



# THE PIP SOURCE

DIVISION OF INSURANCE FRAUD | [www.MyFloridaCFO.com/fraud](http://www.MyFloridaCFO.com/fraud)

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***Ruiz Lopez allegedly paid patients to sign for treatment at his clinic and billed for services not rendered. He also illegally withdrew more than \$500,000 from bank accounts resulting in the structuring charges.***

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## Clinic Owner Busted in Tampa

The Division of Insurance Fraud arrested a Tampa clinic owner in November on charges of insurance fraud, patient brokering and structuring following an 18-month investigation that also resulted in the arrests of 25 patients.

Osmany Ruiz Lopez, 37, owner of Personal Outreach Rehabilitation, was taken to the Hillsborough County Jail on November 14, 2012, for his involvement in a \$150,000 insurance fraud scheme. Ruiz Lopez allegedly paid patients to sign for treatment at his clinic and billed for services not rendered. He also illegally withdrew more than \$500,000 from bank accounts resulting in the structuring charges.

Structuring is when someone conducts currency transactions in such a manner as to evade the filing of financial reports required by state or federal law, usually involving amounts that would exceed \$10,000.

Personal Outreach Rehabilitation was incorporated in December 2009. Ruiz Lopez, who became licensed as a massage therapist in September 2010, obtained an exemption for this clinic from the Florida Agency for Health Care Administration (AHCA) in October 2010.

In addition to Personal Outreach Rehabilitation, Ruiz Lopez is believed to have operated several other clinics over the last few years, including:

- Doctor Florida Rehabilitation, located in Tampa, was originally incorporated in 2004, but Ruiz Lopez did not appear on the paperwork until February 2009, and he was removed in March 2011.

- Best Care Chiropractic, located in Tampa, was incorporated in 2008 and closed in 2009.

- Medical Center & Diagnostic, located in Hialeah, was incorporated in 2005 and closed in 2008.

- USA Medical Center, located in Miami, was incorporated in 2004 and closed in 2005.

Twenty-five patients of Personal Outreach Rehabilitation were arrested as part of this investigation during the first four months of 2012 including Osmany Aguilar, 27; Alexander Avila Martinez, 39; Ana Hilda Burgos Toro, 42; Yarisel Carmenate Crespo, 26; Yusnier Chirino Placeres, 28; Felipe Cruz, 39; Michel Delgado-Martinez, 27; Angel Rogelio Delgado, 61; Yamila Diaz, 38; Tammy L Gardiner, 46; Jose Luis Lezcano Ledesma, 41; Ricardo Lorenzo Govea, 42; Erick Marcos, 38; Barbara D Marzo, 41; Alexander Reyes Murillo, 32; Leoner Rodriguez Garcia, 48; Edy Valentina Padron Delgado, 45; Mary Ellen Padron, 31; Raymond Wayne Ramos, 61; Yanet Maria Rivera, 25; Odalys Rodriguez Padrino, 52; Carlos Sanchez, 62; Midaly Sanchez, 39; Luis Antonio Santana, 28 and Libaldo Valdes, 44.

The insurance companies defrauded in this case include 21<sup>st</sup> Century, Allstate, Amica, Direct General, ELCO Administrative Services, Farmers, Geico, Infinity, Liberty Mutual, Progressive, Safeco, State Farm, York Group Services.

The PIP Source Newsletter is now available online each month at [www.MyFloridaCFO.com/fraud](http://www.MyFloridaCFO.com/fraud). You can find each new issue posted at our website by the third week of each month. Previous issues are also available. If you prefer to receive the PIP Source by e-mail or have comments you wish to share, contact us at our new e-mail address at [ThePIPSource@MyFloridaCFO.com](mailto:ThePIPSource@MyFloridaCFO.com).

CHIEF FINANCIAL OFFICER  
**JEFF ATWATER**  
FLORIDA DEPARTMENT OF FINANCIAL SERVICES  
STATE OF FLORIDA

## Boca Raton Chiropractor Pleads Guilty

On November 5, 2012, Jennifer Adams, 39, of Boca Raton, a chiropractic licensed in Florida since 1999, pled guilty to a one-count Information charging her with conspiring with others to commit mail fraud for her role in a staged accident fraud scheme. Adams faces a maximum term of imprisonment of 20 years and restitution of more than \$1.9 million. Adams, who was arrested in June 2012, must also relinquish her chiropractor's license.

According to court documents, Adams agreed be placed on corporate paperwork for two clinics, utilizing her status as a licensed chiropractic physician, to allow the clinics to bill for PIP and avoid licensure by Florida's Agency for Health Care Administration (AHCA). Those clinics were Ovy Rehabilitation Medical Center in West Palm Beach and Chiropractic Office of South Florida, LLC in Palm Springs.

