Bureau of Workers' Compensation

ANNUAL REPORT

Fiscal Year 2025

Special Investigations Department

Mike DeWine, *Governor* **Jim Tressel,** *Lt. Governor* **Stephanie McCloud,** *Administrator/CEO*

BWC.Ohio.gov

Table of contents

Letter from Director Jenn Cunningham	3
About us — History and Structure	4
Leadership	5-7
2025 Performance Results	8
Fraud Investigations — Notable Cases	9-13
Fugitive Task Force	14
Investigations Unit	14
Intelligence Unit	15
Employee Safety and Integrity	15
Security	16
Training	16-17
Outreach – DePaul Cristo Rey	17
Associations	17
Fraud Finder	18
Presentations	19
Giving Back	19
Acknowledgements	20
Conclusion	20

Letter from Director Jennifer Cunningham — November 2025

Dear BWC Board of Directors:

The Special Investigations Department (SID) is celebrating 32 years of fighting fraud and protecting the State Insurance Fund. We are proud to share our fiscal year (FY) 2025 performance results. Our mission-driven team continues to protect the State Insurance Fund through innovative investigations, data-driven strategies, and a strong commitment to public service.

The SID is comprised of eight Field Investigation Units, supported by a Central Operations Unit. Allegations of fraud, involving claimants, employers, or health-care providers, are funneled through our Fraud Hotline Team, which receives tips from both internal and external sources. Our investigative teams rely heavily on the Intelligence Unit and Digital Forensics Unit, which provide data analytics and generate referrals through proactive investigative efforts. When directed by the Industrial Commission, the Safety Violations Investigation Unit (SVIU) conducts investigations into workplace accidents and fatalities, delivering independent and detailed reports. The Employee Safety and Integrity Unit (ESIU) ensures the safety and security of our employees and visitors across the state, which is our number one priority.

Collectively, our teams in FY25 identified savings of over **$91.7M**, yielding **56** convictions, and **1,395** closed cases with a **58.6%** founded percentage. **31%** of the **2,164** fraud allegations received were submitted from external sources, with some using our web allegation form. The web allegation form continues to remain popular, allowing the general public to alert us to possible fraud. The other **69%** were submitted by BWC internal sources identifying red flags and proactive investigations.

Career and professional development remained a top priority in SID's succession planning efforts throughout FY25. The year marked another period of significant advancement and transition within the department. We proudly welcomed eight new staff members, celebrated eleven well-earned promotions, and honored the retirements of nine dedicated SID professionals whose contributions helped shape our success.

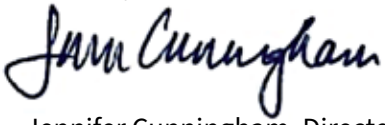
Benchmarking against peer investigative organizations and delivering specialized SID training remain central to our strategy for FY25 and FY26. All newly hired and newly promoted staff receive regular, structured training to ensure consistent, high-quality performance across the department.

For our experienced professionals, we continue to offer meaningful opportunities for growth and leadership. These include skill-building workshops and advanced training sessions, presentation and facilitation opportunities to share expertise, development of subject matter expert (SME) content, and participation in special assignments that challenge and expand capabilities.

These initiatives not only enhance individual performance but also strengthen SID's overall capacity to meet evolving investigative demands.

Building on the past and looking forward to the future is a driving force for our investigative and security professionals. Thank you for your support in reading this report.

Sincerely,



Jennifer Cunningham, Director, Special Investigations Department

About us — history and structure

BWC created the Special Investigations Department (SID) in FY 1994 to proactively detect, investigate, and deter workers' compensation fraud and protect the State Insurance Fund. This fund compensates Ohio's injured workers. What began with a staff of six to 10 employees in three offices across the state is today a force of 116 agents, supervisors, and support personnel statewide.

Ohio law[1] designates SID a criminal justice agency. SID protects the State Insurance Fund by aggressively pursuing cases of claimant, medical provider, and employer fraud. Our investigations allow BWC to declare overpayments, determine premiums due, identify reserves, disallow claims, and pursue prosecutions and restitution. These actions directly impact BWC's ability to reduce premium costs.

SID is also responsible for investigating safety violations related to workplace accidents and fatalities and for protecting BWC staff, visitors, and facilities. Security and internal investigations operate with SID, providing support and services to all BWC departments and other agencies located within the BWC facilities.

What is Workers' Compensation Fraud?

