U.S. Department of Justice

Executive Office for United States Attorneys

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MEMORANDUM FOR: Colin M. McDonald
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Francy Hakes
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FROM: Mandy Riedel
Director, COVID-19 Fraud Enforcement
Executive Office for United States Attorneys

SUBJECT: 2025 COVID-19 Fraud Enforcement Task Force Report

DATE: October 6, 2026

AAG McDonald and Director Hakes:

I am pleased to present to you, on behalf of the COVID-19 Fraud Enforcement Task Force (CFETF), the CFETF's 2025 Report. This report describes the tremendous work undertaken by the Department and its partner law enforcement agencies to identify, investigate, and prosecute those who exploited a national emergency by defrauding federal benefits programs.

The results of our collective enforcement efforts speak for themselves. In the five years since the CFETF was established, its members have:

- Charged over 4,700 criminal defendants in cases representing over $3 billion in losses;
- Obtained more than 875 civil settlements with judgments totaling over $850 million; and
- Returned more than $1.6 billion in stolen funds to taxpayers.

CFETF members also created the National Unemployment Insurance Fraud Task Force (NUIFTF), which was a first-of-its-kind effort to identify large-scale fraud committed by transnational and domestic criminal actors and organizations, as well as violent criminals and gangs. The CFETF proposed legislation that is currently pending in Congress to extend the statute of limitations for certain COVID-19 related fraud cases. And CFETF members generated guidance to help agencies prevent fraudulent payments going forward.

More than this, the CFETF represents the best of federal agency cooperation and provides a roadmap for future federal benefits fraud enforcement. Thank you both for your support of the CFETF's efforts.

Sincerely,

Amanda L. Riedel

Amanda L. Riedel
Director, COVID-19 Fraud Enforcement

I. Introduction

The COVID-19 Fraud Enforcement Task Force (CFETF)[1] is happy to present this compilation of its enforcement efforts five years on from its creation. These results, through the end of fiscal year 2025, are nothing short of staggering – over 4,700 defendants criminally prosecuted; more than 875 civil settlements and judgments totaling more than $850 million obtained; and the recovery of billions of dollars in taxpayer funds. The efforts of CFETF members represent the best of federal law enforcement, which harnessed technology and surged resources to punish and deter fraudsters and return billions of dollars to the U.S. Treasury. Investigators and prosecutors worked to penalize the worst of the worst of those who were enriching themselves with federal program dollars. This includes transnational organized crime syndicates, violent criminals, and government employees who betrayed the public's trust. The collaborative work of the CFETF provides a successful roadmap for the prevention, detection, investigation, and prosecution of benefits fraud across government.

CFETF members have brought criminal charges against more than 4,700 defendants and obtained 875 civil settlements

II. Department of Justice

Beginning in fiscal year 2021, the Department of Justice (Department or DOJ) marshaled resources from all U.S. Attorneys' offices (USAOs) and Department divisions to bring criminal, civil, and asset recovery actions against foreign and domestic perpetrators of COVID-19 fraud. The Department also created Strike Forces in six federal districts with dedicated Assistant U.S. Attorneys (AUSAs) to pursue the most impactful criminal COVID-19 fraud cases - those involving large amounts of loss, wide-spread identity theft, overseas actors, violent offenders, and perpetrators who defrauded multiple pandemic-era aid programs.

A. U.S. Attorneys' Offices

USAOs have charged over 4,700 defendants in cases with more than $3 billion in losses

As of September 30, 2025, USAOs had criminally charged approximately 4,700 defendants in 3,100 pandemic fraud-related cases involving more than $3 billion in fraud losses. Also as of September 30, 2025, more than 2,500 of these pandemic fraud defendants had pleaded guilty or been convicted at trial in cases involving more than $2 billion in fraud losses. Many prosecutions and investigations are ongoing.

[1] Currently, the CFETF is comprised of various components of DOJ, Department of Homeland Security (DHS), and Department of Treasury (Treasury); as well as INTERPOL, Washington; numerous inspectors general, including DOJ's Office of Inspector General (DOJ-OIG), Department of Homeland Security, Office of Inspector General (DHS-OIG), Department of Labor, Office of Inspector General (DOL-OIG), Small Business Administration, Office of Inspector General (SBA-OIG), Treasury Inspector General of Tax Administration (TIGTA), Federal Deposit Insurance Corporation—Office of Inspector General (FDIC-OIG), Department of Health and Humans Services, Office of Inspector General (HHS-OIG), Department of Veterans Affairs Office of Inspector General (VA-OIG), and the Federal Reserve Board, Office of Inspector General (FRB-OIG); the National Unemployment Insurance Fraud Task Force (NUIFTF); and the Pandemic Response Accountability Committee (PRAC). Further, numerous other federal and state agencies, such as United States Postal Inspection Service and state and local police departments, regularly assist in CFETF efforts.