According to court documents, Adams became aware that patients did not require the medical treatment they sought. However, Adams continued to work at both clinics signing prescriptions for plans of treatment that she knew were not medically necessary and that she knew were being submitted for reimbursement to numerous insurance companies. From the time Adams was aware of the fraud until the clinics closed, fraudulent claims filed with more than 10 insurance companies resulted in payments of \$1,920,424.83.

This is part of Operation Sledgehammer worked by the Greater Palm Beach Health Care Fraud Task Force, including the FBI, IRS-CID, and the Division of Insurance Fraud, and assisted by the National Insurance Crime Bureau (NICB). This case is being prosecuted by Assistant United States Attorney A. Marie Villafañá.

## Orlando Chiropractor Sentenced to 15 Years

In an update to a story we covered in the September 2012 PIP Source, a Central Florida chiropractor was sentenced to more than 15 years in federal prison in November for illegally prescribing powerful drugs to patients, while also committing healthcare fraud. Federal authorities said Joseph Wagner, 63, committed insurance fraud for years at Wagner Chiropractic and Acupuncture Clinic, located in Volusia County, defrauding droves of patients and dozens of insurance companies and Medicare.

Wagner was arrested on May 16, 2012, and in August, he pled guilty to three of 95 charges he faced in an indictment: healthcare fraud, conspiracy to distribution a controlled substance and money laundering. During his sentencing, Wagner stood in navy jail scrubs and wept as he apologized to an Orlando federal judge.

Senior U.S. District Judge G. Kendall Sharp said Wagner relegated the trust he had as a chiropractor, and now taxpayers will have to pay the price for his fraud. Sharp ordered Wagner to serve 188 months in federal prison and pay about \$2 million in restitution. This case was prosecuted by Assistant United States Attorney Daniel C. Irick.

Read the story by Amy Pavuk at the Orlando Sentinel at <http://www.orlandosentinel.com/news/local/breakingnews/os-chiropractor-painkillers-sentence-20121128,0,60766.story>.

## Miami Massage Therapist Sentenced to 4 1/2 Years in State Prison

This is an update to a story we presented in the October 2012 PIP Source. Carlos Martinez Hejses, 41, was convicted in September in a jury trial of two counts of staged crash, two counts of patient brokering, five counts of filing false insurance claims and five counts of grand theft 3<sup>rd</sup> degree. At his November sentencing, he was given 56 months in state prison. The case was successfully prosecuted by Assistant State Attorneys Juliana Millon and Scott Holtz of the Insurance Fraud Unit of the Miami-Dade State Attorney's Office.

Martinez Hejses was arrested in April 2011 by the Division of Insurance Fraud for two staged accidents that he organized in 2010, which resulted in fraudulent claims in excess of \$69,000.

Martinez Hejses, who came from Cuba in 2009 where he was a medical doctor, was a licensed massage therapist in Florida since September 2010. He voluntarily surrendered his license to the Department of Health in November 2012.

# Most Wanted: Fugitive



## Insurance Fraud **MOST WANTED**



### Raphael Chesnel aka Chesnel Raphael

Black Male, 52 years old  
5'07", 180 lbs, Brown Eyes, Bald

#### **Warrant Information:**

Warrant/Case #: 482009CF004754O  
Felony Warrant Charge: FTA Grand Theft

#### **Details:**

The Florida Department of Financial Services, Division of Insurance Fraud is actively looking for Raphael Chesnel. Investigation determined Chesnel aka Chesnel Raphael actively engaged in the practice of filing false and fraudulent insurance claims involving staged accidents. As the owner of Magic Chiropractic Clinic in Orlando, he had knowledge of the fraudulent practices this clinic was engaged in and was part of an elaborate scheme to defraud insurance companies. In May 2009, DIF detectives arrested Chesnel on charges of Grand Theft and Insurance Fraud. The subject failed to appear in court and a warrant was issued for his arrest.

If you know where Chesnel can be located, please contact the Division of Insurance Fraud at 1-800-378-0445.

Check out the latest Most Wanted at <http://www.myfloridacfo.com/PressOffice/MostWanted/>

## More Information on the PIP Lawsuit

- In a very interesting blog, Dennis Jay, Executive Director for the Coalition Against Insurance Fraud, writes about the [lawsuit](#) filed recently by chiropractors, massage therapists and acupuncturists. Read it at the Coalition Against Insurance Fraud's site - <http://www.insurancefraud.org/blog/?p=1866>.

- Massage Today website also has a story on the lawsuit. Their editorial staff writes that Florida massage therapists, together with additional allies from the health care community, are fighting a new law that will prohibit the state's massage therapists and acupuncturists from billing personal injury insurance.

