# ARE YOU AN EMPLOYEE IN SOLANO COUNTY?

What you need to know about Workers' Compensation Insurance.

California State Law entitles you to benefits for lost earnings and/or medical treatment for workrelated injuries.

Workers' Compensation insurance is a no-fault social insurance program that covers employees on the job injuries. It provides employees with medical care, temporary and permanent disability benefits. supplemental job displacement benefits or vocational rehabilitation and death benefits. In California, employers employing even one part-time employee are required to maintain workers' compensation insurance coverage.

- Employees *must* report work-related injuries to their employer within fortyeight (48) hours of the occurrence.
- ➤ Employees *must* be referred for immediate treatment.

If an employee has concerns about the handling of their claim, the employee should contact the California Department of Industrial Relations, Division of Workers' Compensation.

What you need to know about Workers' Compensation Insurance Fraud.

Any employee who makes a false statement for the purpose of obtaining workers' compensation benefits may be punished by up to five (5) years in jail, and a fine up to \$150,000 or double the value of the fraud.

Some employees abuse the protections afforded by California law and fraudulently obtain worker's compensation benefits.

Employees are guilty of fraud when they:

- ➢ Fake an injury
- Lie about the extent of their injury
- Falsely deny making any previous claim(s)
- Fail to disclose a prior injury to the same body part
- > Claim a non-work injury as work-related
- Work illegally while obtaining benefits

Investigators regularly expose fraudulent workers' compensation claims by secretly videotaping employees engaging in challenging physical activities.

### **REPORTING WORKERS'** COMPENSATION FRAUD

The District Attorney's Office continues to be at the forefront in the battle against workers' compensation fraud through aggressive enforcement and prosecution efforts.

Everyone is affected by workers' compensation fraud, and we urge you to join the fight. If you think someone is committing workers' compensation fraud, report it to your workers' compensation insurer or to your employer. You may also report it to the following:

#### California Department of Insurance

Consumer Hotline: (800) 927-4357 or (800) 927-HELP

fraud@insurance.ca.gov http://www.insurance.ca.gov/

California Department of Industrial Relations Division of Workers' Compensation (800) 736-7401 www.dwc.ca.gov

#### State Compensation Insurance Fund

Fraud Tip Hotline: (888) 782-8338 or (888) STATEFUND http://www.statefundca.com/

#### California Employment Development Department (800) 480-3287 http://www.edd.ca.gov/Disability/Employer\_Wo rkers\_Compensation.htm

WeTip Anonymous Crime Hotline (800) 78-CrimeNow or (800) 782-746-3669 https://wetip.com/

Other resource:

Workers' Compensation Insurance Rating Bureau of California (WCIRB) https://www.caworkcompcoverage.com/Default.

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## Solano County District Attorney's Office



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Workers' Compensation Guide for Employees