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WILLIAMS,  
JAMES O



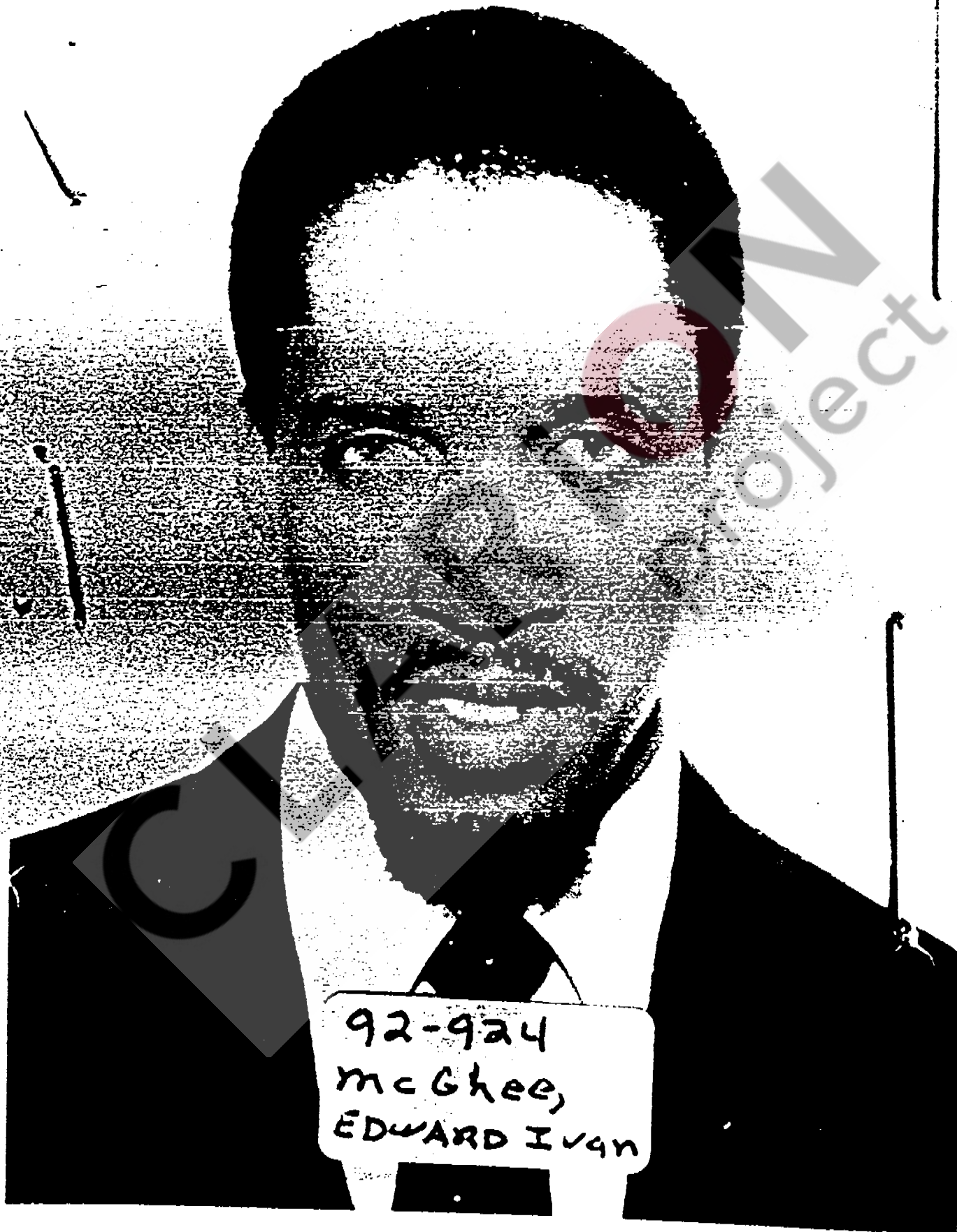
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CHILDS,  
CHRIS



