

WORKERS' COMPENSATION FRAUD

Workers' Compensation fraud has many negative consequences for both employees and employers. Employer's workers' compensation costs rise as a result of the fraudulent claims impact on the MOD factor and premiums. It also may make it more difficult for legitimate claimants to collect benefits due to the increased anti-fraud measures implemented by insurance companies to battle the fraud. These items tend to make the entire workers' compensation system less efficient and more expensive for everyone involved.

MADSIF recognizes that the large majority of claims are legitimate and for those claims our priority is to provide prompt benefits to employees injured in a workplace accident.

For those few fraudulent claims, MADSIF is committed to identifying them and revoking benefits and seeking full restitution for any benefits and expenses paid.

To help identify workers' compensation fraud you can look for these indicators of Workers' Compensation fraud published by the National Insurance Crime Bureau.

INDICATORS OF WORKERS' COMPENSATION FRAUD

1. Claimant is disgruntled, soon to retire, or facing imminent firing or layoff
2. Employee is involved in seasonal work that is about to end
3. Employee took unexplained or excessive time off prior to injury
4. Employee takes more time off than the claimed injury seems to warrant
5. Employee is nomadic and has a history of short term employment
6. Employee is new on the job
7. Employee changes physician when a release for work has been issued
8. Employee has a history of reporting subjective injuries
9. Review of a rehab report describes the employee as being muscular, well-tanned, with calloused hands and with grease under the fingernails
10. First notification of injury or claim made after employee is terminated or laid off
11. Has several other family members also receiving workers' compensation benefits
12. Demands quick settlement decisions
13. Demands quick payments for medical providers
14. Is unusually familiar with workers' compensation claim handling procedures and laws

15. Is consistently uncooperative
16. Employee refuses to allow visits or rehabilitation at home or specifies plenty of warning time prior to a visit
17. Employee participates in contact sports or physically demanding hobbies
18. After injury, employee is never home or spouse/relative answering the phone states the employee “just stepped out” or may have to contact him by pager
19. Return calls to residence have strange or unexpected background noises which indicate it may not be a residence
20. Employee protests about returning to work and never seems to improve
21. Employee cancels or fails to keep appointment, or refuses a diagnostic procedure to confirm an injury

To report a suspected workers' compensation fraud claim please call MAXCIS at 1-800-930-7272 and if possible provide the following information:

1. Dealership Name
2. Details and evidence of the fraudulent claim
3. Name of the fraudulent Claimant