The complaint states that the challenged legislation is invalid on a vast number of bases, generally summarized:

- It violates the "single subject rule."
- It contains a variety of restrictions that are unnecessary and unreasonable.
- It violates the equal protection rights of healthcare providers.
- It denies due process of law.
- It is based on unsupported statistical assumptions, not the product of proper research methodology.
- It unduly limits the rights of medical professionals and consumers.
- It departs from the rationale originally relied on to support the "No-Fault" regulations as a "sufficient alternative" to a party having access to the courts, and now results in a denial of access to the courts.
- It violates the separation of powers doctrine by legislatively imposing a statute that determines the amount of "damages" an injured party may obtain.

Here is a link to the story - <http://www.massagetoday.com/mpacms/mt/article.php?id=14680>.

# PIP FRAUD – In The News

## **Nine More Jump-Ins Arrested Statewide in November**

November was another bad month to make an insurance claim in Florida as a jump-in. Following up on nine arrests in October, the Division of Insurance Fraud (DIF) busted nine more subjects statewide for filing fraudulent claims for auto accidents in which they were not involved or injured. The arrests were in Miami, Pensacola and Tampa.

A jump-in is an insurance fraud scheme in which a person claims to have been in an auto accident when they were not. In some cases, they are the owners of an unoccupied vehicle that was parked and struck by another vehicle who are listed on the crash report. However, even though they were not in the vehicle at the time of the impact, some will use the report to seek treatment at a clinic in order to receive compensation.

Nine subjects were arrested by DIF in November for claims filed between July 2011 and July 2012, six of which claimed to have been inside vehicles at the time of the crash when they were not. Three of those arrested were charged with providing false statements in support of the fraudulent jump-in claim. Those arrested were John Caceres, 41; Jerry Albarn Jones, 59; Nancy M Leyva, 51; Marlin Dewayne McKenzie, 29; Manuel Perez, 60; Lakiaya Nashay Pugh, 36; Daniel M Rable, 56; Ana Romero, 59 and Chantal Ariana Soles, 21. The false claims exceeded \$79,000 and were filed against Direct General, Geico, State Farm, Travelers and United Auto.

## **Pensacola Man Charged in \$300,000 Fraud Scheme**

The Division of Insurance Fraud (DIF) arrested Thomas Douglas Jackson, 71, for a false claim filed against Sentry Insurance. Following a car accident in April 2010, Jackson was treated by a doctor for several months. Two years later, in July 2012, Jackson submitted a claim for \$293,822 in lost wages and \$9,621 in medical bills, claiming that his doctor had declared him to be disabled and unable to work. Investigation revealed that Jackson was not declared disabled by his doctor, and that Jackson's claim was fraudulent.

## **Two Bicyclists Arrested in Broward For Fake Crash Claims**

The Division of Insurance Fraud arrested two men in November for allegedly faking crash claims while riding bicycles. The two arrests are unrelated. Carl Reynold Fenton, 64, and Parker Lee Pendry, 45, were arrested in Broward County after filing false claims for injuries allegedly related to being struck by cars.

In Fenton's case, he claimed to have been struck by a car in Hollywood on May 27, 2011. An off-duty police officer witnessed the incident and stated that bicyclist had run into the vehicle, and that the bicyclist did not appear to be injured nor was there any damage to the bike. Investigation revealed that Fenton had similar incidents at least four times in a four-year period from 2005-2009. In this claim, Fenton treated with a chiropractor in Hollywood, Robert Schwartz, resulting in bills to Allstate of \$10,709.

Pendry claimed to have been struck by a car in Wilton Manors on July 28, 2011. Pendry allegedly rode his bike in front of a car and fell over, claiming to have been struck. However, three witnesses state there was never any contact between the vehicle and Pendry. Pendry was arrested at the scene by Wilton Manors Police for DUI. A week later, Pendry allegedly started treatment at Coast Chiropractic Injury and Wellness Center in Wilton Manors, which resulted in fraudulent billings to Travelers for \$8,536.

Each were charged with staging an accident, a 2nd degree felony with a two-year minimum prison sentence if convicted.

## **Massage Therapist Arrested in West Palm Beach Case**

The Division of Insurance Fraud arrested a massage therapist for insurance fraud for allegedly creating documentation of treatment that was not provided. Ana Luisa Manzano de Rhoda, 39, was charged in November for alleged fraud that occurred at Millennium Rehabilitation Center, a clinic located in West Palm Beach. Manzano has been licensed in Florida since 2008. Millennium Rehabilitation Center was first incorporated in 2005 and had been issued a license by the Florida Agency for Health Care Administration (AHCA) in 2009.

## **Orlando Channel 9 - Car Crash Fraudsters Staged Fake Crashes, Claimed Injury**

The Division of Insurance Fraud (DIF) made three arrests in a staged accident ring that staged fake crashes in Orange County and cashed in on insurance claims. Participants involved in the staged car crashes would often get treated at a clinic on West Colonial Drive.

