



10 Red Flags That Could Signal Fraud For Vehicle Accidents

1. No damage, significant injuries

The vehicle suffered very little damage, but the patient complains of significant injuries – or offers multiple variations of physical complaints.

2. Extended care without assessment

The patient seeks extended periods of chiropractic care, physical therapy, acupuncture and pain center treatments before seeking help from an orthopedist, an evaluation from a neurologist or an assessment from another medical specialist.

Lack of improvement is a big RED flag.

3. Ongoing treatment, no specialist

The patient undergoes ongoing treatment from a family practitioner or primary care physician, but does not seek treatment from a specialist.

4. MRIs, CT scans

The patient undergoes high-level diagnostics immediately. Remember: An MRI, a CT scan and similar tests should be done to confirm or rule out a condition – not as part of a fishing expedition.

5. Prior problems

If a patient undergoes surgery or is hospitalized after a minor collision, it may be an indicator of prior health issues or problems or conditions that pre-date the accident.

6. Compare, contrast

Compare the billing statements against the narrative records. Missing records are a red flag.

7. Examination required

Carefully review the mechanism of injury throughout the medical records. Any ongoing changes and embellishments are a red flag.

8. Unusual injuries

Shoulders and wrists are usually not injured in a minor collision. If there was no head trauma, any alleged neurological, cognitive and learning losses should be thoroughly investigated.

9. Lack of advanced treatments

If injections, discograms and other more advanced treatments and diagnostics weren't ordered, it's likely the injuries were minor. Doctors try to avoid these tests and treatments as they carry potential risks and complications. Additionally, advanced treatments should be supported by diagnostics and objective findings.

10. Degenerative findings

If radiologic studies found significant degenerative issues, these evolved before the motor vehicle accident because of old age or other factors. Exacerbation or aggravation can occur, but there should be a return to the medical baseline.

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For comprehensive research on a subject of interest with regard to insurance fraud including historical, current and future activity, and event data; contact one of our research advisors at info@w3irg.com and visit us at www.w3irg.com.
