

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 of the need for further investigation of a claim to determine its legitimacy. The applicability of one or even several "red flag" indicators is not necessarily indicative of the existence of workers' compensation fraud.

	1. Unexplainable delay in reporting
	2. No witnesses to the alleged injury-producing incident
	3. Insufficient detail was provided surrounding the injury-producing incident
	4. Alleged injury seems inconceivable considering the work which the claimant performs
	5. Injury is not visible (e.g., soft tissue injury)
	6. Degree of injury is not likely to result from alleged injury-producing incident
	7. Allegations or rumors of fraud and/or the claimant has been observed working elsewhere
	8. Incident was reported on a Monday morning (or after one or more days off work)
	9. Claimant is a new employee
	10. Claimant has no health insurance coverage
	11. Claimant has used all available sick days and vacation days
	12. Claimant is known to have personal financial problems
	13. Claimant is physically active outside
	14. Claimant has submitted workers compensation claims in the past
	15. Inconsistencies revealed from the claimant's initial description of the injury-producing incident
	16. Claimant is unusually familiar with the workers compensation system
	17. Claimant is uncooperative and/or objects to administrative controls intended to address workers' compensation fraud
	18. Claimant does not provide a street address for a residence
	19. Employer is frequently unable to contact the claimant while off work due to an alleged injury
	20. Claimant obtained legal representation soon after the alleged incident and/or has obtained legal counsel with a questionable reputation
	21. Subsequent medical evaluations apparently contradict the initial evaluation
	22. Employee has missed scheduled physician visits or rehabilitation appointments
	23. Treatment being provided seems more extensive than the injury warrants
	24. Claimant has changed medical providers more than once after the initial treatment