The ringleader of the insurance fraud scheme was Freddy Perez, who organized the fake crashes and paid the participants to seek treatment at Colonial Chiropractic Center. Perez, and two others, Clara Ivette Alonso-Zambrana, 43, and Radames Melo, 52, were arrested for organizing two staged accidents in 2009 which resulted in more than \$41,000 in fraudulent claims. See the video story at the WFTV Channel 9 Orlando website - <http://www.wftv.com/news/news/local/car-crash-fraudsters-staged-fake-crashes-claimed-i/nTCpx/>.

## PIP FRAUD SPOTLIGHT ON – Tampa PIP Squads



In May 2010, a report by the National Insurance Crime Bureau (NICB) listed four Florida cities in the top 10 nationally for staged accidents: Tampa, Miami, Orlando and Hialeah. In the report, Florida had the highest number of reported staged accidents; more than 3,000 from 2007-2009, nearly double the numbers reported in either New York or California. The Division of Insurance Fraud's (DIF) database showed that the highest number of staged accident referrals was in Hillsborough County. A subsequent report by NICB in June 2010 showed a 290% increase in staged accidents in the Tampa area from 2008 to 2009.

DIF had already acted to focus its efforts against the rising tide of PIP fraud throughout the state by creating squads in Miami, Orlando, Plantation, Tampa and West Palm Beach dedicated to PIP cases. In light of the startling increase in Hillsborough County, newly elected Florida CFO Jeff Atwater announced in February 2011 that DIF had created a second dedicated PIP squad in Tampa to combat the growing number of staged accidents and fraudulent auto insurance claims.

Lt. Darrell Wilson was promoted to lead Tampa's newest PIP squad. Together, Lt. Wilson and Lt. Carlos Rosario and their dedicated squads of five detectives each would tackle the difficult task before them. The office is responsible for PIP referrals in Pasco, Pinellas, Hillsborough, Polk, Sarasota, Manatee and Hernando counties. The situation was desperate; several insurance companies had stopped selling PIP insurance in the Tampa area and rates by those that remained increased as much as 81%. This was not only a problem for the insurance carriers; this was hitting the citizens of Tampa in their pocketbooks.

DIF funded additional dedicated prosecutors with the Hillsborough County State Attorney's Office to help in the fight. Over 22 months, the dedicated DIF detectives worked with NICB and local and federal law enforcement agencies to take on some of the biggest fraudsters in the fraud hotbed of the state. They would make nearly 170 arrests for PIP fraud, solidly impacting the problem, resulting in a decrease in referrals in the region. From a high number of 1,809 PIP referrals in 2009-10, they experienced a 25% reduction to just 1,356 PIP referrals in 2011-12.

DIF was not working alone in the battle. The Hillsborough County Sheriff's Office and Tampa Police Department assigned officers to work staged accidents. The Tampa Bay Fraud Alert Team worked to get businesses involved in the fight. In September 2011, the Hillsborough County Commission enacted an ordinance which created strict regulations for clinics. Together, these fraud fighters attacked the scammers at their heart of operations, and while fraud has not disappeared in Tampa, it has been hit hard.

In one of the first big cases, DIF worked jointly with the Tampa Police Department and Hillsborough County Sheriff's Office to arrest five individuals accused of submitting \$118,000 in fraudulent insurance claims through a Tampa clinic in less than four months. Two of the suspects were arrested by DIF in 2007 involving another Tampa clinic and staged accidents. In the 2011 case, the clinic owner allegedly paid a chiropractor \$2,500 a month to falsify a license exemption with the Agency for Health Care Administration (AHCA) and open the clinic under his name.

Here are additional highlights:

- Arrested two persons for a staged accident where one of the drivers and her three minor children were used to bill an insurance company nearly \$50,000. The organizer of the fake accident was the clinic's former manager.
- Arrested two massage therapists for more than \$17,000 in fraudulent billing for allegedly treating two patients while they were in jail.
- Arrested a clinic owner on charges of intentionally structuring large cash withdrawals to avoid reporting or registration required by Florida law. The investigation revealed that the owner intentionally structured 31 large cash withdrawals from a clinic bank account in a nine-month period for a total of nearly \$260,000, a first-degree felony under Florida law.
- Arrested three clinic employees following an undercover investigation for soliciting accident victims and submitting fraudulent insurance claims.
- Arrested a clinic owner for structuring cash withdrawals in excess of \$574,000.
- Arrested two massage therapists and five participants in a staged accident for more than \$53,000 in fraudulent claims.



## PIP FRAUD SPOTLIGHT ON – Tampa PIP Squads

- Arrested 10 accident clinic employees following a long-term investigation by DIF and Tampa PD for soliciting undercover agents and paying them to sign fraudulent treatment forms attesting to medical services they never received. As a result of this investigation the clinic has since closed and it is estimated the insurance industry was saved exposure to more than \$200,000 in fraudulent billing.
- An undercover investigation resulted in the arrests of seven clinic employees and runners and the closure of two clinics.
- Arrested a clinic owner and his runner for fraud. This clinic owner had relocated from Tampa as a result of the new ordinance, but continued to commit fraud, billing for treatment not provided in excess of \$24,000.
- Arrested a clinic owner for structuring transactions to evade reporting, taking more than \$700,000 in funds from the clinic account.
- Arrested a clinic owner as a result of an 18-month investigation on charges of insurance fraud, patient brokering and structuring. This case also involved the arrests of 25 patients who were charged with insurance fraud in excess of \$205,000.

