

On a Need to Know Basis....

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Having a list of resources is a great way to keep up to date on anything that peaks your interest from where the newest bike trails are in Northern California to information on Workers' Compensation Fraud.

One of the best is the California Department of Insurance website. They have information on the history of the program as well as the status of current fraud programs in California. My favorite part of the site are the links to the fraud convictions for the last five years listed by month and year.

You can also obtain forms to file a fraud claim and a lot more. Think you have the right stuff to be a fraud investigator? The site also lists jobs.

Workers' Compensation Fraud is a lot bigger than just claimant and medical fraud. The California Department of Insurance lists 10 workers' compensation frauds they investigate. here is an excerpt from their site:

Workers' Compensation

Claimant Fraud - Suspicious employee applicant claim.

Employer Defrauding Employee - Employer committing illegal act against employee(s).

Legal Provider - Legal provider inflates billing or materially misrepresents the facts.

Medical Provider - Medical provider inflates billing, knowingly submits bills with improper medical codes and misrepresents facts.

Pharmacy - Pharmacy inflates bills or falsifies codes.

Misclassification - Misclassifying the type of workers to obtain workers' compensation coverage at a lower premium. (Example: classifying roofers as clerical, etc.)

Under Reported Wages - Misrepresenting payroll to obtain workers' compensation coverage at a lower premium. (Example: Over-reporting wages as if employees are experienced journeyman with less likelihood of injury and thus allowing for lower premiums or under-reporting payroll to keep premiums lower.)

X-Mod Evasion - Misrepresenting claims history by not reporting reportable injuries or by creating shell companies to give the impression of a non or low claims history to obtain workers' compensation coverage at a lower premium.

Embezzlement - *Embezzlement of funds.*

Uninsured Employer - *Uninsured Employers.*

Resource websites are a great to stay up to speed on what you need to know. Got a favorite site? Let me know and I'll list it in the next installment of Fraud Watch.

California Department of Insurance Website Workers' Compensation Division:

<http://www.insurance.ca.gov/0300-fraud/0100-fraud-division-overview/0500-fraud-division-programs/workers-comp-fraud/index.cfm>