Most of the charged cases involve unemployment insurance (UI) fraud, Paycheck Protection Program (PPP) fraud, and Economic Injury Disaster Loan (EIDL) fraud, but many other types of Coronavirus Aid, Relief, and Economic Security (CARES) Act fraud were charged. Examples of COVID-19 criminal fraud cases prosecuted by USAOs include the following:

- In the District of Minnesota, a court sentenced the Feeding Our Future scheme leader to 28 years in prison for his role in a $300,000,000 fraud scheme that exploited a federally funded child nutrition program during the pandemic.

- In the Eastern District of Michigan, a court sentenced a state employee to 41 months in prison for taking bribes to approve fraudulent claims for unemployment insurance benefits. As a result of these crimes, the State of Michigan had paid over $1,500,000 in fraudulent unemployment claims.

- In the District of Massachusetts, a Nigerian man pleaded guilty to his role in a conspiracy to fraudulently obtain at least $10 million in COVID-19 unemployment benefits. As a result of these fraudulent benefits applications, the man and his co-conspirators received over $1.5 million in assistance for which they were not eligible.

- In the District of Oregon, two Arizona brothers pleaded guilty to conspiring to defraud the SBA out of nearly $109 million.

- In the Eastern District of New York, a man pleaded guilty to fraudulently obtaining over $800,000 from CARES Act unemployment insurance programs via claims he made using stolen personally identifying information.

- The Northern District of Texas charged a Nigerian man, who unlawfully obtained unemployment benefits and PPP funds, after overstaying his visa.

- In the District of Nevada, a woman pleaded guilty to filing false tax returns seeking fraudulent refunds based on COVID 19-era tax credits. These claims sought over $98 million in refunds, of which the IRS paid out approximately $33 million.

- In the District of South Carolina, 29 defendants pleaded guilty to using personal information of extorted victims to apply for COVID-19 unemployment benefits, resulting in approximately $4,996,673 in losses to the United States government.

- A court sentenced a Michigan man to 94 months in prison for his role in filing over 700 unemployment insurance claims across five states, resulting in over $6,336,575 in losses.

- In the Northern District of Illinois, a court sentenced a Chicago lab owner to seven years in prison for a $14,000,000 fraud scheme wherein the lab owner submitted fraudulent claims by billing Health and Human Services' Health Resources and Services Administration (HRSA) for inconclusive or unexecuted COVID-19 tests.

USAOs worked with their law enforcement partners to not only prosecute individuals but recover fraudulently obtained funds. Through the end of fiscal year 2025, forfeitures in civil administrative, civil judicial, and criminal judicial cases totaled more than $1.6 billion. Much of this forfeited money has been returned to victimized federal and state agencies and financial institutions or is currently being processed for return to victims. Also as of September 2025, COVID 19-related criminal prosecutions for which statutes authorized restitution had resulted in the issuance of over $1.8 billion in restitution orders to both government and private victims.

USAOs have recovered more than $1.6 billion in fraudulently obtained funds

Outside of formal forfeiture seizure or restitution processes, CFETF members worked with financial institutions that received fraudulently obtained UI, PPP, and EIDL funds to return them to defrauded state workforce and unemployment agencies along with the U.S. Small Business Administration (SBA). These informal efforts have resulted in the return of billions of dollars in fraud proceeds outside of formal forfeiture and restitution.