Over the last two years, DIF has paid \$65,000 in rewards to citizens in the Tampa area who reported insurance fraud. Anyone with information regarding suspected insurance fraud is asked to call 1-800-378-0445. Individuals who provide tips can remain anonymous and are eligible for a reward of up to \$25,000 for information that directly leads to an arrest and conviction in an insurance fraud scheme.

Captain Mike Byrne supervises the West Central Region for DIF, which includes the two dedicated PIP squads in Tampa, a general fraud squad in St. Petersburg and a squad in Ft. Myers, which has three detectives dedicated to PIP.



Capt. Byrne stated "The Tampa area has experienced a significant reduction in fraudulent personal injury claims. We believe that this reduction is a result of vigilant efforts by everyone in this fight, from insurance carrier's special investigation units (SIU), the Hillsborough County PIP ordinance and increased initiatives by the Division of Insurance Fraud detectives and the dedicated prosecutors at the Hillsborough County State Attorney's Office."

Lt. Carlos Rosario, a 31-year law enforcement veteran, started with DIF in 2003 and was promoted to Lieutenant in 2010. Rosario was previously a detective with the New York City Police Department.

Lt. Darrell Wilson, a 20-year law enforcement veteran, started with DIF in 2010 and was promoted the next year. He previously served as a Captain with the Plant City Police Department and Corrections Deputy with the Polk County Sheriff's Office.

**Lt. Darrell Wilson**

**Lt. Carlos Rosario**



### UPDATE - Tampa Judge Blocks Anti-Fraud Ordinance

A circuit judge last month temporarily blocked Hillsborough County from enforcing an ordinance passed last year to reduce staged-accident insurance fraud. Acting on a motion by lawyers who represent more than 29 clinics, two medical doctors and a chiropractor, Judge William P. Levens issued an injunction that stops enforcement of the law.

Luke Lirot, an attorney for the plaintiffs, argued that the ordinance preempts state law by which legal clinics are licensed. "The county has no place whatsoever regulating health clinics and telling them who can work here or there," Lirot said. "The ordinance is preempted by thousands of pages of Florida statutes that have to do with regulating, monitoring and supervision of every aspect of providing medical services in the state of Florida."

County commissioners passed the ordinance last year at the urging of the sheriff's office and insurance industry representatives who said accident fraud was exploding in Hillsborough, driving up insurance premiums for all drivers. Authorities say the ordinance has reduced the fraud and illicit clinics have closed down because of the law's tough registration regulations. See full article by Mike Salinero at <http://www2.tbo.com/news/breaking-news/2012/nov/02/judge-blocks-anti-fraud-ordinance-ar-552767/>.

## DFS Policy on Fraud Reporting Statute

The 2012 revision of the PIP statute by the Florida Legislature raised some questions in the industry about fraud reporting requirements. The Department of Financial Services has issued the policy below to clarify when and how insurance companies must report suspected fraud to the Division of Insurance Fraud. If you have any questions, please contact Major Simon Blank at [simon.blank@myfloridacfo.com](mailto:simon.blank@myfloridacfo.com).

### **Policy Relating to the Reporting of Suspected Fraud and Claim Denial Based Upon Fraud**

Section 626.9891(8), Florida Statutes, authorizes the Department of Financial Services, Division of Insurance Fraud (DIF) to adopt rules relating to Insurer Special Investigative Units (SIUs) and Anti-Fraud Plans. These rules are set forth in ch. 69D-2, F.A.C.

Rules 69D-2.003(1) and 2.004(1), F.A.C., specifically require each insurer to file, as applicable, with the DIF a detailed description of its SIU or its Anti-Fraud Plan, which filing must also include an acknowledgment that the insurer shall report all suspected fraudulent insurance acts directly to the DIF. Further, s. 627.736(4)(i), Florida Statutes, provides that “[a]ll claims denied for suspected fraudulent insurance acts shall be reported to the Division of Insurance Fraud.”

