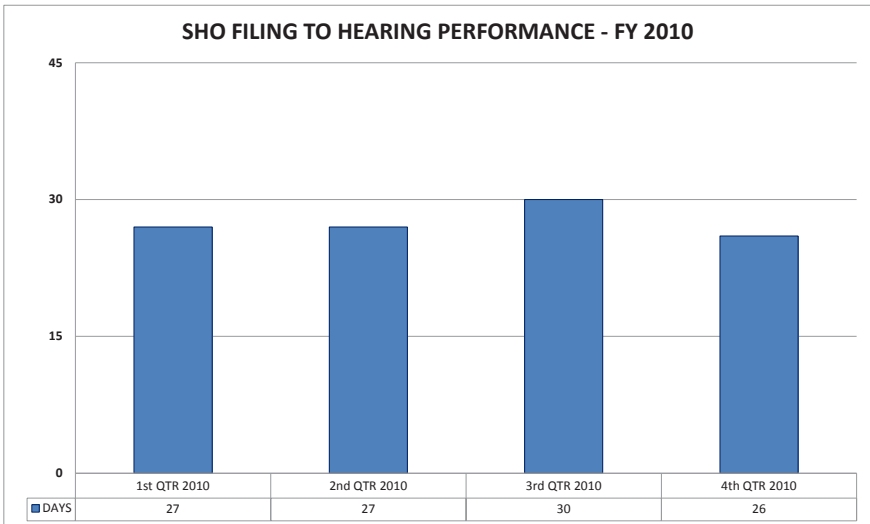


# HEARING OFFICER PERFORMANCE

When cases require formal adjudication, we have consistently achieved a high compliance rate in adjudicating claims well within the statutorily imposed timeframes. From filing date to hearing date, district level (first level) hearings averaged 31 days in calendar year 2010.

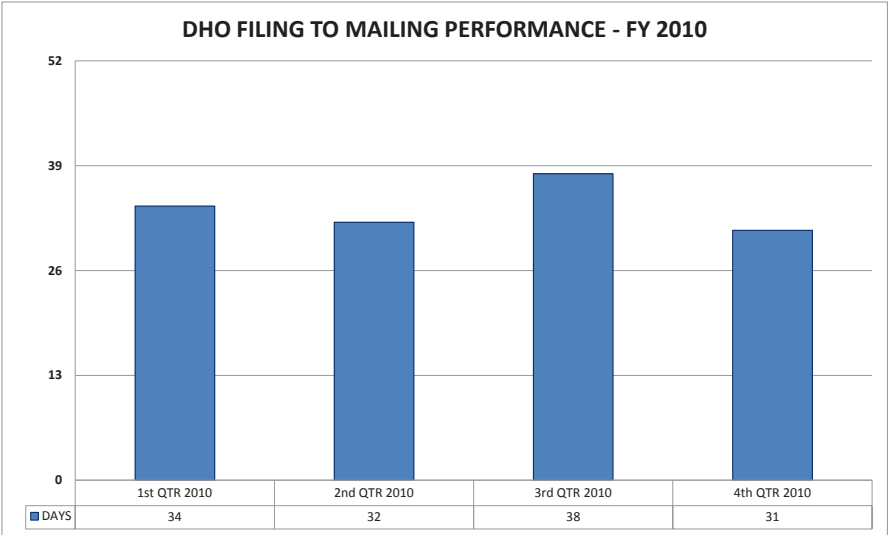


From filing date to hearing date, staff level (second level) hearing appeals took 28 days on average in fiscal year 2010. Both averages are well below the statutorily mandated 45-day timeframe.

