

Work Comp Fraud: Identifying the Modern Fraudster

Fighting work comp fraud starts with knowing what to look for. Who is likely to commit fraud? What are the warning signs?

In this installment of the Spot It & Stop It fraud-fighting webinar training series, an expert from our Special Investigations Unit discusses what red flags to look for before fraud is committed and how to fight back.

In this webinar, you'll learn

- Keeping your eye out for the modern fraudster
- Today's trending fraudster techniques
- COVID reality – real examples of modern fraud
- Critical steps you can take to protect yourself

About your presenter

Christopher Dill, Special Investigations Unit Manager

A Fraud Claims Law Specialist designee, Christopher Dill was a recipient of the National Health Care Anti-Fraud Association's Investigation of the Year Award for his significant contribution to the successful resolution of "Operation Back Lash" – one of the largest workers' compensation health care bribery schemes ever uncovered in San Diego County. Christopher has participated in over 30 criminal cases surrounding medical and legal providers attempting to defraud the workers' compensation system. Christopher's approach to insurance fraud investigations is a holistic one. From preventative education campaigns, to data analytics, to time tested investigative, and intelligence gathering techniques, it is Christopher's belief that a multi-faceted approach to insurance fraud is necessary to a successful defense.

Download these helpful resources about identifying fraudsters

Identifying the Modern Fraudster Presentation



PDF version of the Identifying the Modern Fraudster Presentation.
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Warning Signs of Work Comp Fraudsters

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WARNING SIGNS OF WORK COMP FRAUDSTERS

Not surprisingly, it's never easy to know who might commit workers' compensation fraud. However, there are some leading indicators - especially in today's world where work furloughs and layoffs are becoming common and many employees are worried about their next paycheck! In combination, the below factors *may* increase the likelihood someone might consider committing work comp fraud:

- 1 Certain demographics:** Lower wage + physical occupation + male.
- 2 Feelings of mistreatment:** Due to poor working conditions, recent furloughs, in industry impacted by COVID-19.
- 3 Location, location, location:** They reside in "fraud hotspots."
- 4 Financial:** Experiencing recent challenges, strained bankbook, unforeseen expenses.
- 5 History:** Prior filing of work comp claims in their background.



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Know the key factors that lead to committing fraud.
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Protect Yourself Against Work Comp Fraudsters

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PROTECT YOURSELF AGAINST WORK COMP FRAUDSTERS

Fraudsters Target You.
Take direct steps to protect your employees and your business.

EDUCATE & COMMUNICATE

- Ensure employees fully understand safety measures for their well-being.
- Provide ongoing education on equipment and machines they use.
- Communicate benefits of health insurance, work comp, state disability.
- Train supervisors and employees on work comp.
- Make sure employees know protocols when injuries occur.
- Provide training for properly investigating injury incidents.

ENSURE AWARENESS

- Make it clear you care for workers as individuals and safety is top of mind.
- Institute regular Safety Meetings - ICW Group's Risk Management can help.
- Explain "whys" of safety and fraud rules, so everyone knows the impact.
- Check in with injured workers often, so they feel supported.

FOSTER ACCOUNTABILITY

- Engage employees in their own and others safety in the workplace.
- Invest in security cameras to validate injuries and deter bogus claims.
- During exit interviews, rule out injuries sustained during employment.
- Investigate accidents immediately, interview witnesses and take pictures.
- Share anti-fraud policies - everyone should understand all injuries are investigated, and false claims aren't tolerated.

CREATE THE RIGHT CULTURE

- Hire the right people.
- Perform background and credit checks.
- Start smart - communicate anti-fraud and safety protocols as part of your new-hire process.

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Includes steps you can take to protect your employees and business.

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Watch Out for Work Comp Fraudsters



Look for these clues that may indicate work comp fraud.

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