

FILED

JUN 16 2026

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA

Heidi D. Campbell, Clerk
U.S. DISTRICT COURT

UNITED STATES OF AMERICA,

Case No. **26 CR 244 - JEH**

Plaintiff,

INDICTMENT

v.

[COUNTS ONE through
SIXTEEN: 18 U.S.C. § 1347 –
Healthcare Fraud]

JEREMY MICHAEL BOWLES,

Defendant.

THE GRAND JURY CHARGES:

1. From on or about March 10, 2022, through and on or about September 5, 2024, the defendant, **JEREMY MICHAEL BOWLES**, knowingly and willfully executed and attempted to execute a scheme and artifice to defraud and to obtain by means of materially false and fraudulent pretenses, representations, and promises, money and property owned by and under the custody and control of Medicare and Medicaid, both of which are a health care benefit programs as defined in Title 18, United States Code, Section 24(b), in connection with the payment for health care benefits, items, and services.

THE SCHEME

2. **BOWLES** was at all relevant times a pharmacist licensed by the Oklahoma State Board of Pharmacy, and operated and controlled three pharmacies, each of which did business as “J&M Drug,” located in Bartlesville, Oklahoma (“J&M Bartlesville”), Edmond, Oklahoma (“J&M Edmond”), and Norman, Oklahoma (“J&M Norman”), respectively.

3. A health care benefit program is any public or private plan or contract affecting interstate commerce under which any medical benefit, item, and service is provided to an individual. Essentially, a health care benefit program is a public and private insurance company that processes and pays claims for medical services, such as Medicare and Medicaid.

4. Medicare is a federal health benefit program for the elderly and disabled. The Department of Health and Human Services, through the Centers for Medicare and Medicaid Services (CMS), administers the Medicare program. Generally, Medicare is a health insurance program for people age 65 or older and people under age 65 with certain disabilities.

5. Medicaid is a health care benefit program that provides medical items and services to the indigent, which the states and the federal government fund jointly. The federal government funds a significant portion of Medicaid through the CMS. In Oklahoma, the Oklahoma Health Care Authority administers the Medicaid program. The Medicaid program reimburses enrolled providers for various health care related services.

6. Medicare and Medicaid recipients are sometimes referred to as “beneficiaries.”

7. As a part of the response to the COVID-19 public health emergency, Medicare and Medicaid reimbursed participating pharmacies for supplying over-the-counter home COVID-19 tests to beneficiaries.

8. Pharmacies such as J&M could ask for reimbursement of the price of over-the-counter home COVID-19 tests they supplied to Medicare and Medicaid beneficiaries – but only if they actually supplied the tests to the beneficiaries.

9. Billing for over-the-counter home COVID-19 tests at J&M Bartlesville, J&M Edmond, and J&M Norman was done electronically.

10. **BOWLES** rotated through the three J&M Drug locations, often filling in when a regular pharmacist for each location was out. When **BOWLES** was processing billing for over-the-counter home COVID-19 tests there were many more claimed sales than when other personnel did the billing for similar periods of time.

11. **BOWLES** also often billed multiple over-the-counter home COVID-19 tests, one after the other in rapid succession, after the pharmacies' regular closing hours.

12. The records for J&M Bartlesville, J&M Edmond, and J&M Norman show that between January 25, 2023, and January 25, 2024, each location billed for many more over-the-counter home COVID-19 tests than they purchased from their supplier, as follows:

Location	Tests Purchased	Tests Claimed Dispensed
Edmond	1,440	7,980
Norman	1,152	8,376
Bartlesville	1,440	9,636

COUNTS ONE through SIXTEEN
[18 U.S.C. § 1347]

13. On or about the dates specified below, in the United States District Court for the Northern District of Oklahoma and elsewhere, the defendant, **JEREMY**

MICHAEL BOWLES, submitted and caused to be submitted false and fraudulent claims to Medicare and Medicaid for over-the-counter COVID-19 tests which were not provided as claimed and were otherwise ineligible for reimbursement in execution of the scheme as described above. For each of the beneficiaries identified below, **BOWLES** submitted, and caused to be submitted, false and fraudulent claims. The table below reflects the date range of billing of over-the-counter COVID-19 test claims, the beneficiary, the total number of tests billed for, the maximum total number of tests actually received by each beneficiary, whether the payor was Medicare or Medicaid, and the overpayment representing the amount obtained through the scheme.

Count	Date Range	Beneficiary	Billed	Maximum Received	Not Received	Over Payment	Payor
1	07/12/2022 06/15/2024	L.B.	68	2	66	\$1,045.26	Medicaid
2	08/25/2022 04/16/2024	D.B.	62	10	52	\$812.12	Medicaid
3	03/14/2022 08/29/2024	A.M.	72	14	58	\$928.29	Medicaid
4	12/23/2022 03/26/2024	L.W.	24	10	14	\$224.07	Medicaid
5	01/17/2023 08/22/2024	K.W.	36	10	26	\$382.31	Medicaid
6	08/02/2022 06/24/2024	L.V.	36	20	16	\$213.40	Medicaid
7	06/01/2022 03/18/2024	C.K.	42	6	36	\$576.18	Medicaid
8	05/06/2022 01/16/2024	A.T.	44	6	38	\$608.19	Medicaid
9	03/16/2022 03/25/2024	L.G.	22	0	22	\$352.11	Medicaid
10	01/15/2024 03/20/2024	D.D.	4	0	4	\$64.02	Medicaid
11	4/24/2023 10/30/2023	C.S.	20	0	20	\$320.10	Medicaid
12	09/26/2022 04/10/2024	E.R.	22	0	22	\$672.21	Medicaid

Count	Date Range	Beneficiary	Billed	Maximum Received	Not Received	Over Payment	Payor
13	03/10/2022 09/05/2024	K.B.	4	0	4	\$672.21	Medicaid
14	05/24/2021 05/10/2023	A.C.	20	0	20	\$376.32	Medicare
15	08/19/2022 04/15/2023	C.W.	50	8	42	\$435.12	Medicare
16	08/24/2022 04/20/2023	J.B.	52	10	42	\$658.56	Medicare
TOTAL						\$8,340.46	

All in violation of Title 18, United States Code Section 1347.

CLINTON J. JOHNSON
United States Attorney

A TRUE BILL



CHARLES GREENOUGH
Assistant United States Attorney

/s/ Grand Jury Foreperson
Grand Jury Foreperson