

## Tips to Identify Injured Worker Claim Fraud

A red flag is a warning or a possible indicator that something isn't right with a claim and should lead one to take a closer look. Identification of any one of the following red flags does not mean that fraud exists. However, in order to submit a Fraud Allegation Form to BWC, you only need to have a suspicion that a claim is fraudulent. Agents assigned to the BWC special investigations department will carefully collect and analyze the facts to determine whether or not fraud was committed. The list below is a guide to help employers identify possible fraudulent behavior.

To report suspected workers' compensation fraud, call 1-800-OHIOBWC, or visit [ohiobwc.com](http://ohiobwc.com) or [www.facebook.com/ohiobwcfraud](http://www.facebook.com/ohiobwcfraud).

Red flag indicators that may signal fraudulent activity include:

- ❖ Accident/incident occurs immediately prior to strike, layoff, plant closing, job termination, or job completion
- ❖ Injured worker cannot be reached because he or she is never home or is reportedly sleeping and cannot be disturbed
- ❖ Injured worker moves out of state or country shortly after filing claim
- ❖ Injured worker is in line for early retirement
- ❖ Injured worker refuses (or delays multiple times) diagnostic procedures to confirm injury
- ❖ Conflicting descriptions of the accident/incident
- ❖ Date, time, and place of accident is unknown
- ❖ Injured worker cannot recall specific details about the injury
- ❖ Report of injury not timely and immediate
- ❖ No witnesses to accident
- ❖ Tips from coworkers

With continued employer education and assistance, the BWC is improving their recovery of fraud dollars and is adamantly prosecuting offenders.

Refer to [www.ohiobwc.com](http://www.ohiobwc.com) for a more detailed list of red flags for fraud.

<b>BWC Fraud Statistics</b>			
	<b>Fraud Dollars Identified</b>	<b>Dollars Saved : Dollars Spent Ratio</b>	<b>Prosecution Referrals</b>
<b>FY11</b>	<b>\$58,155,950</b>	<b>5.41 : 1</b>	<b>245</b>
<b>FY10</b>	<b>\$66,184,460</b>	<b>6.30 : 1</b>	<b>240</b>

Fraud Statistics Source: BWC Statsheet - [www.ohiobwc.com](http://www.ohiobwc.com)

**Introducing...**

**Jo Anne Reasinger,  
Managed Care Coordinator**

We are pleased to announce that Jo Anne Reasinger has joined GENEX as Midwest Managed Care Coordinator. Jo Anne has an extensive customer service background, and is responsible for employer education and training, marketing of MCO Services, and employer reports. She will also be an MCO Fraud Coordinator and a liaison between the employer and BWC.

**Jo Anne can be reached at:  
800-447-6250 x 7657  
joanne.reasinger@genexservices.com**

**Important BWC Dates**

<b>February 28</b>	Private Employer payroll reports and premium due to BWC for second half 2011
<b>February 28</b>	Group rating rosters due to BWC for July 2012
<b>March 31</b>	100% Experience Modifier Cap Private Employer compliance reports due
<b>April 1</b>	Deadline for Group retrospective rating participation for July 1, 2012 start
<b>April 29</b>	Deadline for private employer applications for the Deductible Program, Retrospective Rating, Group Retrospective Rating and Drug-free Safety Program for July 1, 2012 start
<b>April 30 - May 25</b>	<b>MCO Open Enrollment Period</b>
<b>May 15</b>	Public Employer Payroll report due (45% premium - pay all for discount)
<i>For clarification on programs or reports due, please contact your TPA or the Ohio BWC.</i>	

**Ohio 2012 Safety Congress & Expo**

Registration is now open for the largest and longest-running occupational safety, health, and workers' compensation conference in Ohio. The free, annual event will run March 27-29 at the Greater Columbus Convention Center, and registration is available online at [www.ohiobwc.com](http://www.ohiobwc.com)

Professionals from all fields should consider attending the 2012 Ohio Safety Congress & Expo to:

- ❖ Network with other professionals in your area of expertise
- ❖ Increase your knowledge of occupational safety and health
- ❖ Learn how a commitment to safety and wellness can benefit your workforce
- ❖ Increase productivity and lower workers' comp and health care costs

The Safety Congress features informative general sessions with nationally-recognized experts, demonstrations, and full-day workshops. Please plan to attend!

**What is Group Retrospective Rating?**

Group Retrospective Rating is an option for employers who are not traditionally eligible for group rating. The BWC certified group sponsor pools employers of like industries that meet their criteria. If the total future claims costs of the group stay under a prescribed BWC threshold, the group members receive possible premium refunds ranging from 10% to 50% of their individual premium paid.

Conservative underwriting reduces the chance of the members paying additional premiums and increases the chances of receiving the premium refunds.

*Courtesy of Alternative Risk Management*

**GENEX Care For Ohio - A Managed Care Organization**

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