TDI Division of Workers' Compensation

Fraud in the Texas workers' compensation system

Workers' compensation fraud happens when someone knowingly lies or hides information to get benefits they are not entitled to or to prevent someone else from receiving the benefits they deserve. People commit fraud because they think it's easy, victimless, or that they won't get caught. In reality, fraud affects every Texan. Higher claim costs lead to higher prices and higher insurance premiums statewide.

Common fraud indicators

Claimant fraud:

- Injuries that happen without witnesses or right before a weekend, holiday, or termination.
- Injuries that don't get reported until a week or more after they occur.

Attorney and health care provider fraud:

- Billing for an excessive, unnecessary, or unreasonable number of hours worked per day.
- Billing for services on holidays for non-emergencies.

Employer fraud:

- Job classifications that don't match the type of business.
- Unusually low payroll reported by a large employer.
- Frequent additions and cancellations of coverage.

Insurance carrier fraud:

- "Boilerplate" forms and limited documents in a claim file.
- No oversight needed or requested on a claim.

Why it matters

Workers' compensation fraud drains resources from injured employees, increases costs for employers, and raises premiums for all Texans. Stopping fraud protects the integrity of the system and ensures benefits go to those who truly need them.

Report suspected fraud

You can help protect Texas workers and businesses. If something doesn't seem right, report it. Your information can make a difference. To report fraud, call our fraud hotline or complete a form and send it to us via mail or email.

Fraud resources:

844-FRAUD99

bit.ly/DWC-fraud

DWCFraud@tdi.texas.gov