

# **FRAUD**

BrickStreet stands for the fight against workers' compensation fraud and abuse.

When employees misrepresent workplace injuries, when doctors overcharge for services, and when employers change numbers to dishonestly lower premiums, we all pay.



Whether it's a claimant, policyholder or medical provider, committing fraud or abuse increases the cost of doing business. It affects salaries, raises and can force businesses to shut their doors.

If you suspect workers' compensation fraud or abuse, report it. Call us at 1.866.926.3469.

### BRICKSTREET SPECIAL INVESTIGATIONS UNIT

Workers' compensation fraud and abuse cost everyone involved, so our Special Investigations Unit (SIU) makes fighting them a top priority.

Our SIU utilizes investigators with extensive law enforcement and/or insurance fraud investigation experience to aggressively pursue reports of suspected fraud and abuse, not only by injured workers, but also by medical and legal professionals and policyholders who do not follow the rules.

SIU also conducts training programs designed to help policyholders recognize and report workers' compensation abuse and fraud.

## POSSIBLE WARNING SIGNS OF FRAUD

#### TIMING OF THE INJURY IS SUSPICIOUS

Is there a coincidence between the employee's injury and a need for personal time off? Is the injury a "Monday morning" injury that may have occurred over the past weekend? Did the injury happen before or after a strike, job termination or layoff, or at the conclusion of seasonal work?

## DELAY IN REPORTING INJURY TO EMPLOYER

Was there an unexplained or unreasonable delay by the employee in reporting the injury to the employer? Some delays may be necessary or warranted, while others are not. Ask questions.

#### ACCIDENT WAS NOT WITNESSED

Were you able to get eyewitness statements from those who saw the incident? If there were no witnesses, did it occur at an odd time (break, lunch, etc.) or where the employee was not supposed to be?

#### EMPLOYEE HAS HISTORY OF COMPLAINTS

Does the employee have a history of short-term employment? Is there a history of suspicious injuries and/or litigated claims?

## **DETAILS ARE SKETCHY**

Does the employee give inconsistent descriptions of how the injury occurred? Is the employee unwilling to provide information about how the accident happened? In some cases, it might be difficult to provide details, but those cases are rare.

### FRAUD AND ABUSE

When a person falsifies information in order to improperly obtain benefits, that is considered to be fraud. When a person interferes with the adjustment of a claim, that is considered to be abuse. This may include engaging in activities inconsistent with the reported injury or failing to undergo needed examinations or treatment. When appropriate, BrickStreet will investigate allegations of fraud or abuse. Information obtained from these investigations can be used to assist in the proper handling of claims or forwarded for possible criminal prosecution.

You can report suspected fraud or abuse by calling our toll-free hotline at 866.926.3469 or by emailing reportfraud@brickstreet.com.