



Safety Matters

Talking Points for Supervisors

BB&T Insurance Services
GLOBAL RESOURCES — CLIENT FOCUSED

Risk Control Services

Fighting WC Fraud in the Workplace

According to OSHA, companies that treat their workers fairly and with concern have the fewest job injuries and fraudulent WC (workers' compensation) claims.

As a supervisor, here are the Top 10 proactive things you can do to fight WC fraud in the workplace.

- 1. Educate your employees.** Employees should understand both their rights concerning legitimate WC claims and the penalties for fraudulent ones. Hold a safety meeting on the topic, and use posters, flyers and payroll stuffers to advance your fraud message. And don't be afraid to promote your tough stance against fraud by informing employees that all suspicious claims will be investigated and prosecuted.
- 2. Maintain a safe work environment.** Initiate a formal Safety or Injury Prevention Program to minimize safety hazards.
- 3. Implement a Return to Work program.** Experience shows that injured workers recover faster when they return to work. Returning to regular work usually occurs more quickly when transitional or modified duty is offered to the injured employee.
- 4. Keep in touch.** Employees who feel valued are less likely to cheat the system. Keep in touch with an injured employee and make it clear you're looking forward to having them back at work as soon as they have their doctor's approval.
- 5. Partner with a reputable medical provider.** Partner with a reputable medical clinic to serve as your company's primary provider to ensure workplace injuries are treated by a trustworthy physician.
- 6. Establish reporting procedures.** Employees and supervisors should be familiar with reporting procedures, and keep accident forms on hand. Also, stress the importance of reporting injuries promptly.
- 7. Investigate immediately.** If an accident occurs, investigate the accident while memories are still fresh. Separately talk to each witness and co-worker about the injury. Be sure to relay any suspicions about the incident to your claims adjuster.
- 8. Conduct exit interviews.** You should document the work-related activities of employees who are about to be laid off or fired. Conduct exit interviews that include questions about the employee's physical condition and any on-the-job accidents or injuries that have not been reported. This may help to deter fraudulent claims or refute future false claims.
- 9. Be cautious.** Fraud is a serious accusation that if not handled properly could put you in the middle of a lawsuit for libel or slander. Give your company the added protection by working with your claims carrier to validate your suspicions, and to determine if the incident should be reported to the appropriate authorities.
- 10. Be honest.** Honesty works both ways. Don't knowingly provide false or misleading information with regard to entitlement to WC benefits in order to discourage an injured worker from pursuing a claim.

Fraud hits you where it hurts: your bottom line. Learn the top 10 things you can do to fight workers' compensation fraud in the workplace.

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