B. COVID-19 Fraud Enforcement Strike Forces

In response to pandemic-era federal program fraud, the Department established COVID-19 fraud enforcement strike forces in the Eastern District of California (USAO-CAE), Central District of California (USAO-CAC); District of Colorado (USAO-CO); Southern District of Florida (USAO-FLS); District of Maryland (USAO-MD); and District of New Jersey (USAO-NJ). These strike forces are comprised of dedicated prosecutors and agents from Department of Labor – Office of Inspector General (DOL-OIG), Small Business Administration – Office of Inspector General (SBA-OIG), Department of Homeland Security – Office of Inspector General (DHS-OIG), Federal Bureau of Investigation (FBI), U.S. Secret Service, Internal Revenue Service - Criminal Investigation (IRS-CI), Homeland Security Investigations (HSI), Postal Inspection Service (USPIS), and numerous other federal law enforcement agencies, along with support from the National Unemployment Insurance Task Force, Pandemic Response Accountability Committee, and state and local authorities. Through September 30, 2025, these task force USAOs have charged over 600 defendants with associated losses of more than $800 million.

1. Central District of California Strike Force

Since the inception of the Strike Forces, USAO-CAC has joined with federal and local law enforcement partners to initiate more than 105 criminal cases. These cases charged more than 160 individuals who committed PPP, EIDL, UI, pandemic unemployment assistance, and Employee Retention Credit (ERC) fraud with losses of more than $260 million. Some representative USAO-CAC casework includes the following:

- A jury convicted a ring of defendants who fraudulently obtained more than $20 million in PPP and EIDL funds. The lead defendant fled the U.S., but the court sentenced him in absentia to 17 years in prison.

- A defendant pleaded guilty and was sentenced to 30 months imprisonment for fraudulently obtaining more than $500,000 in UI benefits using names of dozens of California state prison inmates.

- In April 2023, USAO-CAC participated in a nationwide sweep to combat COVID-19 stimulus-related and health care fraud. In one case announced as part of the sweep, USAO-CAC charged a physician and two other individuals with submitting over 70 fraudulent PPP and EIDL applications and fraudulently obtaining over $3 million. The physician was also charged with allegedly submitting more than $200 million in false claims to the HRSA COVID-19 Uninsured Program.

- In October 2024, USAO-CAC indicted dozens of members of the SFV Peckerwoods, a San Fernando Valley-based white supremacist street gang, for their involvement in drug trafficking, illegal firearms possession, and COVID-19 benefits and loan fraud.

2. Eastern District of California Strike Force

Since the Eastern District of California Strike Force's creation in 2023, USAO-CAE has criminally charged approximately 30 cases with alleged loss amounts exceeding $605 million, including the following:

- A defendant was sentenced to nine years in prison for using the identities of others to fraudulently obtain over $1.1 million in COVID-19 unemployment insurance benefits.

- Four defendants, including a man who was already serving a sentence for a gang-related murder conviction, were indicted for conspiracy to commit tax fraud for claiming over $550 million in fraudulent COVID-19 tax credits.

- A defendant was indicted for bank fraud and money laundering for fraudulently obtaining over $3 million in PPP loans for a business that had no U.S. employees.

USAO-CAE targeted COVID-19 fraud cases connected to violent crime, organized criminal networks, business email compromise schemes, and narcotics distribution. For example:

- Three defendants were indicted for obtaining debit cards to fraudulently withdraw over $900,000 in COVID-19 unemployment benefits. During execution of a search warrant, one of the defendants, who had previously been convicted of distributing cocaine, was found in possession of a Ruger-57 handgun.

- A couple was prosecuted for fraudulently applying for over $1.1 million in COVID-19 unemployment benefits. During the execution of the search warrant, one defendant, who was previously convicted of burglary, assault with a deadly weapon, and robbery, was found to be in the possession of two firearms. He was charged with being a felon in possession of a firearm and was sentenced to seven years and three months in prison.

3. District of Colorado Strike Force

Since the launch of the Colorado Strike Force in 2024, USAO-CO has charged more than 35 individuals with COVID-19 loan fraud and fraud committed in connection with obtaining UI benefits and tax stimulus payments. Of those, 21 defendants have been convicted and sentenced, resulting in restitution orders totaling more than $25 million. Some representative cases include the following:

- After a conviction in the first jury trial nationwide involving fraud committed on the Shuttered Venue Operator's Grant program, a woman was sentenced to 90 months in prison for applying for over $11.5 million in tax credits and EIDL, PPP, and Shuttered Venue Operators Grant funding and obtaining $516,581, which she used to build a custom home, purchase vehicles, fund investment accounts, and obtain plastic surgery.

- Husband and wife defendants were charged for a fraud scheme and money laundering after obtaining $4.99 million in EIDL and PPP money and using fraud proceeds to purchase a 2022 Porsche Taycan, 2016 Land Rover Range Rover, real estate, and country club and luxury travel club memberships.