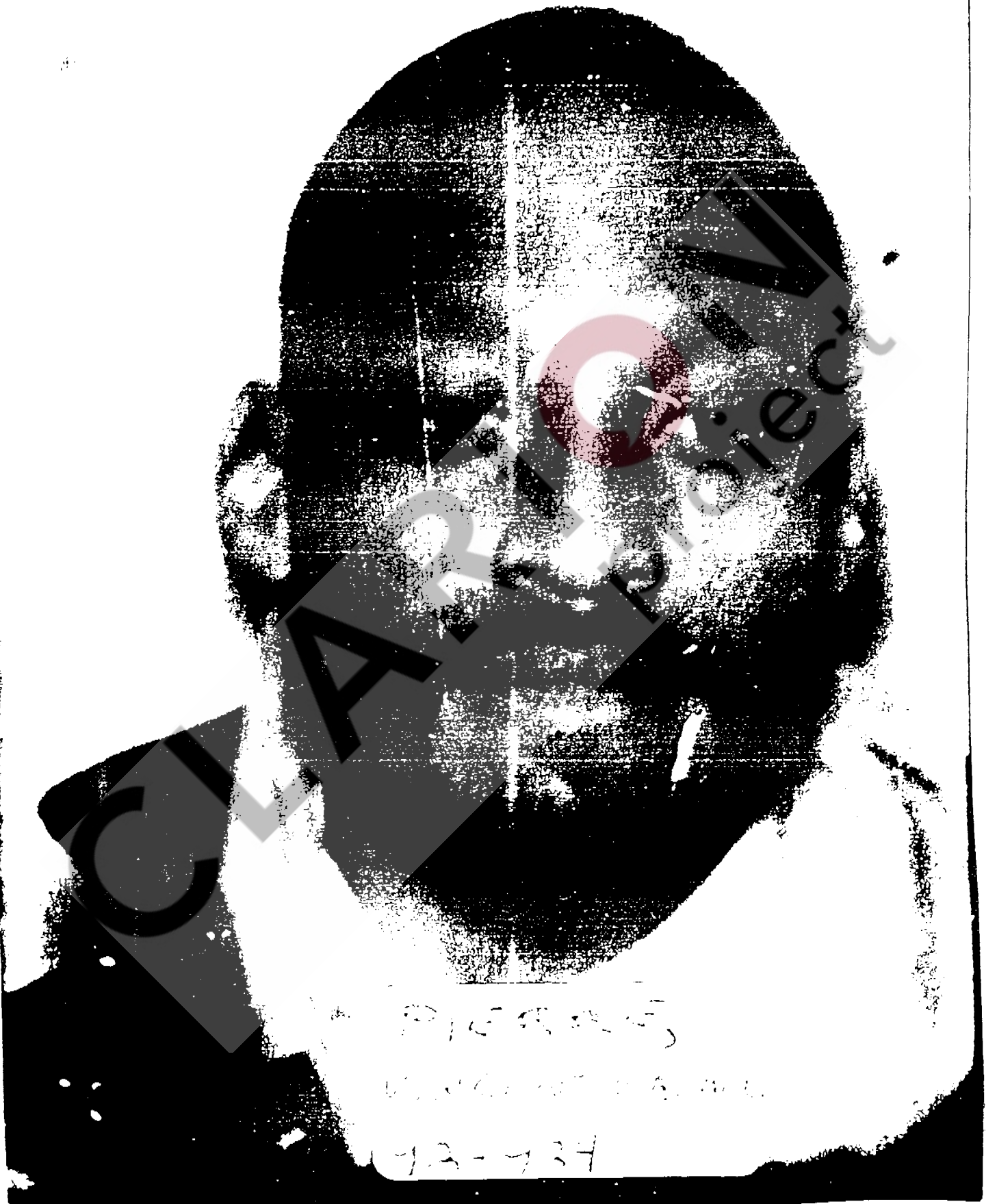
UPSHUR, SR.

JAMES L.

