DON'T LOSE YOUR BENEFITS

You must be completely truthful and extremely careful about your statements at all times.



In 1994, the Florida Legislature, at the request of insurance companies, amended the Florida Workers' Compensation Law to include a way for the insurance companies to avoid the responsibility of providing any workers' compensation benefits to an injured worker. If any judge of compensation claims, administrative law judge or court finds that an injured worker knowingly or intentionally made or caused to be made any false, fraudulent or misleading oral or written statement for the purpose of obtaining workers' compensation benefits. Since this change was made to the law, the courts have applied this law to keep injured workers from receiving medical care or money benefits in many instances.

For example, injured workers have lost their benefits forever when they have:

1) Failed to report prior accidents and injuries even if these prior injuries involve different body parts then those injured in the work-related accident.

2) Failed to report employment and/or wages earned after the work-related accident.

3) Failed to provide a complete medical history to physicians, employers, insurance adjusters, attorneys or other parties involved in the process of their claim.

4) Performed activities which appear to be inconsistent with the physical capabilities reported to anyone regarding their claim.

Because this is a way for the insurance company to avoid providing any benefits, they routinely look at every part of the history or information the injured worker provides to find any possible way to claim that the injured worker made false statements and/or failed to provide complete information. In addition, the insurance company will periodically place the injured worker under surveillance to monitor his or her activities.

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