- Husband and wife operators of a conspiracy pleaded guilty to fraudulently obtaining over $800,000 in EIDL funds for their funeral home business. They also faced separate charges for misleading customers of their funeral home business into believing that the remains of their loved ones would be buried or cremated per their wishes and the terms of the parties' contracts. Instead, the defendants kept the remains of approximately 190 deceased persons inside one of their buildings in various states of decomposition. The husband was sentenced to 240 months of prison and ordered to pay $1,070,413.74 in restitution in June 2025.

- A Pennsylvania man was charged in June 2025 for his participation in a transnational money laundering conspiracy involving proceeds from fraudulent applications for EIDL and PPP loans to the SBA and for unemployment insurance benefits to more than 30 states, as well as with submitting additional fraudulent applications for loans and unemployment benefits using stolen identities. He and his co-conspirators obtained more than $5.6 million in government benefits using over 1,000 stolen or fake identities before transferring the fraud proceeds overseas, primarily to China and Nigeria.

USAO-CO has also been a nationwide leader in forfeitures, working closely with law enforcement partners to seize more than $1 billion in wrongfully obtained EIDL assets, as well as to forfeit houses, vehicles, cryptocurrency, and bank accounts. For example, USAO-CO obtained a seizure warrant that led to the seizure of over 15,000 accounts and approximately $286 million in fraudulently obtained EIDLs—funds that the U.S. Secret Service ultimately returned to SBA.

4. Southern District of Florida Strike Force

Since the inception of the Southern District of Florida Strike Force in 2023, USAO-FLS and its law enforcement partners have handled more than 350 criminal investigations involving COVID-19 fraud, with losses totaling more than $385 million. Some representative criminal cases include the following:

- USAO-FLS convicted 22 individuals for conspiring to obtain over $14.5 million in PPP loan payments. A court sentenced the leader of the conspiracy to 180 months of incarceration.

- USAO-FLS charged three defendants with submitting more than 165 fraudulent PPP loan applications and illegally receiving over $6.5 million in payments.

- A Southern District of Florida court sentenced a tax preparer to 60 months of incarceration for conspiring with others to submit fraudulent PPP loan applications, resulting in the receipt of over $443,000 in illegal payments.

Numerous criminal and civil investigations and prosecutions, with losses exceeding $100 million, remain pending.

5. District of Maryland Strike Force

Since the inception of the Maryland Strike Force in 2023, USAO-MD has criminally charged more than 130 defendants with COVID-19 fraud-related offenses involving losses exceeding $100 million. Representative criminal cases include the following:

- A defendant was convicted and sentenced to 84 months of imprisonment for fraudulently obtaining nearly $18 million in fraudulent PPP and EIDL funds on behalf of numerous purported businesses. The fraudulent funds were used in part to open a beachfront restaurant in Alexandria, Egypt. In a related prosecution, a defendant pleaded guilty to conspiring to commit wire fraud in connection with PPP and EIDL and engaging in a bribery scheme involving Baltimore City water and tax bills. The court sentenced the defendant to 48 months of incarceration.

- Five defendants pleaded guilty to conspiring to use stolen identities to obtain fraudulent unemployment insurance benefits and were sentenced to terms of incarceration ranging from 54 to 74 months.

- The court sentenced a defendant in a UI and identity theft scheme to 78 months of incarceration and ordered forfeiture and restitution exceeding $1 million.

- A former Baltimore City Council candidate was convicted at trial for obtaining more than $1.6 million in fraudulent PPP and EIDL funds, which she used to pay her personal rent, to acquire a car dealership, and for plastic surgery. The court sentenced the defendant to 48 months of incarceration and to pay more than $1 million in restitution.

6. District of New Jersey Strike Force

Since the inception of the New Jersey Strike Force in 2024, USAO-NJ has criminally charged over 68 defendants with COVID-19 fraud-related offenses involving alleged loss amounts exceeding $356 million. Some representative USAO-NJ cases include the following:

- Together with DOJ's Criminal Tax Section, USAO-NJ charged a tax preparer with mail fraud, assisting in the preparation of false tax returns, and tax evasion for filing more than 1,600 false tax returns for himself and his clients, seeking over $170 million in fraudulent COVID-19 related tax credits, of which over $55 million was disbursed.