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McGhee,  
EDWARD IVAN



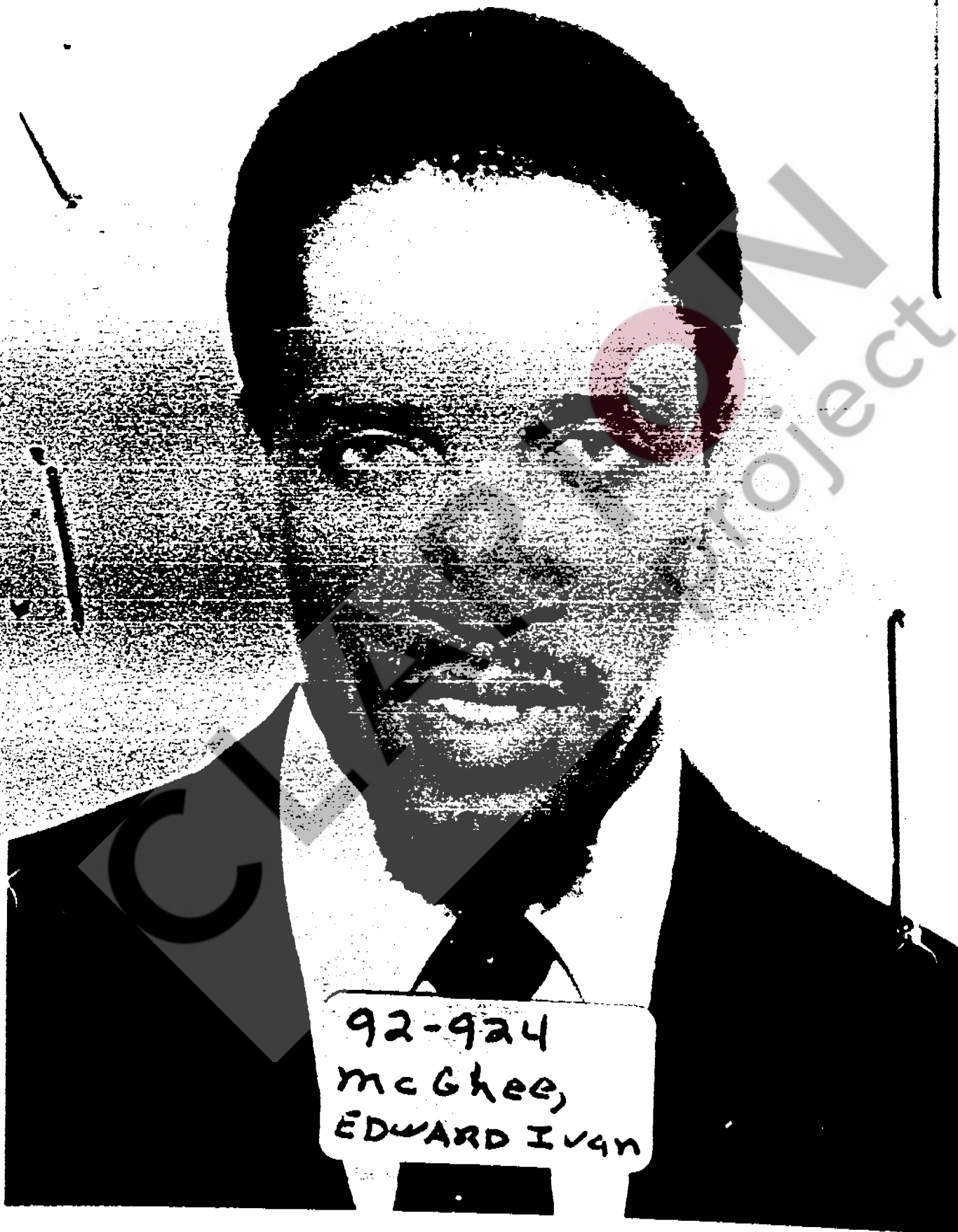
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JAMES D



