

“RED FLAG” FRAUD INDICATORS

Look for the following “red flags” indicating a workers’ compensation claim might be fraudulent:

- Delayed injury report or claim.
- Vague details of alleged accident.
- A “soft tissue” injury without a specific incident or with a vague description of causal factors.
- Questionable accident either unwitnessed or possibly staged.
- Accounts of independent witnesses to the accident differ from those of the employee.
- Fellow workers hear rumors that accident was not legitimate.
- Alleged injury does not correspond with job description.
- Accident occurs in an area where the claimant should not be present.
- Injury occurred in the morning after a day off or returning from vacation, or on a Monday after a weekend off or a Friday before a weekend off.
- Unexplained or excessive time off prior to the claimed injury, particularly where recovery time exceeds medical protocol guidelines.
- Employer's first report of claim contrasts with description of accident set forth in medical history.
- Subjective ailments have continued with no objective improvement reported.

- Claimant has had work-related problems prior to claim, such as poor performance review, probation, hostile comments toward the workplace or claimant had knowledge of potential layoffs.
- Claimant is a temporary employee.
- Claimant has had personal difficulties, such as family or financial problems just prior to claim.
- Injured worker has a history of reporting subjective injuries.
- Claimant uses an alias.
- The employee disputes the average weekly wage due to additional income (e.g., cash, per-diem and/or 1099 income).
- The employee is “overly familiar” with workers’ compensation system terminology.
- Claimant immediately starts asking, "How much am I going to get?"
- Protests about modified position or returning to work.
- Claimant is never home when examiner attempts to contact.
- Claimant's address is a P.O. Box or claimant refuses to provide residence address.
- First notice of the injury is through a claim submitted by a questionable/high-volume attorney or medical facility.