

HR GUIDE

# 5 Steps to Help Report Unemployment Claims Fraud



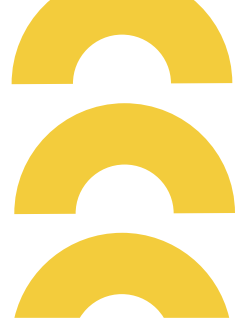


## How You Can Report Unemployment Fraud

To perpetrate unemployment claims fraud, criminals typically use stolen identities of individuals who are still employed and submit fake unemployment benefits claims on their behalf. Because of this, employers often are the first to notice a fraudulent claim with HR teams as their first line of defense against unemployment fraud.

If you do receive a suspicious claim or discover irregularities that show that a current employee is receiving unemployment benefits, there are steps that you can take to report this potential fraud and better protect your company and employees from further fraud.





## **Step 1**

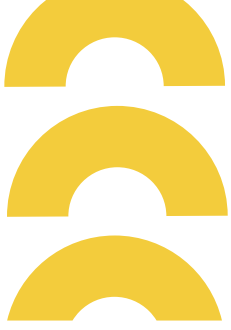
### **Contact the appropriate state unemployment fraud hotline or website**

The Department of Labor (DOL) provides a list of unemployment fraud hotlines or websites by state. You can also report the fraud online if available, as it may save time and be easier for the agency to process. Depending on the state, the agency may request a fraud report from the employer, the employee, or both.

## **Step 2**

### **Provide the employee a copy of the report**

Give the employee copies of any documentation of the report to the state, including any confirmation or case number. Inform them if the state requires that they also report the fraud.



### **Step 3**

## **Provide support and resources to the employee for identity theft**

A fraudulent unemployment claim is a sign that an employee's sensitive personal information is possibly in the hands of criminals.

You should consider directing affected employees to file a report with the FTC at [IdentityTheft.gov](https://www.ftc.gov/identitytheft), notify the major credit bureaus, review their credit report, request fraud alerts or a credit freeze, and take steps to help ensure that their personal information is not used to commit additional fraud.

To provide greater identity theft monitoring, resolution, and support for unemployment claims fraud and more, consider adding an end-to-end identity theft protection service like ID Watchdog® as an employee benefit.



## Step 4 Consult with the IT Department

Especially if you are seeing multiple fraudulent cases come through, you should consult with your IT department to confirm that databases containing employee information have not been compromised and that appropriate security procedures are in place to help avoid future compromises.



## Step 5 Continue to carefully review future unemployment claims

Be vigilant in reviewing unemployment reports or advising your third-party unemployment claims administrators to do the same. Promptly review whether the named applicant for unemployment benefits is a current or former employee. If it is a current employee, the claim is likely fraudulent.





For more information on how we can help you proactively monitor for unemployment claims using your employees' identities and, if we do find a fraudulent claim, help them report and resolve the fraud, contact us at [workforce.equifax.com](https://workforce.equifax.com) and ask about **Unemployment Claims Fraud Watch**.



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