According to Ohio law[2], workers' compensation fraud occurs when someone knowingly makes a false representation of a material fact to obtain workers' compensation benefits or to avoid responsibility under the law. Fraud also occurs when an employer fails to obtain coverage or misrepresents the amount of payroll or the classification of their employees. Health care providers commit fraud when they intentionally receive payments to which they are not entitled.

[1] Ohio Revised Code 4121.131
[2] Ohio Revised Code 2913.48

SID is comprised of several teams to combat fraud, investigate violations, and provide security:

- Northeast Claimant Fraud Team (Region 1)
- Southeast Claimant Fraud Team (Region 2)
- West Claimant Fraud Team (Region 3)
- Health Care Provider Team (HCPT)
- Employer Fraud Team (EFT)
- Safety Violations Investigation Unit (SVIU)
- Intelligence Unit (IU)
- Employee Safety and Integrity Unit (ESIU)

SID Leadership

Director Jennifer Cunningham

Jennifer Cunningham serves as the Director of the Special Investigations Department (SID) at the Ohio Bureau of Workers' Compensation (BWC), a role she assumed in Oct. 2025. With over three decades of investigative experience, Jennifer has built a distinguished career dedicated to combating workers' compensation fraud and protecting the integrity of Ohio's workers' compensation system.

Jennifer began her career at BWC in 1994 and was promoted to Fraud Investigator in 1996. She has since held a variety of investigative and leadership roles, including Fraud Analyst, Special Agent, and Special Agent in Charge, where she led the Northeast Regional Claimant Fraud Team. In 2006, she was promoted to Assistant Director of Field Operations, overseeing both criminal and administrative investigations involving claimant and health care provider fraud. From 2013 to 2015, she served as Interim Director of Investigations.

In addition to her leadership responsibilities, Jennifer is deeply committed to professional development and organizational growth. She serves on SID's training and development committee and mentors emerging leaders through BWC's Future Leaders Program. She is also a proud graduate of the inaugural cohort of BWC's Executive Leadership Program.

Jennifer holds a bachelor's degree in English with a minor in Criminal Justice from The Ohio State University. She maintains active memberships in several national organizations, including the Coalition Against Insurance Fraud's Nationwide Workers' Compensation Task Force, the International Association of Special Investigation Units, and the National Health Care Anti-Fraud Association.

SID Leadership

Assistant Director Phill Brickman

Phill Brickman serves as the Assistant Director of Central Operations for the Ohio Bureau of Workers' Compensation's Special Investigations Department (SID). In this role, he provides strategic leadership and oversight for Central Operations, the Safety Violations Investigation Unit (SVIU), and the Employer Fraud Team.

Phill began his career with BWC in 1994 as a Fraud Investigator in the Canton Special Investigations Unit. Over the years, he has served in various locations across Northeast Ohio, including Richmond Heights, Cleveland, Independence, Garfield Heights, and the Cleveland Lausche Building. He was promoted to Assistant Special Agent in Charge (ASAC) of the Northeast Claimant Team in 2006 and advanced to Special Agent in Charge (SAC) in 2008. In 2023, he was appointed to his current leadership role.

Phill holds numerous law enforcement and tactical training certifications, including Impact Weapons Instructor, Subject Control Instructor, M&P Pistol Armorer, Semi-Auto Pistol Instructor, Weapons Requalification Instructor, Range Medical Emergency Instructor, Baton/OC Spray Instructor, and Firearms Training Program Instructor.

He is a committed member of the professional investigative community, maintaining active memberships in: Ohio Investigators Association, American Society of Law Enforcement Trainers, Northern Ohio Fraud Investigators Association, International Law Enforcement Educators and Trainers Association, International Association of Special Investigations Units, National Technical Investigators Association "Distinguished Member". Phill's extensive experience, technical expertise, and dedication to public service continue to make a significant impact on fraud prevention and investigative excellence at BWC.

SID Leadership

Assistant Director Joe Lopez

Joe Lopez joined SID in Oct. 2011 as Manager of the Digital Forensics Unit. Prior to BWC, he worked for the Ohio State Highway Patrol in their computer crimes unit as a Forensic Computer Specialist. Joe received his Certified Forensic Computer Examiner certification from the International Association of Computer Investigative Specialists in 2008. From 2001 to 2006, Joe worked in the Information Technology department at the Ohio Department of Public Safety. Joe oversees the Intelligence Unit (IU), our Employee Safety and Integrity Unit (ESIU), which includes Digital Forensics, Internal Investigations, and BWC Security.