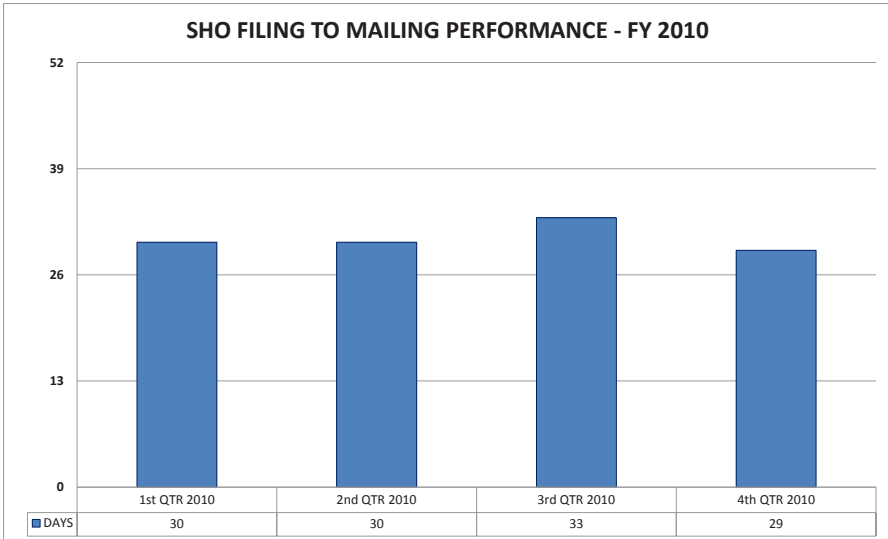


# DHO & SHO PERFORMANCE

The overall process statistics of filing date to mailing date are just as favorable. There is a 52-day benchmark comprising the two statutory periods of: filing to hearing--45 days, and hearing to mailing--7 days. For the district level, filing date to mailing date took 33 days on average in fiscal year 2010.



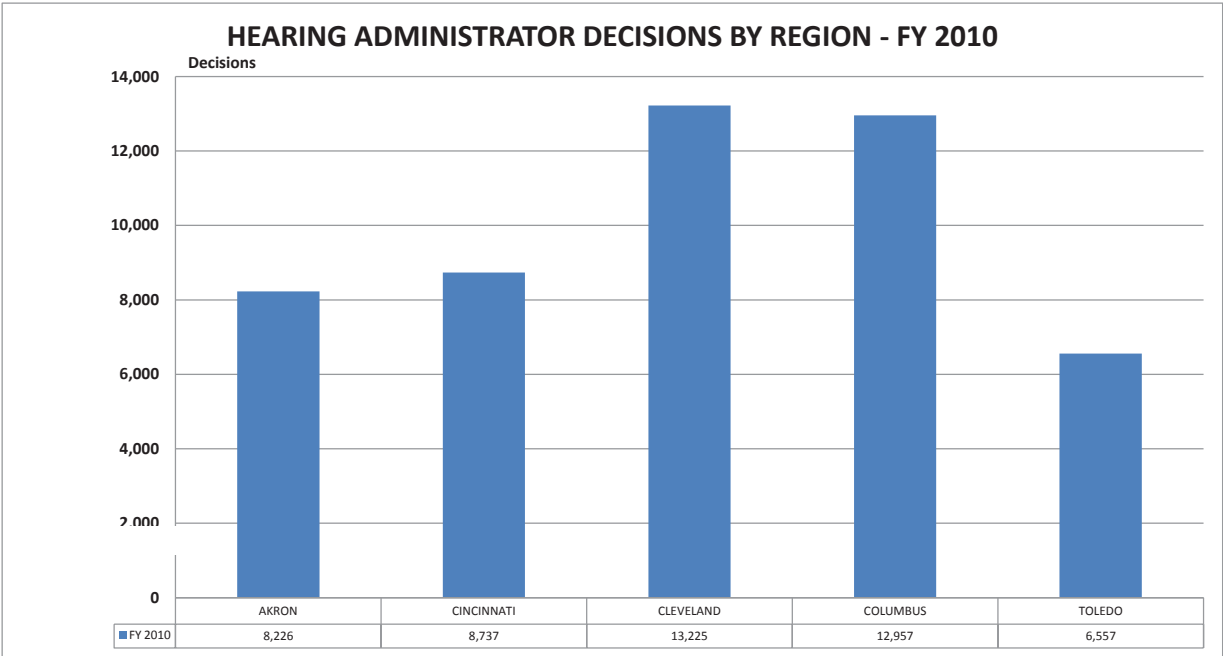
From filing date to mailing date, the staff level took 31 days on average in fiscal year 2010.





# HEARING ADMINISTRATOR ACTIVITY

IC Hearing Administrators also handle requests from parties, continuances, pre-hearing conferences, subpoenas, and other duties, as well as play an integral role in the permanent total disability process. There are five IC Hearing Administrators; one located in each of the IC regional offices statewide.



