

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
25-CR-20280-GAYLES/GOODMAN
CASE NO. _____

18 U.S.C. § 371
18 U.S.C. § 1029(a)(3)
18 U.S.C. § 1028A(a)(1)
18 U.S.C. § 982(a)(2)(B)
18 U.S.C. § 982(a)(7)
18 U.S.C. § 1029(c)(1)(C)

UNITED STATES OF AMERICA

vs.

JUAN CARLOS CARDELLA,

Defendant.

FILED BY BM D.C.

Jun 17, 2025

ANGELA E. NOBLE
CLERK U.S. DIST. CT.
S. D. OF FLA. - MIAMI

INDICTMENT

The Grand Jury charges that:

GENERAL ALLEGATIONS

At all times relevant to this Indictment:

The Medicare Program

1. The Medicare Program (“Medicare”) was a federal health insurance program that provided free or below-cost health care benefits to individuals who were sixty-five years of age or older or disabled. The benefits available under Medicare were governed by federal statutes and regulations. The United States Department of Health and Human Services (“HHS”), through its agency the Center for Medicare and Medicaid Services (“CMS”), oversaw and administered Medicare. Individuals who received benefits under Medicare were commonly referred to as Medicare “beneficiaries.”

2. Medicare was a “Federal health care program,” as defined in Title 42, United States Code, Section 1320a-7b(f), and a “health care benefit program,” as defined by Title 18, United States Code, Section 24(a).

3. Each Medicare beneficiary was identified with a unique beneficiary identifier number (“BIN”). These BINs were used, among other things, to determine a beneficiary’s eligibility for Medicare benefits, and to submit claims to Medicare seeking reimbursement for covered benefits, items, and services. Two types of BINs established under Title 42, United States Code, Chapter 7, subsection XVIII, were Health Insurance Claim Numbers (“HICNs”) and Medicare Beneficiary Identifiers (“MBIs”).

4. HICNs were typically comprised of the beneficiary’s social security number, and often included one or more additional letters. In 2015, Congress passed the Medicare Access and CHIP Reauthorization Act (“MACRA”) which mandated that CMS phase out the use of social security numbers in the assignment of BINs.

5. Following the passage of MACRA, CMS began to assign Medicare beneficiaries MBI numbers, which were comprised of a unique series of 11 randomly generated numbers and letters. MBI numbers, like HICNs, were used to identify qualifying beneficiaries in all Medicare transactions such as billing and claim submissions. One purpose of using this randomly generated series of numbers and letters was to improve patient identity protection and prevent identity theft.

The Defendant and Others

6. Defendant **JUAN CARLOS CARDELLA** was a resident of Miami-Dade County.

7. Individual 1 was a resident of Miami-Dade County.

8. Provider A was a regional healthcare provider network headquartered in Miami-Dade County.

COUNT 1
Conspiracy to Buy, Sell, and Distribute BINs
(18 U.S.C. § 371)

1. The General Allegations section of this Indictment is re-alleged and incorporated by reference as if fully set forth herein.

2. Beginning at least as early as in or around June 2022, the exact date being unknown to the Grand Jury, and continuing through in or around February 2025, in Miami-Dade County, in the Southern District of Florida, and elsewhere, the defendant,

JUAN CARLOS CARDELLA,

did knowingly and willfully, that is, with the intent to further the object of the conspiracy, combine, conspire, confederate, and agree with others, known and unknown to the Grand Jury, to commit an offense against the United States, that is, without lawful authority, to knowingly and willfully, purchase, sell, distribute, and arrange for the purchase, sale and distribution of Medicare beneficiary identification numbers under subsection XVIII, that is, MBI numbers, in violation of Title 42, United States Code, Section 1320a-7b(b)(4).

Purpose of the Conspiracy

3. It was a purpose of the conspiracy for the defendant and his co-conspirators to unlawfully enrich themselves by collecting, selling, and distributing Medicare beneficiary information, including beneficiary names, dates of birth, and MBI numbers.

Manner and Means of the Conspiracy

The manner and means by which the defendant and his co-conspirators sought to accomplish the object and purpose of the conspiracy included, among other things:

4. **JUAN CARLOS CARDELLA**, through his co-conspirator contacts, obtained and collected the personal information, including names, dates of birth, and MBI numbers of numerous Medicare beneficiaries who were patients of Provider A.

5. **JUAN CARLOS CARDELLA** sold and distributed the personal information, including the names, dates of birth, addresses, and MBI numbers, of Medicare beneficiaries in exchange for approximately \$60 per beneficiary.

6. **JUAN CARLOS CARDELLA** and his co-conspirators used the proceeds of the conspiracy to benefit themselves and others, and to further the conspiracy.

Overt Acts

In furtherance of the conspiracy, and to accomplish its object and purpose, at least one co-conspirator committed and caused to be committed, in the Southern District of Florida, at least one of the following overt acts, among others:

1. In or around June 2022, **JUAN CARLOS CARDELLA** provided a list of names, dates of birth, and MBI numbers of approximately 100 Medicare beneficiaries to Individual 1 in exchange for approximately \$7,000.

