

WORKERS' COMPENSATION FRAUD RED FLAG CHECKLIST:

Claimant's Name: _____ Date of Injury: _____

Mark applicable red flag indicators. Describe red flag indicators on reverse.

NOTE: Red flags are indicators that indicate the need for further investigation of a claim to determine its legitimacy. Therefore, the applicability of one or even several "red flag" indicators is not necessarily indicative of the existence of workers' compensation fraud.

	Unexplainable delay in reporting
	No witnesses to the alleged injury-producing incident
	Insufficient detail was provided surrounding the injury-producing incident
	Alleged injury seems inconceivable considering the work which the claimant performs
	Injury is not visible (e.g., soft tissue injury)
	Degree of injury is not likely to result from alleged injury-producing incident
	Allegations or rumors of fraud and/or the claimant has been observed working elsewhere
	Incident was reported on a Monday morning (or after one or more days off work)
	Claimant has recently purchased disability insurance
	Claimant is a new employee
	Claimant has no health insurance or has a high deductible coverage
	Claimant has repeated and/or extended physical therapy treatments with prolonged periods between evaluations
	Claimant has used all available sick days and vacation days
	Claimant is known to have personal financial problems
	Claimant is physically active outside
	Claimant has submitted workers' compensation claims in the past
	Inconsistencies revealed from the claimant's initial description of the injury-producing incident
	Claimant is unusually familiar with the workers' compensation system
	Claimant is uncooperative and/or objects to administrative controls intended to address workers' compensation fraud
	Claimant does not provide a street address for a residence
	Employer is frequently unable to contact the claimant while off work due to an alleged injury
	Claimant obtained legal representation soon after the alleged incident and/or has obtained legal counsel with a questionable reputation
	Claimant has indemnity checks mailed to his/her residence
	Subsequent medical evaluations apparently contradict the initial evaluation
	Employee has missed scheduled physician visits or rehabilitation appointments
	Treatment being provided seems more extensive than the injury warrants
	Claimant has changed medical providers more than once after the initial treatment
	Claimant has been referred to a medical provider close in proximity to the referring medical provider
	Extensive testing procedures for degree of injury