



## **Lackawanna Insurance Group Fraud Resource Center**

### **The Warning Signs of Workers' Comp Fraud**

Most fraud tips come from employers, fellow employees and even spouses. That's why it's important to know what to look for. Here are some of the warning signs.

#### **Claimant Fraud**

- New employee has an accident
- Recent termination, upcoming layoff, job change, retirement
- Recent disciplinary action, missed promotion or requested transfer
- Poor attendance record
- Problems with co-workers
- Prior lost-time claims
- Accident occurs Monday morning, immediately after a vacation or holiday
- Accident happened in an area the employee is not expected to be in or while performing a task not ordinarily performed
- No witnesses or the only witness is a personal friend of the employee
- Claimant resists signing authorizations, delays treatments or refuses light-duty offers
- Alleged restrictions are out of line with type or degree of injury

#### **Premium Fraud**

- Certificate of Coverage with inaccurate data
- Cross-outs, white-outs or erasures on documents
- Number of employees, classifications and payroll are inconsistent

#### **Medical Provider Fraud**

- Medical documentation does not support the service billed
- Billed procedures are for evaluation and management codes only
- Provider is actively billing multiple claims for an injured worker
- Injured worker does not recall the treatment being billed
- Provider's medical reports read almost identically for different patients
- Much higher healthcare costs than expected
- Unusual frequency or duration of treatments