



## Signs of Possible Developing Fraud in Ongoing Workers' Compensation Claims



**PREDICT**



**DETER**



**DETECT**

It is important to remember that none of the signs or “red flags” listed constitutes proof that fraud is occurring. Rather, the appearance of these signs on active claims should prompt additional questions that may lead to an investigation to determine whether fraudulent activity is occurring. Any time you, as an employer, have concerns with respect to any of the listed signs of possible developing fraud you can contact ForensIQ Risk Intelligence or your workers' compensation provider to discuss the matter.

- The Worker's injury fails to respond to appropriate medical treatment and the Worker reports that they are no better or worse off.
- The Worker is missing scheduled medical appointments.
- The Worker misses scheduled work appointments or scheduled activities (ie: staff meeting).
- The Worker does not answer telephone calls during regular business hours.
- The Worker refuses to perform Modified Duties despite medical approval.
- Medical exams organized by the workers' compensation provider are determined to be “invalid.”
- The Worker is doctor shopping (going from one doctor to another for no reason).
- There are reported concerns from co-workers, workers' compensation staff, medical providers or others.
- Social media posts made by (or about) the Worker seem to contradict their claimed level of disability.
- The originally diagnosed injury seems to be spreading to other parts of the body.
- The Worker is prescribed Narcotic / Opioid medications for a non-serious injury.
- The injury develops a psychological component for no apparent reason. Note: this would exclude any injury that was diagnosed as a psychological injury at the outset of the claims.
- The Worker moves out of the province or far enough away that it would be unreasonable for them to commute to and from work on a daily basis.
- The Worker begins communicating with the workers' compensation provider through a paid representative or a family member.
- The Worker who has previously been capable of communicating in English / French with the workplace claims to require an interpreter to communicate with the workers' compensation provider / employer.