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McGhee,  
EDWARD IVAN

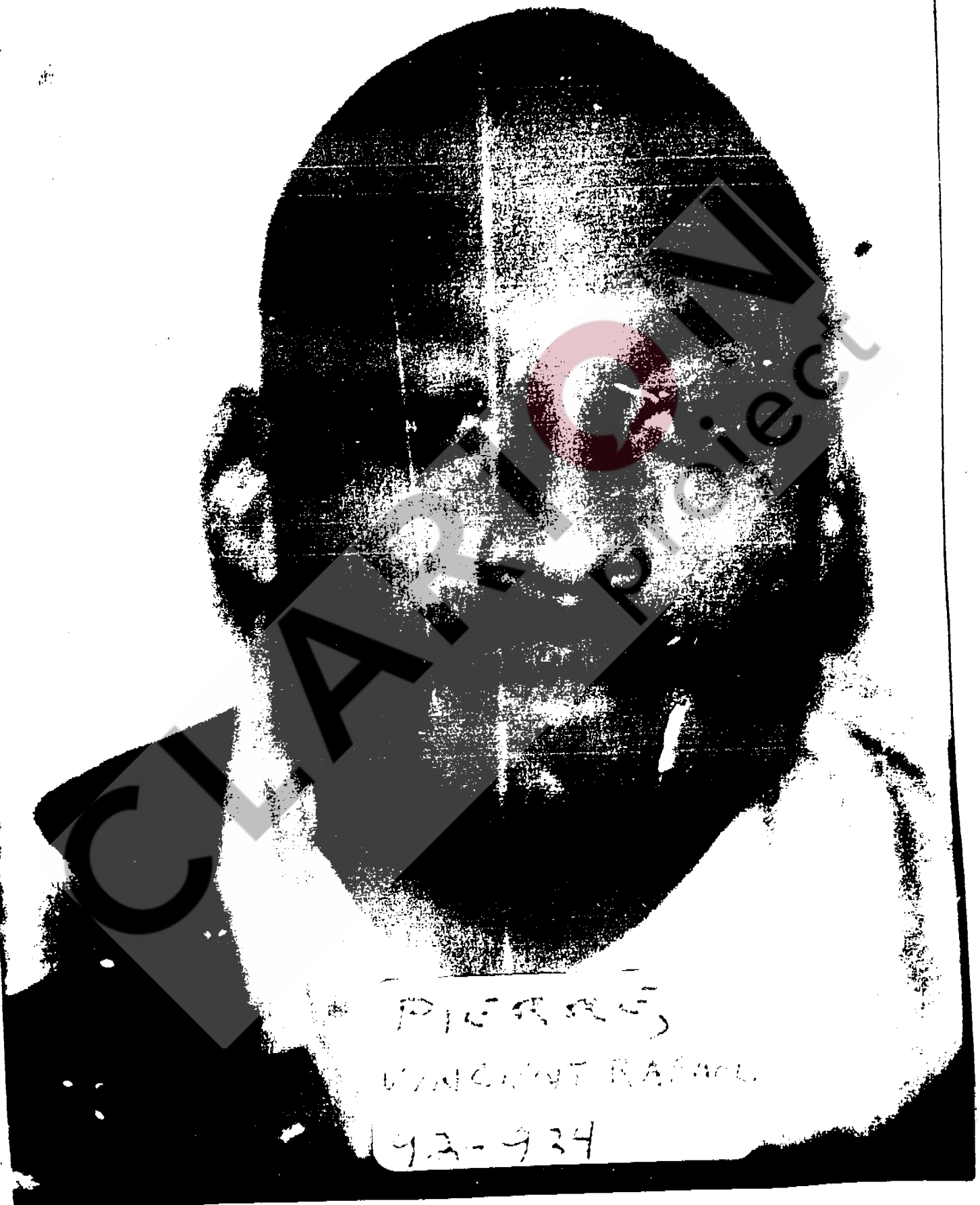




UPSHUR, SR.

JAMES L.

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PIERRE,  
VINCENT RAHOL  
93-934

## WORKERS' COMPENSATION FRAUD SCENARIOS

The Colorado Department of Labor and Employment (CDLE) has determined that their Workers' Compensation Program is vulnerable to a multiplicity of fraudulent schemes which could involve the following scenarios:

- (1) Filing a First Report of Injury under false pretenses--the injury actually occurred outside of the work environment, or no injury occurred at all.
- (2) Continuing to apply for and receive Workers' Compensation benefits, after physical recovery has been made and the claimant has returned to work.
- (3) Collusion between attorney, doctor, and/or claimant to falsify certain conditions related to the Workers' Compensation claim.
- (4) Forgery of claimant's signature to Workers' Compensation Final Settlements and/or other relevant Workers' Compensation documents.
- (5) Forgery of doctor's signature to various medical reports.
- (6) Filing for and receiving Workers' Compensation during the same time claimant is filing for and receiving Unemployment Insurance benefits.
- (7) Filing multiple Workers' Compensation claims under various identities and social security numbers in order to avoid the detection of a string of possible fraudulent claims, that were filed using the scenario as delineated under (1) above.
- (8) Employer takes out Workers' Compensation insurance coverage after an accident occurs and falsifies the actual date of injury (backdating the coverage).
- (9) Employer misclassifies the occupation of one or more employees for the purpose of lowering his Workers' Compensation insurance rate.
- (10) Medical and/or vocational rehabilitation practitioners issue false billings for services that were, in fact, never performed, or they overbill for Workers' Compensation services/medical appliances outside of the normal billing structure.
- (11) Employer takes out Workers' Compensation insurance coverage when, in fact, a business never existed. The fictitious employer subsequently conspires with others to file phoney Workers' Compensation claims against his account with the insurance carrier.
- (12) Other (Example: In some States, it is a criminal violation for an employer to fail to obtain Workers' Compensation insurance coverage at the time an employee is hired), etc.