

COVID-19

WORKERS COMP FRAUD

5 things to consider

1 Remote

Global work from home orders are redefining what a work injury may mean. What may be new?

Fraud Investigations



Claims



Treatment Options



2 Quarantine Injury Claims

Are work from home injuries covered?



Should I use telemedicine?

Are all insurers treating home injuries the same?

Is all or some of my home considered my "workplace"?

3 Telemedicine

How do I find a qualified and reputable professional?

Do I need pre-approval from my employer or insurer?



Am I safe sharing my personal data on a call or the internet?

4 Be Honest

COVID-19 is teaching us to work better together.

Report your injury promptly and truthfully.

Employers and insurers need to share information with employees on what is covered and how to report a claim.



5 Stop the Fraud

If you are thinking of committing fraud to make a quick buck... don't! You will ruin your career and your life.



Verify injuries, conduct remote interviews and provide information for reputable treatment.

Report all suspected insurance fraud to your state department of insurance or at: <http://www.insurancefraud.org/Covid-19.htm>.

What You Can Do

Advice to Employees

- In you have questions about potential remote site work injury, contact your employer or insurer promptly.
- Be **100%** honest in reporting all facts and information so your injury claim may be assessed properly.
- Seek treatment if needed, but be wary of scams... especially those which may involve telemedicine and requests for credit card information.

Employers and Insurers

- Tell employees how to report claims in a COVID-19 environment.
- Communicate and educate employees to not commit fraud.
- Keep your SIU team informed with the latest anti-fraud information.
- Watch for suspicious injury claims - while ensuring all claims are **fairly** reviewed despite the crisis.



Coalition Against
Insurance Fraud