- A court sentenced a defendant to 192 months for his role in a scheme to fraudulently obtain EIDL and PPP Loans.

- Three defendants were convicted of conspiracy for fraudulently obtaining over $570,000 in COVID-19 unemployment benefits, which they used to purchase vacations, luxury retail purchases, and cosmetic surgery.

- A defendant was sentenced to 24 months of incarceration for receiving a fraudulent $900,000 PPP loan.

- A defendant was sentenced to 30 months of incarceration for conspiring to illegally obtain more than $400,000 in COVID-19 unemployment benefits.

- A defendant was sentenced to 20 months of incarceration for fraudulently obtaining approximately $149,900 in EIDL loans.

- Two defendants, a husband and wife, were sentenced to 12 months in prison for fraudulently obtaining approximately $790,000 in EIDL loans.

USAO-NJ has also worked with law enforcement to seize and forfeit more than $8.8 million in wrongfully obtained PPP and EIDL assets, notably in the following matters:

- In November 2025, USAO-NJ obtained a court order forfeiting more than $1.5 million from fifteen bank accounts, an ATV, and two Sherman, Texas real properties from a defendant involved in a criminal COVID loan fraud case.

- In September 2022, USAO-NJ seized and forfeited $358,909.58, from eleven bank accounts and two real properties, from a New Jersey woman after she admitted to fraudulently obtaining over $1 million in PPP loans.

- In September 2020, USAO- NJ charged a New Jersey attorney with fraudulently obtaining $9 million in PPP loans. In a related civil forfeiture case, the USAO-NJ obtained a final judgment forfeiting $7 million in PPP loan fraud and money laundering proceeds, as well as a $2 million property purchased with laundered proceeds.

C. Criminal Division

1. Fraud Section[2]

The Criminal Division's Fraud Section has continued to expand its efforts to combat COVID-19-related fraud both in the Markets, Government, and Consumer Fraud (MGC) Unit and the Health Care Fraud (HCF) Unit. The Fraud Section targeted fraud on programs created or expanded by the CARES Act, including PPP and EIDL programs, as well as health care programs such as the Provider Relief Fund, HRSA's COVID-19 Uninsured Program, and Medicare's coverage of COVID-19 testing and over-the-counter test kits. While the MGC Unit primarily focuses on fraud involving pandemic-relief lending programs and financial institution misconduct, the HCF Unit targets schemes involving fraudulent billing to federal health care programs and the misuse of COVID-19 testing and treatment programs.

DOJ's Fraud Section, working with USAOs, has criminally charged 126 defendants in cases with over $3.1 billion in losses

Since August 2022, the HCF Unit, in partnership with various USAOs and law enforcement agencies, has charged 57 defendants for COVID-19-related fraud involving more than $2.9 billion in intended losses. During the same period, the MGC Unit charged 69 defendants involving more than $200 million in intended loss. Additionally, since 2022, the Fraud Section and its USAO partners have criminally prosecuted 126 defendants in COVID-19 fraud cases involving more than $3.1 billion in associated losses.

As early as 2024, the MGC Unit investigated and prosecuted insiders in the PPP lending space who abuse and exploit their positions. For example:

- The MGC Unit, the Money Laundering, Narcotics, and Forfeiture (MNF) Section, and the USAO for the Northern District of Texas prosecuted the co-founders of Blueacorn, a lender service provider that worked with PPP lenders to submit applications to the SBA. The defendants engaged in a scheme to fraudulently obtain PPP loans for themselves and other borrowers. Four defendants pleaded guilty, and one defendant was convicted at trial. Two co-founders of Blueacorn were each sentenced to ten years in prison and ordered to pay over $66 million in restitution.

- The MGC Unit and its USAO partner convicted at trial a former bank vice president and branch manager for a scheme to recruit and lead a ring of bank employees, recruiters, borrowers, and tax preparers to submit over $3 million in fraudulent PPP loan applications at her bank.

During the same period, the HCF Unit charged several major cases involving fraudulent billing for over-the-counter COVID-19 test kits.

- The HCF Unit charged the owner of two Chicago-area laboratories with health care fraud and money laundering in connection with a scheme to bill Medicare over $60 million for

[2] In April 2026, the Department established a new National Fraud Enforcement Division and various Criminal Division sections, including the HCF Unit, were moved to this new Fraud Division under a realignment of resources.

