

MO State Statute 287 Requires Workers' Compensation Insurance for:

- Employers with five or more employees.
- Construction employers with one or more employees.
- LLC members & corporate officers that participate in the operation of the business count as employees.
- Sole proprietors and members of partnerships do NOT count as employees.

ANY person may file a complaint alleging fraud or noncompliance relevant to the Workers' Compensation Law.

- All reports and records submitted or obtained to/by the FNU *shall be confidential* and not subject to the requirements of Chapter 610 RSMo the *Sunshine Law*.
- Each case referred will be decided on its own facts.

To seek further assistance in determining whether or not a violation may exist; whether you are in compliance; or to file a complaint, visit:

<https://labor.mo.gov/dwc>
or
Call (800) 592-6003
or
(573) 526-6630

*Missouri Division of Workers' Compensation
is an equal opportunity employer/program.
Auxiliary aids and services are available
upon request to individuals with disabilities.
TDD/TTY: 800-735-2966
Relay Missouri: 711*

WORKERS' COMPENSATION REQUIREMENTS

Division of Workers' Compensation

Fraud and Noncompliance Unit

P.O. Box 1009
Jefferson City, MO 65102-1009
800-592-6003
or
573-526-6630
Fax: 573-526-1441
www.labor.mo.gov/DWC





In 1993, the Fraud & Noncompliance Unit (FNU) was created within the Missouri Department of Labor and Industrial Relations Division of Workers' Compensation to investigate allegations of fraud and failure to comply with the provisions of Chapter 287 RSMo.

The FNU focuses on:

- Outreach opportunities to provide education and awareness of the Workers' Compensation Law's requirements
- Allegations of fraud relative to the Missouri Workers' Compensation Law
- Suspected noncompliance relative to the Missouri Workers' Compensation Law

Whether you are an employee, employer, insurer or stakeholder, we encourage you to contact us, and contact us EARLY so we can help.

You may do so by calling, writing, or going to our website and emailing.

We have ten Investigators (eight in our Jefferson City office, one assigned to our St. Louis office, and another to our Kansas City office), two Support Staff and one Manager.

To verify proof of insurance coverage of an employer or subcontractor, call 800-775-2667.

(Have the following information: name of employer, employer's federal ID number, and location of employer. For franchise: name of company that owns and operates the business.)

Common cases we investigate:

- Employers who fail to insure their liability by not obtaining or maintaining workers' compensation insurance
- Fictitious/modified certificates of insurance
- Denials of prior injuries
- Fictitious injury claims
- Providing false information to a medical service provider, employer or insurer regarding physical limitations/degree of injury
- Claiming a non-work related injury as work related
- Providing false information or statements related to or interfering with a claim or benefit
- Failure to report an injured worker

Our goal is to assist and prevent violations.

- Citizens first – We focus on serving the public through prevention and investigation.
- Stewardship – We utilize our resources effectively and efficiently.
- Accountability – We ensure EVERYONE does their job well.