Section 626.989(4)(c), Florida Statutes, grants civil immunity, in the absence of fraud or bad faith, for providing the aforementioned required reports of suspected fraudulent insurance acts. In an effort to eliminate the reporting of duplicate suspected fraudulent insurance acts, it shall be the policy of the DIF, consistent with the procedures established in ch. 69D-2, F.A.C., that:

- 1) The reporting of all suspected fraudulent insurance acts shall continue to be processed electronically on the “Suspected Fraud Referral Form” on the Division’s website as in the past;
- 2) An electronically generated response with a Tip # (T#) will acknowledge receipt of the report of the suspected fraudulent insurance act and that such electronically generated response will continue to have the Law Enforcement Captain’s identifying information indicating the individual who is responsible for reviewing the information (Tip) provided;
- 3) The insurer, if it determines at any time after initially reporting suspected fraud that evidence has been developed that the suspected fraudulent insurance acts and/or claims are not fraudulent, will notify the responsible Law Enforcement Captain by email of such evidence and information;
- 4) The insurer, if it determines at any time after initially reporting suspected fraud that evidence has been developed that the suspected fraudulent insurance acts and/or claims are fraudulent and, therefore, the claim will be denied for the suspected fraudulent insurance acts, will notify the responsible Law Enforcement Captain by email of such evidence and denial; and
- 5) The insurer, to avoid duplication of reports, shall not provide case updates through the online “Suspected Fraud Referral Form” once an initial report of a suspected fraudulent insurance act has been made online through such form. Updates on cases referred in scenarios 3) and 4) above shall only be made by direct email to the responsible Law Enforcement Captain.

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<sup>1</sup> Pursuant to s. 626.9891, Florida Statutes, each insurer admitted to do business in this state must either: (a) establish, if the insurer received \$10 million or more in direct premiums during the previous calendar year, a unit, commonly referred to as a Special Investigations Unit (SIU), to investigate possible insurance fraud or to contract with others to investigate such fraud; or (b) submit, if the insurer received less than \$10 million in direct premiums during the previous calendar year, an anti-fraud plan to the Division, which describes its procedures to detect, investigate, and report suspected insurance fraud, its plan for anti-fraud training for its personnel, and its organizational arrangement of anti-fraud personnel.

# Statewide PIP Arrests – November 2012

Each issue will provide a list of PIP arrests made by the offices throughout the State. Along with each defendant's name and age, we will include: the type of scheme involved; the fraud dollar amount; clinic name(s); victim insurance company name(s); and the arresting office. If you need additional details on any of these arrests, please contact Capt. Smith.

**Nancy M Leyva, 51** - jump-in 11/21/11 - \$70,078 - Florida Health Clinic (United Auto) **M**

**Daniel M Rable, 56** - jump-in 11/21/11 - \$70,078 - Florida Health Clinic (United Auto) **M**

**Luis Rivero Dominguez, 37** - staged acct 08/01/09 (recruiter) \$46,935 - (Progressive) **M**

**Luis Rivero Dominguez, 37** - staged acct 05/02/09 (recruiter) \$18,143 - (Allstate / Rental Insurance) **M**

**Lauren Blount, 41** - false statement to law enforcement - **B**

**Ana Romero, 59** - jump-in 07/29/11 - \$3,580 - Kennedy Pain Clinic Group, LLC (Travelers) **T**

**John Caceres, 41** - statement in support of jump-in 07/29/11 - \$3,580 - Kennedy Pain Clinic Group, LLC (Travelers) **T**

**Abigail Pinhas, 31** - staged acct 10/16/11 (recruiter) \$15,729 - Excellent Rehabilitation Center (Geico / State Farm) **B**

**Jerry Alborn Jones, 59** - statement in support of jump-in 07/08/12 - \$163 - Complete Medical Services of Northwest Florida (Direct General / Geico) **P**

**Lakiaya Nashay Pugh, 36** - jump-in 07/08/12 - \$163 - Complete Medical Services of Northwest Florida (Direct General / Geico) **P**

**Chantal Ariana Soles, 21** - jump-in 07/08/12 - \$163 - Complete Medical Services of Northwest Florida (Direct General / Geico) **P**

**Janet Lamper Malardo, 43** - fake ins card (Nationwide) **W**

**Jimmy Aponte, 40** - paper acct 09/17/11 (passenger) \$6,673 - Angels Diagnostics / Palmetto West Rehab (State Farm) **M**

**Manuel Perez, 60** - jump-in 03/07/12 - \$5,588 - Diagnostic & Radiology of Miami (State Farm) **M**

**Pedro Gustavo Zelarayan, 45** - staged acct 07/15/11 (driver) \$29,600 - Noba Rehabilitation Center / Rivero Diagnostic Center (Geico) **M**

**Mercedes Izquierdo, 55** - paper acct 06/09/11 (passenger) \$274 - Ultra Care & Diagnostic (State Farm) **M**

**Lance Avery Gabbert, 21** - staged acct 09/28/10 (passenger) \$17,000 - Austin Health Center (USAA) **T**

**Dunieski Ucio Vigil, 35** - staged acct 08/09/10 (recruiter) \$11,750 - B & A Diagnostics / Golden Care Medical Center (State Farm) **M**

