

Workers' Compensation

Fraud Indicators "Red Flags"

- Early attorney involvement – notorious claimant attorney
- Repetitive medical – no change in condition, continued conservative treatment
- Physician changes – notorious claimant physician
- Conflicting medical
- Rumors – Anonymous tips
- Soft tissue injuries
- Disability beyond normal AMA guidelines
- Claimant never home or unable to come to the phone
- Missed therapy and medical appointments
- Refuses to cooperate with case managers
- Claimants that "live" claim every day constantly complaining or contacting employer
- No witnesses accidents
- PO Boxes
- Unreasonable demands (i.e. advances, medical procedures/tests, equipment, etc.)
- Claimant history of malingering/exaggerating
- Injury prior to termination, lay-off or disciplinary action
- Change of address
- Claimant history of self-employment
- Disgruntled employee
- New employee
- Appearance – calluses, grease on hands and nails, muscular, tan
- Threatens/complains to upper management
- Claimant history of recreational or sporting activities
- Claimant exaggerate, pain and symptoms
- Employer/examiner intuition