



# Workers Compensation Red Flag Checklist

This form will help you evaluate the legitimacy of employee injuries.

Employee Name \_\_\_\_\_ Date of Injury \_\_\_\_\_

Mark applicable 'red flag' indicators – describe applicable red flag indicators on the reverse.

**NOTE:** 'Red flags' are occurrences that indicate the need for further investigation of a claim to determine its legitimacy. Therefore, the applicability of one or even several red flag indicators are not necessarily indicative of the existence of workers compensation fraud.

- There was an unexplainable delay in reporting
- There were no witnesses to the alleged injury-producing incident
- Insufficient detail was provided surrounding the injury-producing incident
- The alleged injury seems inconceivable considering the work that the claimant performs
- The injury is not visible (e.g., soft tissue injury)
- The degree of injury is not likely to result from alleged injury-producing incident
- There have been allegations or rumors of fraud and/or the claimant has been observed working elsewhere
- The incident was reported on a Monday morning (or after one or more days of work)
- The claimant has recently purchased disability insurance
- The claimant is a new employee
- The claimant has no health insurance coverage
- The claimant has used all available sick days and vacation days
- The claimant is known to have personal financial problems
- The claimant is physically active outside work
- The claimant has submitted workers compensation claims in the past
- Inconsistencies have been revealed from the claimant's initial description of the injury-producing incident
- The claimant is unusually familiar with the workers compensation system
- The claimant is uncooperative and/or objects to administrative controls intended to address workers compensation fraud
- The claimant does not provide a street address for a residence
- The employer is frequently unable to contact the claimant while off work due to an alleged injury
- The claimant obtained legal representation soon after the alleged incident and/or has obtained legal counsel with a questionable reputation
- The claimant has indemnity checks mailed to his/her residence
- Subsequent medical evaluations apparently contradict the initial evaluation
- The employee has missed scheduled physician visits or rehabilitation appointments
- The treatment being provided seems more extensive than the injury warrants
- The claimant has changed medical providers more than once after the initial treatment
- The claimant has been referred to a medical provider in close proximity to the referring medical provider