**Monica de la Caridad Lopez, 22** - paper acct 07/04/11 (passenger) \$500 - Transimaging Diagnostic (State Farm) **M**

**Isamarie Duran Carrasquillo, 23** - massage therapist - \$17,000 - Austin Health Center (USAA) **T**

**Yenny Giz Lopez, 29** - staged acct 06/18/11 (recruiter / driver) \$88,041 - Flamingo Health Corp / Florida Mammogram & Imaging Services / Rainbow Rehabilitation / Roig Ortho & Rehab Center / YH Imaging (State Farm) **M**

**Roberto Abreu, 53** - massage therapist - \$14,829 - HHR Rehab Medical Center (Allstate) **W**

**Yankiel Fuentes, 31** - staged acct 12/16/10 (passenger) \$14,829 - HHR Rehab Medical Center (Allstate) **W**

**Alina Ramos, 57** - staged acct 12/16/10 (driver) \$9,365 - HHR Rehab Medical Center (FIGA) **W**

**Mario Moreno Hernandez, 23** - paper acct 08/11/11 (passenger) \$1,700 - Florida Mammogram & Imaging (State Farm) **M**

**Osmany Ruiz Lopez, 37** - clinic owner - structuring - \$221,000 - Doctor Florida Rehabilitation / Personal Outreach Rehabilitation () **T**

**Osmany Ruiz Lopez, 37** - clinic owner - \$65,639 - Personal Outreach Rehabilitation (21<sup>st</sup> Century / Allstate / Geico / York Services) **T**

**Marlin Dewayne McKenzie, 29** - statement in support of jump-in 07/08/12 - \$163 - Complete Medical Services of Northwest Florida (Direct General / Geico) **P**

**Juana Lopez Corrales, 47** - staged acct 06/18/11 (passenger) \$88,041 - B & A Diagnostic / Flamingo Health / Florida Mammogram & Imaging Services / Rainbow Rehabilitation / Roig Ortho & Rehab Center (State Farm) **M**

**Dayron Miguel Fuentes, 28** - paper acct 08/11/11 (driver) \$1,350 - Florida Mammogram & Imaging (State Farm) **M**

**Lazaro Ruben Martinez, 40** - staged acct 08/09/10 (driver) \$11,750 - AB Diagnostic / B & A Diagnostic / Golden Care Medical Center (State Farm) **M**

Code - **B** (Broward) **F** (Ft Myers) **J** (Jacksonville) **M** (Miami) **O** (Orlando) **P** (Pensacola) **TL** (Tallahassee) **T** (Tampa/St Pete) **W** (West Palm Beach)

# Statewide PIP Arrests – November 2012

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- Luis Rivero Dominguez, 37** - staged acct 06/07/09 (recruiter) \$19,414 (Allstate) **M**
- Luis Rivero Dominguez, 37** - staged acct 12/05/09 (driver) \$70,052 (National Indemnity / Old Republic / Progressive) **M**
- Lakisha Tameka Williams, 31** - unlicensed clinic / organized scheme to defraud / money laundering - \$50,559 - Selective Chiropractic Health Care (Allstate / Direct General / Geico / Liberty Mutual / Progressive / State Farm) **O**
- Lazaro David Camacho, 26** - staged acct 05/07/10 (driver) \$73,261 - AB Diagnostic Center / B&A Diagnostic / Francos Medical Center / Medical Professional Health / YH Imaging (Gainsco / State Farm) **M**
- Ricardo Camacho, 58** - staged acct 05/07/10 (passenger) \$73,261 - AB Diagnostic Center / B&A Diagnostic / Francos Medical Center / Medical Professional Health / YH Imaging (Gainsco / State Farm) **M**
- Radames Melo, 52** - staged acct 07/25/09 (recruiter) \$36,482 - Colonial Chiropractic Center (Allstate / Assurance) **O**
- Carl Reynold Fenton, 64** - staged acct 05/27/11 (bicycle) \$10,709 - Robert Schwartz, DC (Allstate) **B**
- Ana Luisa Manzano de Rhoda, 39** - massage therapist - \$9,680 - Millennium Rehabilitation Center (Allstate) **W**
- Freddy Francisco Perez, 48** - staged acct 07/25/09 (recruiter) \$36,482 - Colonial Chiropractic Center (Allstate / Assurance) **O**
- Freddy Francisco Perez, 48** - staged acct 11/15/09 (driver) \$4,985 - Hope Rehabilitation Care (Progressive) **O**
- Yuliet Rodriguez Ruiz, 26** - staged acct 01/16/11 (passenger) \$46,875 - Diagnostic & Radiology of Miami / La Maison Medical (State Farm) **M**
- Camilo Cabrera Vallejo, 49** - staged acct 11/09/10 (driver) \$58,864 - D & A Rehabilitation / Progressive Rehabilitation (Assurance / Hallmark) **W**
- Clara Ivette Alonso-Zambrana, 43** - staged acct 11/15/09 (recruiter) \$4,985 - Hope Rehabilitation Care (Progressive) **O**
- Mizaer Olivera Fleita, 38** - staged acct 01/16/11 (passenger) \$46,875 - Diagnostic & Radiology of Miami / La Maison Medical (State Farm) **M**
- Parker Lee Pendry, 45** - staged acct 07/28/11 (bicycle) \$8,536 - Coast Chiropractic Center (Travelers) **B**
- Timothy Tyrone Graham, Jr, 23** - staged acct 09/28/10 (passenger) \$17,000 - Austin Health Center (USAA) **T**
- Yvonne Rossetti, 47** - false claim - \$4,692 (State Farm) **O**
- Artina Monica Shari Evans, 25** - paper acct 11/08/10 (driver) \$7,500 - Personal Medical Center (Geico) **T**
- Yadira Cruz, 33** - fake ins card (MGA) **W**
- Viviana Garcia Zuniga, 28** - staged acct 09/18/11 (passenger) \$94,177 - Doral Health Center, PA / Ultimate Diagnostic Center Corp / Unique Relief (Geico) **M**
- Thomas Douglas Jackson, 71** - PIP patient - lost wages - \$303,443 - (Sentry) **P**
- Caleb Joseph, 24** - fake ins card (MGA) **W**
- Juvenal Castro Duque, 44** - staged acct 02/05/12 (recruiter) \$64,708 - JS Rehab Center / RCR Rehabilitation Center Corp (21<sup>st</sup> Century / Geico) **M**
- Tessie Teresa Belin, 42** - paper acct 11/08/10 (passenger) \$7,500 - Personal Medical Center (Geico) **T**
- Omar Alexander Perez, Jr, 23** - staged acct 12/30/11 (recruiter) \$40,000 - Medical Center of The Palm Beaches / Poinciana Chiropractic Center (Republic Western / State Farm) **W**
- Kevin Perez, 20** - staged acct 09/18/11 (passenger) \$94,177 - Doral Health Center, PA / Ultimate Diagnostic Center Corp / Unique Relief (Geico) **M**
- Michael Bradley Little, 33** - sale of fake ins card (State Farm) **T**

