

When to Question a Worker's Compensation Claim

There are some classic profiling indicators that should cause you to question the validity of a claim:

- The injured employee is disgruntled or about to be fired or laid off.
- The injured employee takes more time off than the injury seems to warrant.
- The injured employee is having financial difficulties.
- The accident occurs late Friday afternoon or when the employee comes back on Monday morning.
- The accident is not witnessed.
- The accident occurs near the end of a probationary period.
- The diagnosis is inconsistent with the treatment.
- The injured employee has a history of short-term employment.
- The accident occurs in an area where the injured employee would not normally be.
- The accident is reported weeks or months after the fact – and after the employee has been terminated.

When you review claims against this or any other “red-flag list,” it is important to remember two things:

- Just because a claim has one or more of these indicators doesn't mean it's fraudulent.
- Just because a claim has none of these indicators doesn't mean it's legitimate.

Each claim is unique and must be weighed on its own merits.