



**FOR IMMEDIATE RELEASE:**

April 26, 2013  
(#032)

**MEDIA INQUIRIES ONLY:**

916.492.3566 (media relations office)  
Nancy Kincaid 916.599.1320 or  
[nancy.kincaid@insurance.ca.gov](mailto:nancy.kincaid@insurance.ca.gov)

**NEWS RELEASE**

**Department of Insurance investigation leads to arrest in scam bilking millions from hundreds of senior citizens**

*Search for victims in multi-million dollar scheme of elderly leads to search for additional victims statewide.*

**SACRAMENTO** – Following a lengthy and complex investigation, Insurance Commissioner Dave Jones announced today that Michael Woodward, 50, and his wife Melissa Woodward, 47, were arraigned in a San Diego courtroom and charged with 11 felony counts including burglary, grand theft, theft from an elder and other charges for their roles in scamming more than 230 San Diego area senior citizens out of \$1.9 million.

Based on records seized by investigators, officials believe there are additional victims throughout California. Victims have also been identified in Los Angeles, Sacramento, San Bernardino, Riverside and Orange counties, but the state-wide search for victims continues. Officials are asking anyone who suspect they or someone they know have been victimized, to call the Department of Insurance at 800-927-4357.

For over a decade the Woodward's allegedly ran a \$6 million scam bilking hundreds of seniors across 10 states while operating under numerous aliases and bogus businesses. According to department investigators, the Woodward's sold fraudulent in-home non-medical senior service contracts. They targeted seniors by telling them that for a pre-paid annual fee they would get an unlimited amount of non-medical services.

"I find crimes targeting seniors especially galling and offensive," said Insurance Commissioner Dave Jones. "The egregious nature of these acts is reprehensible. The alleged actions of the Woodward's have resulted in the loss of nearly \$2 million, harming hundreds of seniors in San Diego. I am committed to working with district attorneys across the state to aggressively pursue criminals who prey on consumers and vulnerable seniors."

In a joint effort with the San Diego District Attorney's Insurance Fraud and Elder Abuse offices and the California Department of Insurance (CDI) an investigation revealed that Woodward and his wife were allegedly failing to provide services they promised. Inexpensive claims such as requests for housecleaning

(MORE)

were often paid, but when victims made claims that were more expensive, the Woodwards rejected the claim. They also allegedly returned to victim's homes to collect additional premiums that were well beyond the original cost of the plan.

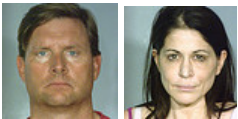
"The defendants in this case were ruthless and heartless in the way they targeted the elderly and sold them fake insurance policies," San Diego County District Attorney Bonnie Dumanis said. "I'm proud of the work our Insurance Fraud Unit is doing to bring justice to these victims and other senior citizens who became victims of elder abuse in the community. We're also encouraging anyone who bought an in-home service agreement from these defendants to come forward."

The Woodwards were arrested at their Las Vegas home on April 10, 2013 by investigators with the Nevada Attorney General's Office.

# # #

#### **Media Notes:**

- Victims identified in Los Angeles, Sacramento, San Bernardino, San Diego, Riverside and Orange.
- Services offered include cooking, cleaning, bathing, dressing, laundry and shopping
- Operated in up to 10 states. Criminal or civil action taken against Woodward in Minnesota, Texas, Oregon, Washington, California
- Moved from CA to Las Vegas Nevada in 2011
- Set up businesses under Secure Care, All Secure Care, Home Health America, Americare, American Home Health, and US Home Care
- Aliases include Mike Smith, Mike Woods, Mark Woods, Mike Blake and Melissa Bennett
- [Booking photos are available](#)



# # #



Please visit the Department of Insurance Web site at [www.insurance.ca.gov](http://www.insurance.ca.gov). Non-media inquiries should be directed to the Consumer Hotline at 800.927.HELP. Out-of-state callers, please dial 213.897.8921. Telecommunications Devices for the Deaf (TDD), please dial 800.482.4833.