COVID-19 over-the-counter test kits that the laboratories had not provided, resulting in over $30 million in payments from Medicare.

- The HCF Unit charged the owner of a Louisiana chiropractic clinic with conspiring to purchase Medicare beneficiary information, over-the-counter COVID-19 test kits, which the defendant used to bill Medicare over $3 million. In January 2026, the defendant was sentenced to one year in prison and ordered to pay $3.2 million in restitution following his guilty plea.

- In February 2025, the HCF Unit charged the manager of multiple New York laboratories with a $15 million Medicare fraud scheme in which the defendant offered COVID-19 testing to South Florida Medicare beneficiaries and then billed Medicare for other medically unnecessary lab tests that were not ordered by a doctor and often were not requested by beneficiaries.[3]

Moreover, as part of the June 2025 National Health Care Fraud Takedown, a nationwide enforcement action led by the HCF Unit, numerous cases were charged involving fraudulent COVID-19 testing, laboratory services, durable medical equipment, and over-the-counter COVID-19 test kits, resulting in billions of dollars in false claims to federal health care programs. In one case, multiple foreign nationals were charged for operating a Pakistan-based call center that used hacked and fraudulently obtained Medicare beneficiary information and artificial intelligence-generated recordings to fabricate patient consent and submit more than $703 million in fraudulent claims to Medicare and Medicare Advantage plans for COVID-19 test kits, genetic tests, and durable medical equipment that beneficiaries never requested or received. In another matter, the HCF Unit charged a physician and several co-conspirators with causing laboratories in Illinois and Texas to submit approximately $894 million in fraudulent claims to the HRSA COVID-19 Uninsured Program for COVID-19 testing purportedly performed on uninsured individuals who had never submitted samples, resulting in more than $293 million in payments.

The HCF Unit also charged the operator of a medical staffing company with causing the submission of approximately $233 million in fraudulent claims to the HRSA COVID-19 Uninsured Program for COVID-19 PCR tests of patients who did not exist or never provided specimens. In additional matters, defendants were charged for schemes including billing tens of millions of dollars for COVID-19 laboratory testing services that were never performed, paying kickbacks to obtain Medicare beneficiary information used to bill for over-the-counter COVID-19 test kits that were not requested, and submitting false claims for medically unnecessary durable medical equipment and other services. These schemes frequently involved the use of nominee owners, stolen beneficiary identities, and complex money laundering transactions to conceal the proceeds of fraud, and have resulted in substantial asset seizures, including tens of millions of dollars in cash and luxury assets.

[3] A press release was not issued for this case.

2. Money Laundering, Narcotics, and Forfeiture Section

MNF, formerly the Money Laundering and Asset Recovery Section, continues to work in coordination with CFETF, the Executive Office for United States Attorneys, the Justice and Treasury asset forfeiture funds, and law enforcement agencies on forfeiture of the proceeds of CARES Act-related fraud and the return of forfeited funds to victim agencies and financial institutions. The MNF Program Management and Training Unit (PMTU) has collaborated with SBA and SBA-OIG, DOL-OIG, and other agencies and financial institutions to return forfeited funds through the restoration and remission programs overseen by PMTU.

3. Office of International Affairs

Since the start of the pandemic, the Office of International Affairs (OIA) has partnered with U.S. prosecutors and agents, and with foreign authorities, to combat transnational criminal groups that exploited pandemic benefit programs for financial gain. OIA is instrumental in securing mutual legal assistance (MLA) and extradition in connection with investigations and prosecutions. OIA has assisted U.S. prosecutors and agents by submitting dozens of MLA requests to countries around the world, including in Africa, Asia, Europe, and North America. Additionally, OIA has made more than 20 outgoing extradition requests seeking the return of defendants wanted for pandemic relief fraud. OIA also has assisted foreign counterparts with approximately 95 incoming MLA requests from around the world seeking evidence for use in foreign investigations and prosecutions related to the pandemic.

