

What Is Workers' Compensation Fraud?

Contrary to what most people believe, workers' compensation fraud is more than just an employee exaggerating his medical condition or working for cash while supposedly disabled. While these things do occur, employers are also committing fraud by underreporting their payrolls to receive lower premiums and health care providers are billing for services they've never performed. Workers compensation fraud is costing the industry and citizens of our state billions of dollars each year.

But what is workers' compensation fraud? Workers' compensation fraud occurs when someone willfully makes a false statement or conceals information in order to receive workers' compensation benefits or prevents someone from receiving benefits to which they might be entitled. Below are a just few examples of how workers' compensation fraud can be committed. If, after reading these indicators, you feel you know someone who may be committing fraud, contact the Office of Workers' Compensation's Fraud Division at 1-800-201-3362, or [click here](#) to report fraud.

Claimant Fraud

- Malingering or exaggeration of symptoms
- Working while allegedly disabled and not reporting income
- Claiming a job-related injury that never occurred
- Claiming a non-work related injury as a work-related injury
- Falsifying mileage reports

Employer Fraud

- Underreporting payroll or misclassifying employees for lower insurance premiums
- Deducting premium dollars from employee's wages
- Employer knowingly fails to have necessary workers' compensation coverage

Medical or Health Care Provider Fraud

- Providing unnecessary testing or treatment of injured workers to reap financial benefit
- Billing for services or treatment never performed
- Billing the workers' compensation insurer and the workers' health insurer for the same services