



# STRATEGIES TO AVOID AND RESPOND TO IDENTITY THEFT AND FALSE CLAIMS PROJECTIONS



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# What is an Imposter Claim?

## Fraud Claim

Claim filed by actual claimant that misrepresents facts.

### Example:

- James works part time
- James earns \$300 in a given week
- James files for partial UI and declares earnings of \$100
- James had control over the filing of his own claim and the erroneous information provided

## Imposter Claim

Claim filed by a party other than the claimant using his/her credentials.

### Example:

- James works with no lapse in employment
- Tim obtains James' PII and files a claim in James' name
- Tim has UI payments sent to him
- James had no control over the filing of the claim or the information provided

# Why Is This Issue Important?

- › Relatively new phenomenon
  - 2013 – huge spike in imposter UI claims first identified in Florida
  - Signaled a beginning followed in later years by Texas and Michigan
- › Major source of fraudsters – organized crime rings
- › Ebbs and flows
  - Following a natural disaster
  - Economic downturn
- › On NASWA's radar
  - Continue to assist states in identifying trends
  - Continue to develop tools to combat
- › Situation continues to evolve among all stakeholders –
  - Employers, TPAs, state UI agencies, NASWA

# Employer / TPA Limited Role



- › Verify the individual did not actually file UI claim
- › Respond timely to the UI agency's request(s)
  - “Employee did not file the claim” not “still working full-time”
- › Provide impacted worker with toolbox:
  - Report to <https://www.identitytheft.gov/> (administered by the Federal Trade Commission)
  - Report to UI agency in the state from which the claim was issued  
<https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx>
  - File a police report with local precinct

# Reporting Fraud / Imposter Claims – UI Agency

Report Fraud

Report Identity Theft

Michigan

Online Services

Report UI Fraud & Abuse

Georgia

Report Fraud

Montana

REPORT FRAUD

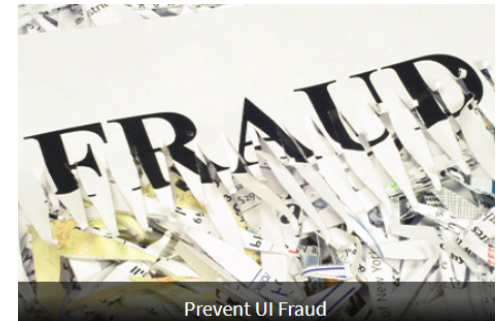


Vermont



Fraud Alert

South Carolina



Prevent UI Fraud

California

SEE FRAUD? REPORT IT!

Report Fraud

What's Fraud? [PDF](#)

Voice your concerns

Wyoming



Wyoming

Fraud Alert

Periodically we receive an alert that someone is falsely representing themselves as the Virginia Employment Commission. While we do our best to combat fraud, sometimes the best people to help prevent fraud are the ones who may be the target.

Virginia

# Best Practices State UI Agencies

- › Update agency website landing page with easily identifiable link for fraud / imposter claim reporting
- › Provide proactive direction to employers via newsletters and email campaigns
- › Notify the impacted worker (identity theft victim) of the situation and outcome
- › Issue determination to the employer of final status
- › Actively engage with NASWA's Suspicious Actor Repository

**BEST PRACTICES**

# Thank You!



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