2. In or around July 2022, **JUAN CARLOS CARDELLA** provided a list of names, dates of birth, and MBI numbers of approximately 100 Medicare beneficiaries to Individual 1 in exchange for approximately \$7,000.

3. On or about November 12, 2024, during a recorded phone call with Individual 1, **JUAN CARLOS CARDELLA** indicated that he needed to conduct the sale soon because the other individual(s) who gave him the Medicare beneficiary identification information were waiting for him to do so.

4. On or about November 14, 2024, **JUAN CARLOS CARDELLA** provided a computer printout containing the names, dates of birth, and MBI numbers of more than 100 Medicare beneficiaries to Individual 1 in exchange for approximately \$7,000.

5. On or about February 11, 2025, **JUAN CARLOS CARDELLA** provided a printout containing the names, dates of birth, and MBI numbers of more than 100 Medicare beneficiaries to Individual 1 in exchange for approximately \$7,000.

All in violation of Title 18, United States Code, Section 371.

COUNT 2
Possession of Fifteen or More Unauthorized Access Devices
(18 U.S.C. § 1029(a)(3))

On or about November 14, 2024, in Miami-Dade County, in the Southern District of Florida, and elsewhere, the defendant,

JUAN CARLOS CARDELLA,

did knowingly, and with intent to defraud, possess fifteen (15) or more unauthorized access devices, that is, MBI numbers issued to other persons, said conduct affecting interstate and foreign commerce, in violation of Title 18, United States Code, Sections 1029(a)(3) and 2.

COUNTS 3-5
Aggravated Identity Theft
(18 U.S.C. §1028A(a)(1))

On or about November 14, 2024, in Miami-Dade County, in the Southern District of Florida, and elsewhere, the defendant,

JUAN CARLOS CARDELLA,

during and in relation to a felony violation of Title 18, United States Code, Section 1029(a)(3), as charged in Count 2, did knowingly transfer, possess, and use, without lawful authority, the means of identification of another person, as specified in each count below:

Count	Means of Identification
3	Name, date of birth, and MBI number belonging to M.R.
4	Name, date of birth, and MBI number belonging to L.Z.
5	Name, date of birth, and MBI number belonging to D.S.K.

In violation of Title 18, United States Code, Sections 1028A(a)(1) and 2.

COUNT 6
Possession of Fifteen or More Unauthorized Access Devices
(18 U.S.C. § 1029(a)(3))

On or about February 11, 2025, in Miami-Dade County, in the Southern District of Florida, and elsewhere, the defendant,

JUAN CARLOS CARDELLA,

did knowingly, and with intent to defraud, possess fifteen (15) or more unauthorized access devices, that is, MBI numbers issued to other persons, said conduct affecting interstate and foreign commerce, in violation of Title 18, United States Code, Sections 1029(a)(3) and 2.

COUNTS 7-9
Aggravated Identity Theft
(18 U.S.C. §1028A(a)(1))

On or about February 11, 2025, in Miami-Dade County, in the Southern District of Florida, and elsewhere, the defendant,

JUAN CARLOS CARDELLA,

during and in relation to a felony violation of Title 18, United States Code, Section 1029(a)(3), as charged in Count 6, did knowingly transfer, possess, and use, without lawful authority, the means of identification of another person, as specified in each count below:

Count	Means of Identification
7	Name, date of birth, and MBI number belonging to J.R.
8	Name, date of birth, and MBI number belonging to A.E.D.
9	Name, date of birth, and MBI number belonging to R.A.

In violation of Title 18, United States Code, Sections 1028A(a)(1) and 2.

FORFEITURE ALLEGATIONS

1. The allegations of this Indictment are hereby re-alleged and by this reference fully incorporated herein for the purpose of alleging forfeiture to the United States of America of certain property in which the defendant, **JUAN CARLOS CARDELLA**, has an interest.

2. Upon conviction of a violation of Title 42, United States Code, Section 1320a-7b, as alleged in this Indictment, the defendant shall forfeit to the United States any property, real or personal, that constitutes or is derived, directly or indirectly, from gross proceeds traceable to the commission of the offense, pursuant to Title 18, United States Code, Section 982(a)(7).

3. Upon conviction of a violation of Title 18, United States Code, Section 1029, as alleged in this Indictment, the defendant shall forfeit to the United States: (a) any property constituting, or derived from, proceeds obtained, directly or indirectly, as the result of such offense, pursuant to Title 18, United States Code, Section 928(a)(2)(B); and (b) any personal property used, or intended to be used, to commit such offense, pursuant to Title 18, United States Code, Section 1029(c)(1)(C).

All pursuant to Title 18, United States Code, Sections 982(a)(7), (a)(2)(B), and 1029(c)(1)(C), and the procedures set forth at Title 21, United States Code, Section 853, as incorporated by Title 18, United States Code, Sections 982(b) and 1029(c)(2).

A TRUE BILL

FOREPERSON



HAYDEN P. O'BYRNE
UNITED STATES ATTORNEY

EDUARDO GARDEA, JR.
ASSISTANT UNITED STATES ATTORNEY