

# Workers' Compensation Fraud:

# 11 Warning Signs

Each year, fraudulent workers' compensation claims steal millions of dollars from employers, deserving employees and their families. All of us who live and work here are paying the tab for fraud — in lost jobs and profits, lower wages and benefits, and higher costs for goods and services. Fraud needs to be stopped and this requires your help.

Experience shows a claim may be fraudulent if two or more of the following factors are present in a workers' compensation claim:

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1. **Monday Morning:** The alleged injury occurs first thing on Monday morning or late on a Friday afternoon, but is not reported until Monday.
  2. **Employment Change:** The reported accident occurs immediately before or after a strike, a job termination, a layoff, the end of a big project, or at the conclusion of seasonal work.
  3. **Suspicious Providers:** The employee's medical providers and/or legal consultants have a past history of handling suspicious claims.
  4. **No Witnesses:** The accident has no witnesses, and the employee's own description does not logically support the cause of injury.
  5. **Conflicting Descriptions:** The employee's description of the accident conflicts with the medical history or First Report of Injury.
  6. **History of Claims:** The claimant has a history of numerous suspicious or litigated claims.
  7. **Treatment is Refused:** The claimant refuses a diagnostic procedure to confirm the nature or extent of an injury.
  8. **Using the Same Doctor/Lawyer:** Use of the same doctors or lawyers by a group of claimants.
  9. **Late Reporting:** The employee delays reporting the claim without a reasonable explanation.
  10. **They're Hard to Reach:** You have difficulty contacting claimants at home, when they are allegedly disabled.
  11. **Changes:** The claimant has a history of frequently changing physicians, addresses and places of employment.
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*Remember, these are simply indicators. Many perfectly legitimate claims are filed on Mondays, and some accidents have no witnesses. If you are suspicious of a claim, let your Insurance Carrier know.*