Among his achievements in SID, Joe has assisted in developing methodologies for applying digital forensics techniques to both internal and social media investigations. Joe has presented these recognized methodologies to local, state, and federal agents and investigators across the nation. These include the Ohio High Technology Crimes Investigations Association annual conference, the Targeting Fraud-Safeguarding Integrity conference, and the Ohio Investigative Association; the Association of Certified Fraud Examiners, the Ohio Bureau of Criminal Investigation – EPA, Medicaid Integrity Institute annual training conference, and the Certified Medical Board Investigator annual training program.

Joe received his bachelor's degree in Computer Forensics and Digital Investigations from Champlain College in 2012. In April 2022, he was one of nine graduates in the second cohort of BWC's Executive Leadership Program.

2025 Performance Results

During FY25, we identified **$91,770,469** in savings, which generated a **$6.60** return on expenditures (ROE). We received **2,164** allegations and closed **1,395** cases in an average of **206** investigative days (from the date we received the allegation to the date we closed the case). Fully, **818** of the closed cases were founded, meaning the fraud allegation proved true. The average closed case identified **$65,738** in savings to our workers' compensation system.

PERFORMANCE MEASURES	FY 2025	FY 2024	FY 2023
Allegations	2,164	2,338	2,374
Cases referred for prosecution	119	104	119
Indictments	73	68	71
Convictions	57	62	79
Cases closed	1,395	1,339	1,362
Number open cases at end of year	560	611	589
Savings to State Insurance Fund	$91.7 million	$72.2 million	$73.5 million
Return on expenditures ($ saved to $ spent)	$6.60	$5.38	$6.08

Performance results by team					
SID team	**Closed Cases**	**Referrals**	**Indictments**	**Convictions**	**Total savings**
Employer Fraud	301	44	38	18	$12,815,339
Health-care provider Fraud	50	1	0	4	$12,351,041
Northeast Claimant Fraud	444	44	9	9	$26,905,152
Southeast Claimant Fraud	306	12	12	13	$22,100,971
West Claimant Fraud	294	18	14	12	$17,597,966
Total	**1,395**	**119**	**73**	**56**	**$91,770,469**

RESULTS ACHIEVED SINCE FY 1994	
Allegations	140,128
Cases referred for prosecution	6,061
Convictions	3,322
Cases closed	76,745
Savings to State Insurance Fund	$2.4B

Fraud Investigations — Notable Cases

While SID is a sophisticated criminal justice agency, we rely on the public's eyes and ears to help us identify and prevent fraud. We routinely team with BWC's communications department to promote our completed cases through BWC's website, the media, and various social media channels. By doing so, we are putting workers' comp criminals and would-be cheaters on alert — we are looking for you, we will find you, and we will prosecute you to the fullest extent of the law.

Employer Fraud

Our employer fraud team has professionals throughout the state dedicated to investigating allegations of fraud committed by employers and third-party administrators. The most common complaints include:

- Altering BWC certificates of coverage.
- Obtaining multiple BWC policies through deception.
- Submitting dishonored premium payments to BWC.
- Misclassifying employees.
- Operating without coverage.

The team works with other BWC departments and external agencies to identify non-compliant and fraudulent employers.

$4 million in unreported proceeds found in illegally operated bars

On April 26, 2024, the BWC Special Investigations Department was contacted by the Ohio Investigative Unit (OIU) regarding a liquor licensing case. OIU was working with a complex network of illegally operated bars across Cuyahoga County. The investigation uncovered a scheme in which "straw" owners began to purchase bars illegally, using illegal proceeds to continue to purchase more bars over a period of several years. OIU advised that this case involved six bar/restaurant/liquor establishments that were operating in violation of Ohio Liquor Licensing laws. OIU engaged in a joint investigation with the BWC SID and the following: The Euclid Police Department, Garfield Heights Police Department, Cleveland Heights Police Department, South Euclid Police Department, US Marshal's Violent Fugitive Task Force, and the Ohio Division of Liquor Control also assisted with the investigation.

Between 2019 and 2024, it was identified that illegal operations were established at several bars and restaurants in Euclid, Garfield Heights, Cleveland Heights, and South Euclid. Investigators allege that ownership of several of these businesses was subsequently transferred to individuals with significant criminal histories, who would be prohibited from being documented owners of liquor establishments.