Code – **B** (Broward) **F** (Ft Myers) **J** (Jacksonville) **M** (Miami) **O** (Orlando) **P** (Pensacola) **TL** (Tallahassee) **T** (Tampa/St Pete) **W** (West Palm Beach)

# Statewide PIP Contacts

## PANHANDLE REGION

Counties: Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton, Washington

**Tallahassee Field Office - 850.413.3115**

**Capt. David LINDSAY**

**Pensacola Field Office - 850.453.7802**

**Lt. Joseph HOLOKAN**

## NORTH REGION

Counties: Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Levy, Marion, Nassau, Putnam, St. Johns, Sumter, Suwannee, Union

**Jacksonville Field Office - 904.798.5802**

**Capt. Brian McCOY**

**Lt. Kevin JONES**

## WEST CENTRAL REGION

Counties: Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota

**Tampa Field Office - 813.972.8602**

**Capt. Michael BYRNE**

**Lt. Carlos ROSARIO**

**Lt. Darrell WILSON**

**Fort Myers Field Office - 239.278.7527**

**Lt. Mark FRITZ**

## EAST CENTRAL REGION

Counties: Brevard, Lake, Orange, Osceola, Seminole, Volusia

**Orlando Field Office - 407.835.4402**

**Capt. Glen HUGHES**

**Lt. Jewel CAMERON**

**Lt. Paul MEYERS**

## SOUTH CENTRAL REGION

Counties: Broward, Highlands, Indian River, Martin, Okeechobee, Palm Beach, St. Lucie

**Plantation Field Office - 954.321.2902**

**Capt. John DYGON**

**Lt. Bill LEE**

**West Palm Beach Field Office - 561.837.5601**

**Lt. Evangelina BROOKS**

## SOUTH REGION

Counties: Dade, Monroe

**Miami Field Office - 305.536.0302**

**Capt. Steven SMITH**

**Lt. Violeta SERRANO**

**Lt. Stanley JEAN-FELIX**

**Lt. Rafael DELGADO**

## South Florida Major Medical Fraud Task Force

Supervisory Special Agent Fred Burkhardt 954.329.7427

## Central Florida Major Medical Fraud Task Force

Supervisory Special Agent Jose Olivier 813.558.6387

## Editor's Corner

On page 1, we cover the arrest of another Tampa clinic owner for fraud and structuring.

On page 2, we cover the sentencing of a chiropractor and massage therapist.

On page 3, we feature another fugitive in Insurance Fraud's Most Wanted.

On page 5, we focus the Spotlight on the dedicated PIP squads in Tampa and report on their successes.

On page 7, we present the DFS policy on fraud reporting to reflect the 2012 legislative changes.

We close out 2012 with the latest PIP Fraud in the News and PIP-related arrests.

