

# INSURANCE FRAUD COSTS YOU MONEY

Every dollar paid for fraudulent claims affects all of us. The rising cost of employee benefits impacts our take-home pay. If you suspect fraud or abuse, call the HM Workers' Compensation hotline.

**Call Toll Free: 888.842.5699**  
*All Calls are Confidential*

## PENNSYLVANIA WORKERS' COMPENSATION ACT

According to 77 P.S. s 1039.2\*, a person, including, but not limited to, the employer, the employee, the health care provider, the attorney, the insurer, the State Workmen's Insurance Fund and self-insureds, commits an offense if the person does any of the following:

- Knowingly and with the intent to defraud any insurer presents or causes to be presented to any insurer any statement forming a part of or in support of a Workers' Compensation insurance claim that contains any false, incomplete or misleading information concerning any fact or thing material to the workers' compensation insurance claim.
- Knowingly and with the intent to defraud any insurer assists, abets, solicits or conspires with another to prepare or make any statement that is intended to be presented to any insurer in connection with or in support of a Workers' Compensation insurance claim that contains any false, incomplete or misleading information concerning any fact or thing material to the Workers' Compensation insurance claim.
- Knowingly benefits, directly or indirectly, from the proceeds derived from a violation of this section due to the assistance, conspiracy or urging of any person.

# HM WORKERS' COMPENSATION

- Knowingly and with the intent to defraud receives total disability benefits under this act while employed or receiving wages.
- Knowingly and with the intent to defraud receives partial disability benefits in excess of the amount permitted with respect to the wages received.

According to 77 P.S. s 1039.5\*, a person who violates section 77 P.S. s 1039.2 shall be guilty of a felony of the third degree, and, upon a conviction thereof, shall be sentenced to pay a fine of not more than \$50,000 or double the value of the fraud, or to undergo imprisonment for a period of not more than seven years or both (imprisonment and a fine).

## EXAMPLES OF FRAUDULENT ACTIVITY INCLUDE:

- Unreported earnings from another source while "disabled"
- Misrepresentation of job duties
- Faking an injury or illness
- Altering claim forms
- Claims submitted for services never received
- False identification

HM Insurance Group complies with the Pennsylvania Workers' Compensation Act. The above reference to Pennsylvania Law is for informational purposes only and is not intended to be, or construed to be, legal advice or a legal opinion.

*\*Cite reference is from Purden's Statutes.*

HM Workers' Compensation  
P.O. Box 2738 • Pittsburgh, PA 15230  
**800.880.7963 • hmig.com**



AN HM INSURANCE GROUP PRODUCT

Coverage is underwritten by either Highmark Casualty Insurance Company, Pittsburgh, PA, or HM Casualty Insurance Company, Pittsburgh, PA, under policy form series TGCP9000 or HMC207. The coverage or service requested may not be available.

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