



Identifying and reporting suspected claim fraud

The word "fraud" carries a heavy connotation with it and making a fraud referral to the Bureau of Workers' Compensation can feel a bit overwhelming. What should you do if you suspect that a fraudulent claim has been filed against you? The Bureau of Workers' Compensation has an entire division devoted to analyzing and investigating fraud concerns. The Special Investigations Department was created in 1994 with the sole purpose of reviewing potential fraud in the workers' compensation system.

According to the Bureau's Special Investigations Department Annual Report from 2022, they received 2,661 fraud allegations and ultimately closed 1,431 cases with 69 resulting in convictions for an identified savings of \$90 million dollars.

It is important to understand the activities that are most associated with potential workers' compensation claim fraud:

- Collecting disability benefits while receiving compensation.
- Receiving cash payment for work performed "under the table."
- Claiming to be injured while at work when the injury happened elsewhere.
- Exaggeration of disability complaints to extend disability.
- Falsifying documents related to a claim application.

Employers are often notified of potential fraud either from co-workers who witnessed or heard about the suspected incident or through personal observation, such as seeing a post on social media. Should you suspect one or more of the above activities you should contact the BWC Fraud unit to report a concern. You can do this either through the Bureau of Workers' Compensation's website or by contacting the BWC Fraud department directly at 1.800.644.6292.

For more information, contact our Sedgwick program manager, Dominic Potina at 614-579-4723 or email at dominic.potina@sedgwick.

Safety - housekeeping

Safety first should always be the mantra for any organization. An effective housekeeping program is as important as any other safety program and provides a great culture for employees. To avoid injuries caused by poor housekeeping practices, the workplace must be maintained in order throughout the day. Discuss with employees how effective housekeeping procedures reduce the risk of accidents. Stress that housekeeping should not be a one-time event but an ongoing process with repetition a key to success.

Regardless of what business operations occur at your organization, implementing a housekeeping plan has many benefits, including:

- Fewer slips, trips and falls by removing clutter and slippery situations.
- Decreased fire hazards.
- Better control of tools and materials.
- Better hygienic conditions leading to improved health.
- Reduces property damage by improving preventive maintenance.
- More effective use of space.
- Improved morale and productivity.
- Visually appealing to employees, visitors and contractors.

There are a number of housekeeping programs available but there is no one size fits all. You will need to evaluate each department and determine the most effective housekeeping program. When developing a housekeeping program, consider these elements:

Maintenance

The maintenance of buildings and equipment is one of the important elements of good housekeeping. Maintenance involves keeping buildings, equipment and machinery in safe, efficient working order and in good repair. This also includes maintaining sanitary facilities, repairing broken windows, damaged doors, defective plumbing and damaged surfaces that not only make a workplace look neglected but may pose a hazard. A successful program includes procedures or processes, such as a work order system, to replace or repair broken or damaged items as quickly as possible.

Ventilation Systems

Building ventilation and exhaust systems that fail to collect dust and dirt may pose a health hazard to employees if not regularly serviced. Use a qualified, outside vendor or adequately trained internal personnel to check filters and filtration systems regularly for peak performance. Use suitable vacuum cleaners to remove light amounts of dust and dirt or specially designed vacuums to remove heavier amounts or when hazardous materials or combustible dust is present. Be sure to dispose of all waste materials properly. Finally, use dampening material, such as water or sweeping compounds to reduce the amount of airborne dust before cleaning. Remember do not use compressed air to remove dust and dirt. Ensure you wear all appropriate personal protective equipment as necessary.

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Lighting

Areas with poor or dirty lighting can pose slip, trip and fall hazards. Dirty light fixtures can decrease essential light levels, so create a schedule to clean light fixtures and evaluate areas to improve lighting efficiency. Be sure to evaluate areas of low light and determine the best way to improve visibility.

Spill Control

The best way to control spills is to stop them before they happen. Regular cleaning and maintaining machines and equipment is one way. Another is to use drip pans and guards where possible spills might occur. If a spill does occur, clean it up immediately. Always have absorbent materials available for wiping up greasy, oily or other liquid spills. Depending upon the spilled material, dispose of it safely and by company policy. Finally, ensure all appropriate PPE is used during spill cleanup.

Waste Disposal

The regular collection of waste contributes to good housekeeping practices. Waste materials should not be allowed to accumulate to excess. An effective housekeeping program makes it possible to separate materials that can be recycled from those going to waste disposal facilities. Work with your disposal company to determine which products can be recycled and be sure to train employees. Place waste and recycling containers near waste producing areas to encourage proper segregation.

Storage

Many organizations deal with space issues, so it is essential to develop an organized program for storing materials in each department. Evaluate each area with staff to establish the best and most efficient way to store materials and minimize interference with work practices. Incorporate a program that is not only efficient but will also minimize employee reaching and bending. When stacking material, be sure it is placed on a firm surface and stack securely to prevent tip over. Never obstruct aisles, stairs, exits, electrical cabinets, fire equipment, emergency eyewash stations, deluge showers or first aid cabinets. Workplace housekeeping is not just visually appealing but a fundamental aspect of encouraging a safe, efficient and positive work environment. By prioritizing cleanliness and implementing effective housekeeping practices, organizations can contribute to the well-being and success of their employees and the overall success of the organization. For an effective housekeeping program, take the time to develop and review with staff. Getting employee support for a good housekeeping program will ultimately increase employee morale, productivity and an overall safe workplace.

If you have questions or need further assistance in developing a workplace housekeeping program, please reach out to Andy Sawan, Risk Services Specialist, with Sedgwick at andrew.sawan@sedgwick.com or by phone at 330.819.4728.