## PTD SUBMISSION PROCESS

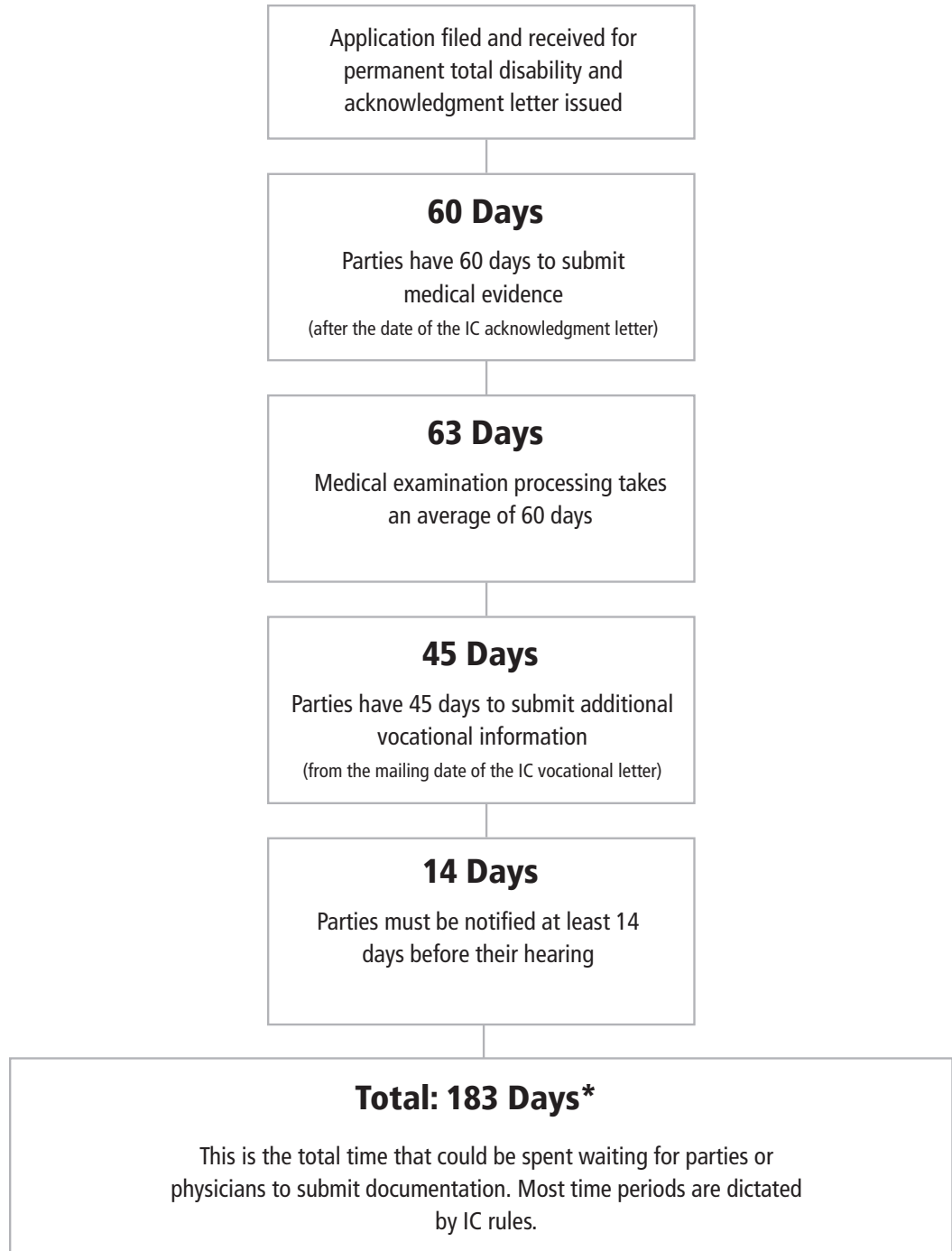
Permanent total disability (PTD) claims are in a category all their own because they are handled much differently than typical claims that come to the IC. PTD claims take much longer to go through the process because there is a required independent medical exam, and there are submission periods built in to allow parties time to obtain medical and vocational information. The submission periods were put into place so that parties could provide hearing officers with the most information possible when they decide whether to grant or deny a PTD award. Exhibit F shows the submission periods for permanent total disability processing.

As shown in Exhibit F (next page), while there are potentially six months of submission periods built into the PTD process, overall the IC is processing PTD claims at a faster rate than the submission periods dictate.

# PTD TIMELINE

## Exhibit F

### Permanent Total Disability (PTD) Timeline



\* The IC is currently processing PTD applications at a rate of 173 days.

**Ohio** | **Industrial Commission**

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