Utilizing these bars as their base, the enterprise generated nearly $4 million in illegal proceeds

that were almost wholly unreported. Investigators allege that these proceeds were distributed to members of the enterprise and were used to purchase property and fund considerable personal expenses, entertainment, and leisure activities. During their operation, these premises became significant public nuisances with frequent shootings, gun crimes, assaults, and disturbances. This placed a substantial drain on local law enforcement resources and prompted numerous complaints from residents near these establishments.
BWC SID agents researched the businesses and owners involved in this investigation. They discovered that none of the businesses or owners had active BWC policies, and as such, each business was in violation of BWC laws and regulations.

BWC SID agents assisted OIU, the Ohio Division of Liquor Control (ODLC), and local law enforcement with executing search warrants for this case. Search warrants were executed at each of the bar/restaurant locations involved in this investigation. During the search, evidence collected included payroll time sheets, employee records, and employee interviews that would pertain to BWC's investigation into this matter. Several firearms were also seized.

BWC SID agents calculated reasonable estimated annual premiums (EAP), which would have been billed and due to BWC by each subject/owner for the prosecutorial periods listed. For this calculation, consideration was given for the business's hours of operation, the number of employees observed working at the establishment during the investigation, and the appropriate National Council on Compensation Insurance (NCCI) rate. This consideration was applied to each policy period BWC coverage would have been required in order for the business to comply with BWC.

On Nov. 25, 2024, a 45-count indictment was presented to the Cuyahoga County Grand Jury, which received a True Bill for the nine defendants identified in this investigation. The 45-count indictment included three felonies of the 5th degree, and 11 misdemeanors of the 1st degree charges for Failure to Comply with BWC in violation of 2913.48(A)(7).

In addition to the criminal indictment, 76 administrative violations were issued against the liquor permits in use at the involved premises. Those citations will ultimately be heard by the Ohio Liquor Control Commission, with possible sanctions including revocation of the liquor permits. "Unfortunately, we've seen this pattern before," said OIU Cleveland Agent-in-Charge Greg Croft. "Individuals with no regard for the law or impact they have on the communities they operate in. This investigation is a testament to the ongoing relationship between the Ohio Investigative Unit, Cuyahoga County Prosecutor's Office, and our local law enforcement partners.

During FY25, our employer fraud team closed 301 cases. It identified $12,815,339 in savings to the workers' compensation system. The team referred 44 subjects for criminal prosecution. achieved 38 indictments, and secured 18 convictions.

Our health-care provider team (HCPT) has professionals throughout the state dedicated to investigating allegations of fraud committed by providers, pharmacies, and managed care organizations. The most common complaints received by HCPT included:

- Drug trafficking.
- False billing.
- Providing medically unnecessary treatment.
- Services not rendered.
- Upcoding (billing for more services or more expensive services than those provided).

Civil Settlement with AUSA for Upcoding Physical Therapy Services:

In July of 2017, the Health-Care Provider Team (HCPT) received an allegation from a Managed Care Organization alleging that a BWC provider may not be supplying transcutaneous electrical nerve stimulator supplies. Although a review of this allegation did not prove fruitful, the lead Agent on the case began reviewing the high volume of physical therapy services attributed to this provider's account.

The provider was linked to several clinics in the area, and all bills were submitted under his servicing provider number. At the time of the allegation, the clinics were the highest billers in the BWC system for Current Procedural Code (CPT) 97110, a code used to designate one-on-one physical therapy services between a patient and licensed health care provider.

The investigation by BWC was later expanded to include our federal partners with the Department of Labor, Office of Inspector General, with the United States Postal Service (USPS). Both agencies utilized undercover operations focusing on two of the clinics. Results were similar; undercover agents received very few one-on-one services with licensed staff. The physical therapy received was more indicative of group physical therapy, which has its own CPT code and pays at a much lower rate.

The United States Attorney's office became the lead prosecutor on the case. In 2020, BWC and USPS conducted a joint search warrant on the two offices visited by the undercover operatives. Interviews with patients and employees were also conducted, which ultimately helped prove the offices were billing incorrectly.

On March 28, 2025, after meetings between the AUSA and the provider's defense counsel, all investigative parties agreed to a non-prosecutorial civil settlement. In sum, the provider agreed to repay the government programs (Ohio BWC and Department of Labor) $500,000.01. HCPT's investigation resulted in over $400,000.00 returned to the state fund. Additionally, the provider and his clinics were all decertified from the BWC Health Partnership Program for a period of three years.

