

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 2025, they received 2,164 fraud allegations and ultimately closed 1,395 cases with 56 resulting in convictions for an identified savings of \$91 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, Julia Bowling at julia.bowling@sedgwick.com or ph 513-218-4062.

OSHA and PERRP Severe Injury Reporting

Did you know that both private companies and public entities in Ohio are required to report certain severe injuries to OSHA or PERRP? In the event you are unaware, OSHA enforces safety in the private sector and PERRP enforces safety in the public sector. The requirements are similar for both agencies, but the reporting structure is different. Both agencies include the following incidents as reportable:

- **Fatality** – death as a result of a work-related injury or illness.
- **Inpatient hospitalization** – Hospitalization means an employee received inpatient service of a hospital or clinic for care and treatment as a result of a work-related incident.
 - Does not include:
 - Treatment in an emergency room or urgent care facility that does not result in admission to the inpatient service of a hospital or clinic.
 - Admission to the inpatient service of a hospital or clinic that occurs more than 24 hours after the work-related incident.
- **Amputation** - Amputation means the traumatic loss of a limb or other external body part. This includes:
 - A part (like a limb or appendage) which was severed, cut off, or amputated, whether completely or partially
 - Fingertip amputations with or without bone loss
 - Medical amputations resulting from irreparable damage
 - Amputations of body parts which were reattached
 - Does not include:
 - Avulsions
 - Degloving
 - Scalping
 - Severed ears
 - Broken or chipped teeth
- **Loss of an eye** - Loss of an eye means the physical loss of an eye, including enucleation and evisceration.

For both organizations, fatalities must be reported within 8 hours of being made aware and inpatient hospitalizations, amputation and loss of an eye must be reported within 24 hours of being made aware.

Now, let's take a look at the specific reporting requirements for each agency.

Under PERRP, public employers must report a fatality or severe injury by one of the following methods:

- **Report Online**
 - Submit either a Fatality Reporting Online Form (PERRP-7) or Serious Injury Reporting Online Form (PERRP-8), depending on the situation
- **Report by Phone**
 - Call the Public Employment Risk Reduction Program (PERRP) 24-hour hotline at 1-800-671-6858 and press option 1, and
 - Complete the Fatality Reporting Online Form (PERRP-7) or Serious Injury Reporting Online Form (PERRP-8)

Notification forms can be completed and submitted **Online**:

- The fatality reporting form can be found here: <https://info.bwc.ohio.gov/for-employers/safety-services/consultations-and-programs/perrp/fatality-reporting-online-form-perrp-7>
- The serious injury reporting form can be found here: <https://info.bwc.ohio.gov/for-employers/safety-services/consultations-and-programs/perrp/serious-injury-reporting-online-form-perrp-8>

or **emailed** to:

- Fatality reporting forms should be emailed to: perrpfatality@ohio.gov
- Severe injury reporting forms emailed to: perrpinjury@ohio.gov

Under OSHA, private employers must report the incident by one of the following methods:

- **By telephone or in person to the OSHA area office that is nearest to the site of the incident.**
- **By telephone to OSHA: 1-800-321-OSHA (6742).**
- **By electronic submission using the reporting application located on OSHA's public web site at www.osha.gov**

OSHA and PERRP both state that an incident does not have to be reported if it:

- Resulted from a car accident on public street or highway (except in a construction zone).
- Occurred on a commercial or public transportation system (airplane or bus)
- Involved hospitalization for diagnostic testing or observation only.

Be sure to visit the websites for the full reporting requirements.

- OSHA's full regulations for reporting can be found under 29 CFR 1904.39 (<https://www.osha.gov/laws-regs/regulations/standardnumber/1904/1904.39>)
- PERRP regulations can be found at Ohio Administrative Code Section 4167-6-10 and can be found at <https://info.bwc.ohio.gov/for-employers/safety-services/consultations-and-programs/perrp/reporting-an-occupational-death-or-severe-injury>.

A few final thoughts regarding severe injury reporting.

- 1) When reporting the incident, be sure to document the day and time it was reported
- 2) In the event you are unavailable to report a severe injury, be sure to identify a back-up or two.
- 3) Finally, the best way to minimize dealing with the reporting, is to ensure your safety program and training are up to date.

If you have any questions regarding your Severe Injury Reporting requirements, please contact Andy Sawan, Risk Services Specialist at Sedgwick at 330-819-4728 or andrew.sawan@sedgwick.com.