



Protecting Your Business and Employees from Identity Theft

Identity theft is on the rise in both the private and public sector. The growing problem of committing unemployment fraud using stolen IDs not only affects the victims - those who have had their personal information compromised - but it also can have a negative effect on an employer's tax rate.

Identity theft occurs when someone uses another person's information to take on his or her identity. Identity theft can include wage and employment information as well as credit card and mail fraud. In the case of unemployment benefits, it could mean using another person's information such as name, Social Security Number and employment information.

As employers, you can help save millions of dollars in fraudulent payments that might otherwise go undetected by identifying suspected fraud. In many cases, employers may be the first to have information that unemployment fraud is occurring.

What You Can Do to Protect Your Employees from UI Benefit Fraud and Lessen the Impact on Your Tax Rate?

REVIEW Your Employer Notices

- UI benefits paid to your current employees represent a charge to your account and may impact your tax rate. To protect your account, carefully review all notices received in your MiWAM account or by mail. When an employee files a claim for unemployment, employers will receive Form UIA 1575E, *Monetary Determination*, by mail and online via their MiWAM account. The monetary determination will contain information about the employee, the reason for separation, dates of employment and more. If you notice inaccurate information, or if the employee referenced is still working for you, it is very important that you notify the UIA immediately (via MiWAM). Protesting the monetary determination (Form 1575E) timely in these occurrences may be the best way to stop a fraudulent claim from being paid.
- Remember to verify Social Security Numbers when provided at the time of hire, to ensure that your employees' names and Social Security Numbers (SSN's) match the Social Security Administration's records. Visit the SSA at www.ssa.gov/employer to verify names and SSN's online.
- Review and verify all of the information on Form UIA 1136, *Bi-Weekly Statement of Charges/Credits to the Employer's Account*. This bi-weekly statement identifies each person receiving unemployment benefits and the amount being charged to your account.
- Review Form UIA 1770, *Summary of Statement of Benefit Charges and Credits*. This quarterly statement summarizes information previously included on Form UIA 1136.

Establish a Strong Data Security Plan

- Protect your employees Personally Identifiable Information (PII).
- Do not use Social Security Numbers or driver's license numbers to identify employees on internal documents, correspondence, etc. Use an alternate employee ID number.
- Limit access to personal information to those employees who need it to perform their job duties.
- Don't mail, e-mail or fax correspondence to the UIA or other outside sources that include personal identifying information. Don't leave any PII in plain view in the work place.
- Don't share your MiWAM or any other web account credentials where PII is utilized.

What to Do if You Suspect Fraud or Identity Theft

- **Immediately** protest the *Monetary Determination* or the *Bi-Weekly Statement of Charges/Credits to the Employer's Account*. To be timely, the protest must be received by the UIA no later than 30 calendar days from the mail date shown on the first page of the form (UIA 1575E or UIA 1136). Please note that although you have 30 days to protest, notifying the UIA within 10 days of the mail date on the monetary determination will help prevent the claim from entering pay status.
 - To send a protest through MiWAM, select the *Account Services* tab, then the *Benefit Services* sub-tab. The link to *Determinations and Decisions* allow you to protest the Monetary Determination. The link to *View Benefit Charges & Credits* allows you to protest the UIA 1136, Bi-Weekly Statement of Charges/Credits to the Employer's Account.
 - To submit a written protest, mail or fax as instructed on the letter.
- Please be aware that once payments begin, they will continue until the investigative process is complete.
- Have the victim report the fraudulent activity **immediately** as well
- You can also report fraud to the UIA online at michigan.gov/uia or by calling the UIA Fraud hotline at 1-855-UI-CRIME.

For more information on how can protect your business from unemployment identity theft, contact the UIA Office of Employer Ombudsman at 1-855-484-2636 or OEO@michigan.gov.