Our regional claimant special investigations teams have professionals located in most of BWC's service offices. Dedicated to investigating allegations of fraud committed by claimants, these teams are assigned to one of three regions: northeast, southeast, and west.
The most common complaints received by regional claimant special investigations units (SIUs) included:

- False claim
- Incarceration
- Physical activity
- Receipt of benefits after date of death
- Working while receiving lost time benefits

In FY25, these three teams closed **1,044** cases and identified **$66.6M** in savings. These teams referred **74** subjects for criminal prosecution, achieving **35** indictments and **34** convictions.

Matthew Writsel

The Columbus Special Investigations Unit (SIU) received an allegation that Commercial Point Village Police Officer, Matthew Writsel had returned to work as a foreman at an asphalt and paving company while also receiving BWC disability benefits. The investigation verified Writsel knowingly and with fraudulent intent withheld his work activity from BWC and his physicians to receive BWC disability benefits to which he otherwise would not have been entitled to receive.

On Nov. 1, 2024, Matthew Writsel pleaded guilty to Workers' Compensation Fraud, a felony in the fifth degree. Judge Carl Aveni accepted Writsel's guilty plea and proceeded to sentencing. Judge Aveni acknowledged that restitution had been paid in full to BWC in the amount of $12,501.70. Defendant was given 1 day jail time credit – time served.

William Kent

The BWC Special Investigations Department received an anonymous allegation that William J. Kent Jr., a parole officer, had submitted a false claim to BWC, stating that he was unable to see out of his right eye due to a workplace injury. Based on this claim, Kent was awarded and received BWC benefits.

The case was assigned to the Northeast Regional team, which conducted a comprehensive investigation. Investigators utilized various techniques, including surveillance, undercover operations, financial record analysis, and customer interviews. Their efforts revealed clear evidence that Kent's medical limitations were overstated.

While receiving disability benefits, Kent renewed both his Commercial Driver's License and his

Ohio Driver's License at the Ohio Bureau of Motor Vehicles — a process requiring vision testing that he successfully passed. In addition to proving his visual ability, investigators also discovered Kent was gainfully employed while receiving disability benefits. Records confirmed his employment with the Mansfield Area YMCA and at the Wade Christmas Tree Farm during the period he was collecting Temporary Total Disability benefits.

The case was presented to the Richland County Prosecutor's Office and pursued through the courts.

On July 14, 2025, Kent pleaded guilty to 23 counts of Workers' Compensation Fraud, each a felony of the 5th degree. Judge Phillip Naumoff later sentenced Kent to 23 years of incarceration with the Ohio Department of Rehabilitation and Corrections. However, the prison sentence was suspended, and Kent was placed under 4 years of Community Control supervision with the Richland County Adult Probation Department. Judge Naumoff also ordered restitution in the amount of $21,210.10 to be repaid to BWC.

This case highlights the effectiveness of SID's investigative strategies and the importance of collaboration across teams and agencies. By uncovering Kent's fraudulent activities, investigators not only protected the State Insurance Fund from further loss but also reinforced accountability for individuals who attempt to abuse the workers' compensation system.

Fugitive Task Force

Our Fugitive Task Force (FTF) locates subjects with arrest warrants for BWC-related charges. Although the Special Investigations Department is designated as a criminal justice agency, we do not have the authority to make arrests. Therefore, the FTF works with local, state, and federal law enforcement to locate and arrest these subjects. The FTF also works with the Ohio Attorney General's Office to ensure warrants are served.

Fugitive Task Force agents serve letters only on misdemeanor warrants, conduct surveillance, research the location of subjects, and, with the appropriate agency, coordinate the arrest of subjects for felony warrants. The appropriate authorities execute these arrests, often with FTF agents present. Many times, law enforcement stops subjects for unrelated traffic offenses and discovers the warrant. Elsewhere, the FTF contacts subjects and recommends that they turn themselves in to the court. We resolved **10 warrants** in 2025. The subjects of these warrants were associated with **$174,591** in overpayments and premiums/penalties owed to BWC.

