

safety Toolbox Talks for matters

From your safety partners at Bankers Insurance, LLC

Fighting WC Fraud in the Workplace

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

You don't need to be a supervisor to prevent WC fraud. In fact, as an employee, there are 10 proactive steps you can take:

1. **Get educated.** Understand your rights concerning legitimate WC claims and the penalties for fraudulent ones. Participate in safety meetings on the topic – you may even have some valuable suggestions.
2. **Help maintain a safe work environment.** Make sure to look over 's Safety or Injury Prevention Program so that you are prepared for potential hazards.
3. **Familiarize yourself with 's 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.** If you become injured, touch base with your supervisor every so often to keep him/her up-to-date on your progress. Your diligence will be appreciated, and you will easily separate yourself from others that have suspicious WC claims.
5. **Use the medical provider provided by .** This is the best way to ensure your injuries are treated by a trustworthy physician.
6. **Learn the injury-reporting procedures.** Know where accident forms are located, as they should be filled out promptly. Also, remember it is crucial to report injuries – no matter how minor – as soon as they occur.
7. **Make sure any accident is investigated immediately.** This way, the memories of employees are still fresh. Be sure to relay any suspicious behavior about the incident to your supervisor.
8. **Participate willingly in exit interviews.** If you decide to leave , make sure to answer any questions about your physical condition and any on-the-job accidents or injuries that have not been reported.
9. **Think before you speak.** Fraud is a serious accusation. Always report suspicious activity to your supervisor, who can go through the proper channels.
10. **Be honest.** Don't falsify a claim just to get some time off work. It's just not worth it in the long run.

Think workers' compensation fraud does not affect you?

**Think again!
Learn the top 10 steps you can take to prevent WC fraud at your job.**



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