

**SUBJECT PROFILE**

2022 CF 568



**Name:** Martine Charles

**Race:** Black

**Sex:** Female

**Date of Birth:** 11/09/1987

**Address:** 1256 10th Street  
West Palm Beach, FL 33401

**Height:** 5'8"

**Hair:** Black

**Eyes:** Brown

**Florida Driver License:** C642-540-87-909-0

**Social Security Number:** [REDACTED]

**Place of Birth:** Florida

JOSEPH A. B. CLERK  
PALM BEACH COUNTY, FL  
CRIMINAL

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FILED

## **CASE PREDICATION**

On November 15, 2019, Martine Charles submitted a claim for payment to American Family Life Assurance Company (Aflac), in Palm Beach County, Florida. This investigation revealed that Martine Charles was one of a group of people who forged insurance billing forms (UB04 forms) and/or medical treatment/progress notes for hospital and doctor visits that never occurred in support of their insurance claims.

## **SUMMARY OF FACTS**

### **Investigation:**

On November 15, 2019, Martine Charles submitted an online claim (Claim #018582284) to American Family Life Assurance Company (Aflac) under insurance policy POT103B5. The claim was for an alleged hospital stay at Palms West Hospital from September 22, 2019 to September 30, 2019. As supporting documentation for her claim, Martine Charles submitted an insurance billing form (UB04 form) detailing charges for her hospital stay totaling \$89,395.56 (**EXHIBIT #1**). Martine Charles was paid a total of \$10,070 for her claim.

On or around December 28, 2020, Aflac Special Investigator Lauren Dunn began an investigation into a group of claimants who submitted numerous claims from the same IP address. That IP address was later confirmed to belong to Palm Beach Neurosurgery (**EXHIBIT #2**), where Martine Charles works as a medical assistant. Martine Charles' claim was among those Ms. Dunn investigated. During her investigation, Ms. Dunn was unable to verify whether Martine Charles was treated at Palms West Hospital on the dates included in her claim.

On March 5, 2021, Aflac Special Investigator Lauren Dunn sent Martine Charles a letter of restitution requesting Ms. Charles repay the \$10,070 she was paid for her claim (**EXHIBIT #3**). Ms. Dunn received no response.

On March 5, 2021, Lauren Dunn referred Martine Charles' case, along with the cases of the other related suspects, to the State of Florida Division of Investigative and Forensic Services' Bureau of Insurance Fraud. Shortly thereafter, the case was assigned to me, Detective Gregory Rhinehart.

On April 6, 2021, I began reviewing the claim files sent to me by Aflac, including Martine Charles' claim from Palms West Hospital for an alleged hospitalization from September 22, 2019 to September 30, 2019. I noticed Martine Charles' UB04 form was nearly identical to forms submitted by four other individuals under investigation as part of this case (Darneshia Hodge, Cocynthia Hodge, Glennisha Scantlebury, and Glenroy Scantlebury). The only information on the forms that was different included personal information (name, date of birth, address, etc.), insurance information, and dates of service. Services billed, billing totals, diagnosis codes, attending physicians, etc. were identical on each of the five individuals' claims.

On May 19, 2021, I served a subpoena to Wells Fargo for the bank account listed on Martine Charles' Aflac policy.

On June 4, Detective Kassandra Grimm and I spoke with Donna Scheffler, the Health Information Management Director at Palms West Hospital, located at 13001 Southern Boulevard, Loxahatchee, FL 33470. Ms. Scheffler was able to confirm that Martine Charles was not a patient at Palms West Hospital for the September 22, 2019 hospitalization she claimed.

On July 7, 2021, I received a notarized Business Record Certificate from Donna Scheffler, swearing that Martine Charles was not treated at Palms West Hospital on the dates that she claimed (**EXHIBIT #4**).

On July 9, 2021, I received bank records from Wells Fargo confirming that Martine Charles was the sole owner of the bank account on file with Aflac for her policy (**EXHIBIT #5**). The bank records also show that Martine Charles was paid \$10,070 by Aflac on November 18, 2019. Ms. Charles then transferred \$5,000 to her savings account and made a \$2,779.94 payment on her Discover credit card. Both transactions happened on November 19, 2019 (**EXHIBIT #6**).

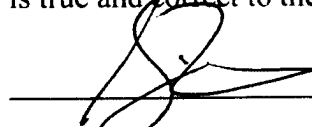
Although additional charges are not being sought, a few other pieces of information that came to light during my investigation should be noted. First, Darneshia Hodge, who also works at Palm Beach Neurosurgery and is included in my investigation, appears to have fraudulently obtained twelve controlled substance prescriptions using Dr. Ramin Abdolvahabi's name and DEA number to call in the prescriptions. Of the twelve called-in prescriptions, Martine Charles presented her driver license when she picked up one Phentermine (Schedule IV drug) prescription. Additionally, Darneshia Hodge appears to have fraudulently obtained fourteen non-controlled substance prescriptions by using her access to Palm Beach Neurosurgery's electronic medical records and sending in an eprescription for her own medications. Martine Charles also sent in one of Darneshia Hodge's fraudulently obtained prescriptions. Although Martine Charles is a medical assistant, medical assistants do not have the authority to write prescriptions.

**Conclusion:**

1. Martine Charles submitted a claim to Aflac for a alleged hospitalization at Palms West Hospital from September 22, 2019 to September 30, 2019.
2. Martine Charles was not a patient at Palms West Hospital on those dates.
3. Martine Charles was paid \$10,070 by Aflac for her claim.

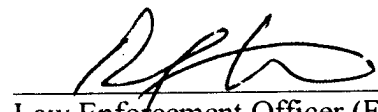
**Based on the above facts, there is probable cause to believe that on November 15, 2019, in Palm Beach County, Florida, the defendant, Martine Charles, did knowingly present a false statement resulting in a material misrepresentation in support of a claim for payment or other benefit with the intent to defraud American Family Life Assurance Company in violation of Florida Statute 817.234 (1a1)(11b).**

I hereby swear and affirm that the above information did occur in Palm Beach County, Florida and is true and correct to the best of my knowledge and belief.



**Gregory M. Rhinehart, DETECTIVE**  
Florida Department of Financial Services  
Division of Investigative and Forensic Services  
Bureau of Insurance Fraud

Subscribed to and sworn before me this 30<sup>th</sup> day of November 2021, by **Gregory M. Rhinehart**, who is personally known to me.



Law Enforcement Officer (F.S.S. 117.10)