Nature of the resolution of the warrant	Number of warrants resolved	Number resolved with FTF involvement	Savings Identified
Arrested by local law enforcement	3	1	$45,233
Arrested by a sheriff's office	3	1	$45,412
Arrested by probation	0	0	$0
Fugitives turned themselves in	4	3	$83,946
Warrants recalled	0	0	$0
Warrants removed by SID mgmt	0	0	$0
Total	**10**	**5**	**$174,591**

Safety Violations Investigation Unit

Our Safety Violations Investigation Unit (SVIU) is a statewide team dedicated to investigating alleged violations of specific safety requirements (VSSR). A claimant, surviving spouse, or dependent may file for a VSSR award when a potential safety violation contributed to a workplace injury, illness, or death. The unit submits its investigative findings to the Ohio Industrial Commission (IC) for its determination of the VSSR award. Upon request by the IC, SVIU employees also complete correction order investigations to ensure that an employer corrects a cited code violation.

In FY25, the SVIU received 502 claims applying for VSSRs, up 63% from FY24. The unit closed 486 investigations of workplace safety violations, including catastrophic injuries.

The SVIU continues to use its unmanned aircraft system (UAS) program to assist in safety investigations. Additional pilots are being trained and are seeking Federal Aviation Administration (FAA) licensing. Additionally, the unit continued to coordinate and conduct joint investigations with the Occupational Safety and Health Administration.

Intelligence Unit

The Intelligence Unit (IU) is a specialized data analytics team within the department, dedicated to enhancing fraud detection efforts and efficiency through advanced technology. Its core functions include:

- Fraud detection through data mining
- Leveraging automation to improve efficiency
- Applying artificial intelligence to fraud detection
- Promoting data literacy across the department
- Supporting administrative reporting and special projects

In FY25, the IU identified 731 potential instances of fraud. Closed cases originating from IU allegations resulted in $64.3 million in identified savings. The unit also fulfilled 2,617 intelligence requests to support SID staff operations.

Since its establishment in 1997, the IU has identified 25,580 allegations of fraud, contributing to more than $719 million in total identified savings.

Employee Safety and Integrity Unit

The Employee Safety and Integrity Unit performs digital forensics, internal investigations, and BWC security functions.

Digital Forensics Team

Our The Digital Forensics Unit supports the Workers' Compensation Special Investigations Department by providing technical expertise to special agents investigating fraud involving injured workers, health-care providers, and employers. The team forensically acquires, extracts, analyzes digital data, and conducts social media investigations to uncover intelligence on witnesses, suspects, and co-conspirators. They also assist with internal investigations by analyzing employee computer activity.

Action taken	Completed requests
Field Assistance	1,175
Social Media	56
Technical Operations	2
Internal Investigations and Assistance	67
Total	**1,400**

Additionally, the unit handles eDiscovery for the agency, supporting Legal and Public Records by managing litigation holds, collecting relevant files, and producing documents that meet legal requirements. The team also oversees drone operations used to investigate worksite safety violations. Combining forensic skill, legal compliance, and investigative support, the unit plays a vital role in advancing the agency's fraud prevention mission.

The team also continued to oversee a state-of-the-art unmanned aircraft system (UAS) program to support the investigative operations of the Safety Violations Investigation Unit. The team uses drones to capture workplace injury scenes digitally, minimizing investigator exposure to dangerous or contaminated areas.

BWC Security

BWC Security is committed to protecting the agency's employees, facilities, and visitors. BWC operates seven locations across Ohio, employing approximately 1,600 full-time and part-time staff, with some sites shared with the Industrial Commission. BWC owns and manages the William Green Building, where it provides security services for its own operations as well as for four other state agencies located in the building.

BWC handles millions of customer interactions annually via its website, phone, mail, and email. Security personnel play a critical role in protecting staff and the public from potential threats arising from these engagements.

In FY25, BWC Security delivered a wide range of services across the state, including:

- 58 administrative support responses
- 13 emergency or medical call responses
- 13 suicide or self-harm threats
- 14 threat investigations
- 6 law enforcement referrals or inquiries
- 7 reports of suspicious activity
- 57 incidents involving harassing communications
- 22 reports of lost, stolen, or damaged property

Training Division

The Training Division of BWC's Special Investigations Department is dedicated to cultivating a highly skilled, knowledgeable, and ethical investigative workforce. We design and deliver innovative, data-informed training programs that empower our professionals to detect, investigate, and prevent workers' compensation fraud with excellence and integrity.

