



OFFICE OF THE ATTORNEY GENERAL

Catherine Cortez Masto, *Attorney General*

555 E. Washington Avenue, Suite 3900
Las Vegas, Nevada 89101
Telephone - (702) 486-3420
Fax - (702) 486-3283
Web – ag.nv.gov

FOR IMMEDIATE RELEASE
DATE: April 30, 2013

CONTACT: Jennifer López
jlopez@ag.nv.gov / 702-486-3782

ATTORNEY GENERAL MASTO ANNOUNCES ARREST OF LAS VEGAS COUPLE ACCUSED OF SCAMMING ELDERLY IN CALIFORNIA OUT OF NEARLY \$2 MILLION

*Defendants Purported to Be Selling Long-Term Care Insurance to the Elderly and Pocketed
the Money for Personal Use*

Las Vegas, NV – Nevada Attorney General Catherine Cortez Masto announced the arrest of Las Vegas couple Michael Woodward, 50, and Melissa Woodward, 47. Both defendants were taken into custody at their home in Las Vegas on an arrest warrant issued out of San Diego, California on April 10, 2013. The arrest came as a result of a joint investigation of the California Division of Insurance and the Nevada Attorney General's Office Insurance Fraud Control Unit.

While no Nevada victims have come forward yet, the AG's office is concerned about Nevada consumers.

"The callous defendants in this case took advantage of innocent seniors," said Masto. "I encourage Nevadans who may be victims of this crime to report it immediately to the Attorney General's Office. We want people, such as the Woodwards, held accountable for the damage they do to senior citizens, whether it is in Nevada or any other part of the United States. My office will continue to protect Nevada consumers, especially seniors who may be vulnerable to this type of malicious scheme."

The defendants were arraigned on April 26, 2013 in San Diego on 11 felony charges which could place them in prison for up to 16 years if convicted.

According to the complaint filed in California by San Diego County District Attorney Bonnie M. Dumanis, both defendants were involved in a scheme that targeted elderly residents in the San Diego, Calif. area from 2007 to the present. Michael Woodward would go door to door selling what he claimed was long term care insurance. Some of the company names he utilized were Secure Care, Home Health America, Americare, U.S. Home Care, or U.S. Home Health. He would offer such services as cooking, cleaning, bathing, toileting, dressing, laundry and shopping to the victims in exchange for an upfront fee and a monthly premium. He would encourage seniors who had pre-existing longterm care insurance to cancel their existing policies. What he would fail to tell his unsuspecting victims is that he and his wife were the only employees of his so-called insurance company. He also would fail to advise them that had no license to sell insurance and was ordered to cease selling in Washington,



Follow on [Twitter](#) |



Like on [Facebook](#) |



Watch on [YouTube](#)

Oregon, Minnesota and Texas. He sold to victims under various aliases, including Mike Woods and Mike Smith.

The California Division of Insurance (CDI) conducted an extensive investigation into the activities of the Woodwards. When they discovered they were Las Vegas residents, they contacted the Insurance Fraud Unit of the Nevada Attorney General's Office for assistance. The AG's Insurance Fraud Unit typically investigates and prosecutes persons who defraud their insurance companies, protecting Nevada consumers by keeping premiums low for all who buy insurance. Investigators from the AG's Insurance Fraud Unit obtained a search warrant for the Woodward's home, and then took them into custody while the California Division of Insurance searched the premises. Following CDI's investigation the case was referred to the San Diego County District Attorney Insurance Fraud Division for further investigation and prosecution.

Victims in Nevada with information regarding Michael Woodward (or any of his aliases) or Melissa Woodward, or one of their business names are urged to contact the Nevada Attorney General's Office Insurance Fraud Unit at 702-486-3420 and submit a written complaint. A form can be found on the AG's website at http://ag.nv.gov/Insurance_Fraud/.

Read the press release from the San Diego County District Attorney's Office: <http://bit.ly/12uLaIE>.



WOODWARD, MICHAEL



WOODWARD MELISSA

(Photos courtesy of Las Vegas Metropolitan Police Department)

###



Follow on [Twitter](#) |



Like on [Facebook](#) |



Watch on [YouTube](#)