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Six South Texas Residents Sentenced to Prison for Insurance Fraud Scheme

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McALLEN, Texas - Six south Texas residents have been sentenced to federal prison for their roles in a scheme to defraud the American Family Life Assurance Company (AFLAC) by filing false injury claims under AFLAC's Accident-Only Insurance Plan, United States Attorney Kenneth Magidson announced today.

A total of 36 persons were charged in mid-June 2011 in a number of indictments for their roles in a scheme designed to defraud AFLAC of millions of dollars by filing thousands of false injury claims. To date, 28 of the defendants have pleaded guilty to wire fraud. This morning, U.S. District Judge Randy Crane sentenced six of these defendants to terms of imprisonment without parole each to be followed by a three-year-term of supervised release and ordered that they make full restitution to AFLAC. The sentences imposed were as follows:

Idaleen Sanchez, 43, of Edinburg Texas - 12 months and one day in prison and \$48,852 in restitution

Valerio Ramos, 55, of Edinburg, Texas - 12 months and one day in prison and \$49,850 in restitution

Rigoberto Ramirez, 30, of Edinburg, Texas - 12 months and one day in prison and \$67,375 in restitution

Eddie Guerra, 35, of Alamo, Texas - eight months in prison and \$22,240 in restitution

Jose Guerra, 47, of La Joya, Texas - six months in prison and \$19,597 in restitution

Norma Sanchez, 40, of Edinburg, Texas - six months in prison and \$20,660 in restitution

The six defendants above pleaded guilty in July 2011 to one count of wire fraud, admitting that they engaged in fraud as a policyholder under AFLAC's Accident-Only Insurance Plan. Specifically, from 2007 through 2009, the defendants routinely delivered lists of fake accidents and injuries to two physicians in Reynosa, Tamaulipas, Mexico. The physicians prepared an "accident report" for each fake injury in exchange for a cash kickback of approximately \$15 per accident report. In each report, the physicians falsely claimed they had provided treatment and prescribed medicine to the defendants for their purported injuries. Over time, the defendants faxed approximately 1,623 false injury claims and accident reports (purportedly certifying the fake injuries) to AFLAC in Columbus, Ga. The six defendants received various amounts of money from AFLAC totaling \$192,864.

All were allowed to continue on bond and voluntarily surrender to a Bureau of Prisons facility to be designated in the near future.

The 22 others who have pleaded guilty and are pending sentencing this fall for their roles in the scheme are: Lucila Alcalá, 40, Lilly Perez, 32, Desiree Rodriguez, 34, Jose D. Rodriguez, 34, Steven Betancourt, 39, Rachel Betancourt, 42, Maria C. Alaniz, 39, Patricia Cerda-Flores, 44, Dalia Cerda-Delgado, 39, Leonor Salinas, 46, Rebecca Castillo, 41, Ninfa Reyes, 38, Noemi Villareal, 60, Norma Flores, 54, Nora L. Palacios, 53, Georgina Flores, 43, Jessica Herrera, 30, Nancy Rodriguez, 32, Maria Cantu, 56, Denise Rendon, 38, Beatriz Carreon 44, and Minerva Murguía, 43.

The investigation leading to the charges was conducted by the FBI. Assistant United States Attorney Greg

Saikin is prosecuting the case.

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