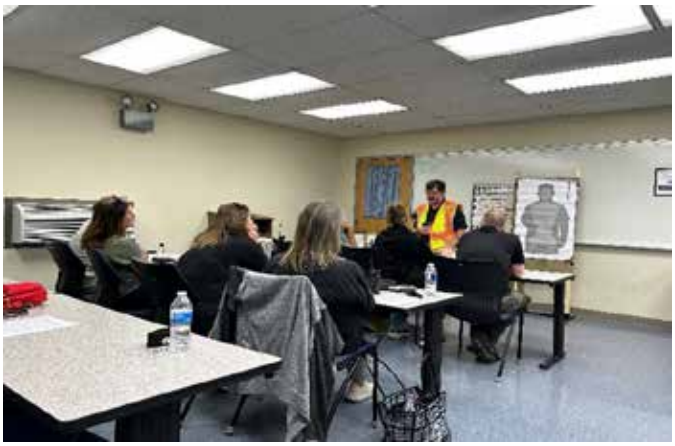
In FY25, the SID completed training every month, including Defensive Driving Training, Defensive Tactics Training, Digital Media Evidence Training, Undercover Operations Training, Interview and Interrogation Training, and Basic Covert Electronics Surveillance Training.

The SID also conducted Situational Awareness Training for all BWC Safety Services field staff at the Department of Administrative Services in Columbus, Ohio. The students were trained in Environmental and Situational Awareness, Incident Reporting, Signs of Aggression and Personal Safety, Fieldwork Scenarios, and De-Escalation techniques.

The SID Training Academy

Defensive driving

Defensive tactics



All-hands meeting

Outreach — DePaul Cristo Rey

On Aug. 5, 2025, Special Agents and Criminal Investigators from the southwest region assisted the Cincinnati Service Office with representing the department for a presentation for the incoming DePaul Cristo Rey freshman class. BWC agents provided a fraud overview to the entire group of 80 students. Agents held a meet and greet station afterward, talking with the kids from the school as they passed through.

Associations

SID professionals raise awareness of our agency through their outreach activities with external entities, including leadership and membership with many associations. SID executives hold memberships and/or leadership positions with associations, including:

- Association of Certified Fraud Examiners
- Coalition Against Insurance Fraud, Workers' Compensation Task Force Committee member
- InfraGard
- International Association of Computer Investigative Specialists
- International Association of Special Investigation Units
- National Health Care Anti-Fraud Association, Agency Representative
- Ohio High Technology Crime Investigation Association

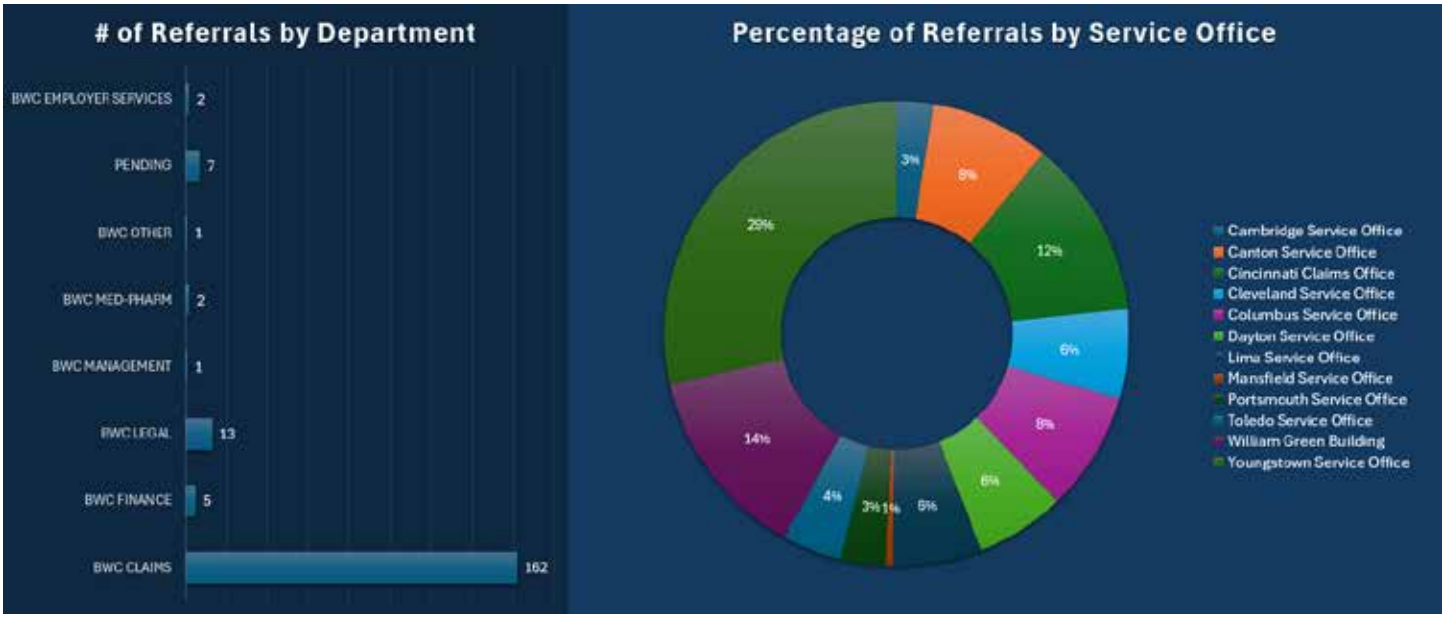
Collaboration with association members allows us to share and learn best practices and examine our own methods to see how we can accomplish tasks more efficiently, including identifying new strategies or technologies we can use during our investigations.

