

## Indicators of Possible Workers' Compensation Fraud "Red Flags"

Although most claims are legitimate, some are inflated or fraudulent, and the district should review all claims to prevent the accident from happening again or for possible fraud. No one indicator by itself is necessarily suspicious. Even the presence of several indicators, while suggestive of possible fraud, does not mean that fraud has been committed.

- The injured worker is a new hire.
- The applicant took unexplained or excessive time off prior to claimed injury.
- The alleged injury occurs prior to, or just after a layoff, job termination, or completion of seasonal/temporary work/notice of employer relocation.
- Applicant reports an alleged injury immediately following disciplinary action, notice of probation, demotion, or being passed over for promotion.
- Applicant has a history of personal injury, workers' compensation claims, and/or of reporting "subjective" injuries.
- The alleged injury relates to a preexisting injury or health problem.
- Applicant has a high-risk activity, such as skydiving, or bungee-jumping as a hobby.
- The applicant's version of the accident has inconsistencies.
- There are no witnesses to the accident or witnesses to the accident conflict with the applicant's version or with one another.
- Applicant fails to report the injury in a timely manner.
- Accident or type of injury is unusual for the applicant's line of work.
- Facts regarding accident are related differently in various medical reports, statements, and employer's first report of injury.
- Applicant cannot be reached at home during working hours, although claims to be disabled from working. The person receiving calls appears vague and non-committal. Applicant is otherwise unavailable and elusive.
- Applicant's co-workers express opinion that injury is not legitimate.
- Injured worker is involved in seasonal work that is about to end.
- Injured worker takes more time off than the claimed injury seems to warrant.
- Injured worker is nomadic and has a history of short-time employment.
- Injured worker changes physicians when a release for work has been issued.
- Injured worker has a history of reporting subjective injuries.
- Accident occurs late Friday after noon or shortly after the employee reports to work on Monday.
- Accident is unwitnessed.
- Claimant has leg/arm injuries at odd time, i.e. at lunch hour.
- Fellow workers hear rumors circulating that the accident was not legitimate.
- Accident occurs in areas where injured employee would not normally be.
- Accident is not the type that the employee should be involved in, i.e. office worker who is lifting heavy objects on a loading dock.
- Employer's first report of claim contrasts with description of accident set forth in medical history.
- Details of accident are vague.
- Incident is not promptly reported by employee to supervisor.
- After injury, injured worker is never home or spouse/relative answering phone states the injured worker "just stepped out."
- Return calls to resident have strange or unexpected background noises.