

Insurance Investigators Mine Social Media to Ferret Out Fraud

Insurers are increasingly using social media to track down workers who are perpetrating workers' compensation fraud by faking injuries or staying on the dole after they have healed up.

Investigators are using Facebook, Instagram, TikTok and other online social media sites to nab claimants who are trying to collect payments. Still, while social media can be a goldmine of information on claimants, investigators have to act ethically and should do so quickly, experts say.

If an injured worker posts pics of themselves being active on Facebook, it gives investigators quick, actionable evidence for their investigations. But that's only if the images are shared publicly and not just with their friends.

Workers claiming disability payments gift investigators evidence when they post photos of themselves being active on Facebook, for example, but only if those images are shared publicly.

While insurers are doing their part, employers are also getting in on the action. According to a report in the trade publication *Business Insurance*, one large grocery chain conducts social media research for auto and general liability claims and other employers research the social media profiles of all injured employees who have workers' comp lost-time claims.

Many insurers have started using social media investigation software that can quickly help them find an individual's address, phone number and their relatives or associates by indexing sites such as Facebook, Twitter, Instagram and YouTube.

And while many people share their personal information and posts with friends, some post everything publicly. But, by researching the profiles of a claimant's family and friends, investigators usually can find pictures and other information that has been publicly shared about the claimant on other people's pages.

Examples of fraud detected through social media

The wayward nurse — A nurse in Ohio had filed for workers' compensation after injuring herself on the job as an in-home care provider. But her employer smelled something fishy and did some research on her LinkedIn page, which showed she was performing the same kind of duties that caused her injury at three other employers.

So, while she was collecting workers' comp benefits from one employer she was still actively employed with others. She pleaded guilty and was ordered to pay back the \$12,938 that had been paid to her in indemnity benefits. She was also sentenced to a year in jail.

'Disabled' worker back on the job — A worker who was collecting workers' comp benefits from an injury sustained on the job in Ohio was found to be working as a rescue technician for a

company in Arizona thanks to the pictures he had posted of himself on Facebook doing rapelling work. He pleaded guilty to fraud.

Use with caution

While social media can provide valuable information to prove insurance fraud or abuse, it must be approached ethically. For example, investigators cannot dupe someone into accepting them as a "friend" so they can then start rooting through their social media posts. The same goes for friending a claimant's friends or family.

That said, if you suspect fraud, you may want to investigate the public portion of your worker's social media.

"Use of a Facebook page poses real dangers for injured workers pursuing workers' compensation benefits," Thomas Domer of The Domer Law Firm wrote in a blog.

"Since Facebook is a public site, anything posted can be used by respondent insurance companies in claims denial. Even the most benign postings (birthday parties, family gatherings, etc.) can pose problems. For example, a grandparent lifting a 30 pound grandchild when doctors have imposed a 10-pound lifting limit could damage a claim," he said.

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