United States District Court
District of Connecticut
FILED AT BRIDGEPORT
6/16/ 2026
Dinah Milton Kinney, Clerk
By [signature]
Deputy Clerk

UNITED STATES DISTRICT COURT
DISTRICT OF CONNECTICUT

UNITED STATES OF AMERICA

v.

HABROON HABIB

Criminal No. 3:26CR 120 (MPS)

VIOLATION:

18 U.S.C. § 1960
(Unlicensed Money Transmitting Business)

INFORMATION

The United States Attorney charges:

COUNT ONE
(Unlicensed Money Transmitting Business)

1. At all relevant times, the defendant, HABROON HABIB, was a resident of Middletown, Connecticut.

2. On or about January 8, 2025, HABIB established a limited liability company in the name of Around The World Solutions LLC by filing and causing to be filed a certificate of organization with the Secretary of the State of Connecticut. The certificate lists HABIB as the entity's Registered Agent and Managing Member with a business address of 386 Main Street, Suite 400, 4th Floor, Middletown, Connecticut 06457.

3. On or about January 2, 2025, HABIB entered into an agreement with Regus, a company that rented out small office/coworking spaces, to establish an office location for Around The World Solutions LLC at 386 Main Street, Middletown, Connecticut, a business office location operated by Regus. The agreement listed HABIB as the contact name with a contact address of HABIB's residence in Connecticut.

4. On or about January 23, 2025, Around The World Solutions LLC obtained National Provider Identifier (NPI) 1265244545 from the National Plan and Provider Enumeration System (NPPES) of The Centers for Medicare & Medicaid Services (CMS). This NPI enabled Around The World Solutions LLC to submit claims to private and public health care benefit programs, as defined in Title 18, United States Code, Section 24(b), including Medicare and Medicare Advantage programs (also known as Medicare Part C plans), with Around The World Solutions LLC described as a supplier of Durable Medical Equipment (DME) and Medical Supplies.

5. On or about February 27, 2025, HABIB opened a business checking account ending in 2837 at Wells Fargo Bank (Wells Fargo Account 2837) on behalf of Around The World Solutions LLC. The sole signatory on the account was HABIB, who was described as the "Owner with Control of the Entity" and the Manager and Owner of Around the World Solutions LLC.

6. Beginning in or around January 2025, Around The World LLC engaged in a scheme to defraud Medicare Advantage programs by submitting false and fraudulent claims for DME items, including orthotics, and braces, purportedly provided to Medicare beneficiaries when the beneficiaries did not ask for, consent to, or receive the orthotics or braces. HABIB did not submit these claims.

7. As of in or around June 2025, Around The World Solutions LLC billed various Medicare Advantage plans approximately $546,100 for orthotics purportedly provided to approximately 413 Medicare beneficiaries residing in 36 states. None of the Medicare beneficiaries resided in Connecticut.

8. Among the Medicare Advantage plans to which Around The World Solutions LLC submitted fraudulent claims were plans operated by Aetna, Cigna, and Humana. The total amount

of fraudulent claims that Around The World Solutions LLC submitted to Medicare Advantage plans was approximately $1,901,200.

9. Between on or about March 12, 2025 and on or about May 14, 2025, Wells Fargo Account 2837 received a total of approximately $680,571.28 from Medicare Advantage plans. These checks were generated from fraudulent claims submitted to the Medicare Advantage plans and sent to Around The World Solutions LLC's office at 386 Main Street, Suite 400, in Middletown, Connecticut.

10. Between on or about March 12, 2025 and on or about May 14, 2025, HABIB sent a total of $425,000 via 14 separate wire transfers from Connecticut to financial institutions in Pakistan. The wire transfers were in amounts ranging from $25,000 to $100,000. As an example, on or about May 14, 2025, HABIB caused $100,000 from the Connecticut Wells Fargo Account 2837 to be sent via a wire transfer to an account in the name of Around the World Solutions held at Habib Bank Limited in Karachi, Pakistan.

11. Persons engaged in interstate or foreign money transmission in Connecticut are regulated by the Consumer Credit Division of the State of Connecticut Department of Banking. Under Connecticut General Statutes, Section 36a-597(b), knowingly engaging in the business of money transmission in the State of Connecticut without obtaining a license is a class D felony, which constitutes an unlicensed money transmitting business as defined in Title 18, United States Code, Section 1960(b)(1)(A). At no time were Around The World Solutions LLC or HABIB licensed by the Connecticut Department of Banking to engage in the business of money transmission in Connecticut.

12. At all times relevant to the Information, HABIB knew that neither he nor Around The World Solutions LLC was licensed to engage in the business of money transmission in

Connecticut. Accordingly, HABIB, did knowingly conduct, control, manage, supervise, direct, and own all and part of an unlicensed money transmitting business, as that term is defined in Title 18, United States Code, Section 1960(b)(1), which affected interstate and foreign commerce in any manner and degree, and was operated without an appropriate money transmitting license in the State of Connecticut, where such operation was punishable as a felony under State law.

All in violation of Title 18, United States Code, Sections 1960(a) and 1960(b)(1)(A).

UNITED STATES OF AMERICA

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