



red flags

An infinite number of unique circumstances can complicate the resolution of a workers' compensation claim. Although challenging, it is important for employers to generate as much information as possible regarding a work-related injury and maintain clarity on all related issues throughout the life of a claim.

Recognizing potential issues

Below are common warning signs or "red flags" that may signal issues for employers and complicate claims.

- Claim is reported on Monday morning or immediately following days scheduled off work
- Claim is reported late – failure to follow company reporting policy
- Date, time and place of accident are unknown
- Employee cannot recall specific details on the injury
- Lack of witnesses
- Accident/incident description in employer's report conflicts with initial medical evaluation
- Injury occurs near end of probationary period
- Employee has poor attendance record and/or frequent disciplinary actions
- Injured employee refuses (or delays multiple times) diagnostic procedures to confirm injury
- Employee quits just prior to or right after the injury occurs or is reported
- Accident/incident occurs immediately prior to strike, layoff, plant closing, job completion, or termination
- Injury is not consistent with nature of business
- Injured employee is in line for early retirement

- While off work due to injury, employee is seen with calluses on hands, grease under fingernails, etc.
- Injured employee files for benefits in a state other than the principle location of the alleged injury
- Employee cannot be reached because he/she is never home or is reportedly sleeping and can't be disturbed
- Employee moves out of the area soon after filing claim
- Employer receives tips from coworkers

Employers will also recognize the "red flags" below related to the accident report and First Report of Injury (FROI). Be aware if the injured employee:

- Provides a vague description of the injury or injured body parts, for example, *"I hurt my back"*
- Disputes average weekly wage due to additional income (i.e., per diem and/or 1099 income)
- Lists days worked and amount of salary inconsistent with occupation on FROI
- Describes occupation on FROI that is inconsistent with employer's stated business
- Provides employer address on FROI that is different than principle location of employer
- Uses white-out, or erases or crosses out verbiage on the employee accident report

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