Statewide Red Flag Training and Fraud Finder Awards

Our Fraud Finder of the Year came from our Claims Services Department of the Lima Service Office. CSS Jennifer L. submitted 5 referrals to the SID in FY24– 3 of which were founded and resulted in a direct combined savings of $138,080.72 to the State Insurance Fund.

SID leaders recognized individuals for their contributions to protecting the State Insurance Fund as they traveled to each office, providing training and tips to staff on how to look for red flags of fraud. Staff are encouraged to report these red flags to SID for further investigation.

Fraud Finder referral sources



Presentations

We conduct virtual and in-person fraud presentations for internal and external stakeholders to educate them about strategies we deploy to accomplish our departmental mission. In doing so, we also let them know how they might join us in combating fraud. These stakeholders and other audiences have included:

- BWC departments
- Educators: High schools, career centers, colleges, and universities
- International organizations, such as the International Association of Special Investigation Units
- Local, state, and federal agencies
- Medical providers and managed care organizations
- Members of bar associations, chambers of commerce, and safety councils
- Public and private employers
- Third-party administrators

We share examples of successful cases and teach attendees how to detect and report suspected fraud. The feedback we receive has said that these presentations are effective and informative.

Giving back

With over 15 years of giving back to the community which we serve, in Dec. 2024, the Region 3 Claimant Team collected and donated $1,050 to Secret Smiles of Dayton, which assisted with providing up to six beds and bedding materials for children in need.

Secret Smiles was initially founded in New York City in 1998 by Kristy Irvin Ryan, a 1993 graduate of the University of Dayton. Ms. Ryan was killed on Sept. 11, 2001, while working in the World Trade Center. Her family began Secret Smiles of Dayton in her honor that same year and has provided over 9,700 beds to children in the Dayton community. This organization works with social service organizations, schools, churches, and physicians to locate families in need. A referral form and personal letter from the family are required and reviewed to ensure stability and need. With partnerships in the community, they are able to provide a bed and warm bedding for a child in need for just $175!

Acknowledgment

The significant accomplishments achieved this fiscal year are a direct result of the unwavering commitment of our investigative professionals. Their efforts not only foster safer workplaces but also ensure that individuals who attempt to defraud the workers' compensation system are held fully accountable under the law. SID Management proudly celebrates the achievements of every SID employee and extends sincere appreciation to BWC Executive Staff and the Board of Directors for their continued support in our mission to combat fraud and promote workplace safety.

Conclusion

FY25 was another exceptional year for the Special Investigations Department. Our dedicated professionals investigated thousands of fraud allegations, closed hundreds of cases, and safeguarded the State Insurance Fund by identifying more than **$91.7 million in savings**. These outcomes reflect our unwavering commitment to protecting Ohio's workers and employers.

We continued to strengthen our partnerships across state and local government, working as **One Agency** to prevent and detect fraud more effectively. Our collaborative efforts not only enhanced our investigative reach but also reinforced public trust in the integrity of Ohio's workers' compensation system.

As we reflect on this year's accomplishments, we remain united in our mission: to protect the State Insurance Fund and ensure that it serves those it was designed to help. Together with our colleagues across the Bureau of Workers' Compensation, we are proud to deliver a world-class system that meets the needs of Ohio's workforce.

Contacts

Jennifer Cunningham
Director, BWC Special Investigations Department
Jennifer.s.12@bwc.ohio.gov
216-584-0387

Phil Brickman
phillip.b.1@bwc.ohio.gov

Joe Lopez
joseph.l.1@bwc.ohio.gov