D. Civil Division

1. Civil Fraud Section

The Commercial Litigation Branch, Civil Fraud Section, has primary responsibility for enforcing the False Claims Act (FCA), the government's primary tool to redress fraud impacting federal funds, as well as the Financial Institutions Reform Recovery and Enforcement Act of 1989, which provides for civil penalties for certain financial crimes. Since the start of the COVID-19 pandemic, the Civil Fraud Section has continued to partner closely with USAOs nationwide on an unprecedented surge in civil fraud investigations relating to pandemic relief programs. The Civil Fraud Section spearheaded the creation, implementation, and expansion of its customized data platforms to analyze and detect fraud across approximately fifteen million PPP and EIDL loans, and more than 225 million claims paid by HRSA's COVID-19 Uninsured Program. These tools have been used by scores of attorneys, auditors, and investigators across nearly all USAOs, as well as the FBI and Department's asset forfeiture teams, to generate high-value investigative leads and to examine and prioritize voluminous referrals.

The Civil Fraud Section and USAOs have obtained over 875 civil settlements and judgments totaling more than $850 million

To date, the Civil Division and USAOs have obtained more than 875 civil settlements and judgments, totaling more than $850 million, resolving allegations of fraud or improper overpayments in connection with pandemic relief programs. Notable examples include:

- Three Chinese-Owned companies agreed to pay $21,600,000 to resolve allegations that they violated the FCA by submitting false claims to obtain PPP loans for which they were not eligible.

- A Florida businessman and affiliated companies agreed to a $20,000,000 consent judgment to resolve allegations that they violated the FCA by knowingly providing false information in support of PPP and EIDL loan applications. The businessman received approximately $7,800,000 in fraudulent loans, which he used for impermissible personal purposes.

- A California-based chain of skilled nursing facilities and its owner agreed to pay $18 million to resolve allegations that they violated the FCA by knowingly providing false information in support of PPP loan and forgiveness applications.

- A Michigan-based subsidiary of a Chinese state-owned entity agreed to pay $14.2 million to resolve allegations that it violated the FCA by knowingly providing false information in support of its PPP loan and forgiveness applications.

- A chain of urgent care practices operating throughout New Jersey and New York agreed to pay more than $12 million to resolve allegations that the clinics violated the FCA by submitting or causing the submission of false claims for payment for COVID-19 testing to a HRSA program for uninsured patients.

- A California pharmacy agreed to pay more than $8 million to resolve allegations that it violated the FCA by knowingly submitting or causing the submission of false claims to Medicare for over-the-counter COVID-19 tests that were not provided to Medicare beneficiaries.

- A company that operates restaurants throughout New York, Pennsylvania, Ohio, Illinois, and Kentucky agreed to pay more than $7.8 million to resolve allegations that it violated the FCA by falsely certifying its eligibility for a Restaurant Revitalization Fund (RRF) grant when it knew, or should have known, that it operated too many locations to qualify.

2. Enforcement and Affirmative Litigation Branch

The newly created Enforcement and Affirmative Litigation Branch, formerly the Consumer Protection Branch, pursued actions against distributors of fake COVID-19 treatments and cures, as well as other individuals and entities engaged in conduct that threatens the health of consumers. Throughout the pandemic, the Branch brought civil and criminal cases, including actions against sellers of fraudulent COVID-19 treatments, purveyors of faulty personal protective equipment, individuals who deliberately tampered with COVID-19 vaccines, and those engaged in deceptive or misleading marketing of COVID-19 prevention or treatment products. For example, in March 2025, the Branch obtained a permanent injunction against a Utah individual and company that promoted "structured silver" products as treatments for various diseases and conditions, including COVID-19.

E. Tax Section[4]

Since the beginning of the pandemic, the Tax Section, previously the Tax Division, has prioritized the prosecution and investigation of fraud involving COVID 19-related tax credits, including the Employee Retention Credit (ERC). Notable cases include:

- In the Eastern District of Tennessee, a woman was sentenced to 50 months in prison after pleading guilty to conspiracy to file false tax returns claiming ERCs and Sick and Family Leave Credits in the names of fictitious businesses. The conspirators claimed over $3.4 million in refunds, of which the IRS paid approximately $1.8 million.

- In the District of Arizona, a man was sentenced to four years in prison for filing false tax returns claiming over $7.4 million in refunds and for submitting false applications for EIDL and PPP loans.

- In the Western District of Tennessee, a woman pleaded guilty to filing more than 1,000 false tax returns on behalf of clients seeking over $9.25 million in fraudulent COVID-19 related Sick and Family Leave Credits.

- In the District of Nevada, a defendant pleaded guilty to a conspiracy involving the filing of more than 1,200 false tax returns claiming over $98 million in fraudulent ERCs and Sick and Family Leave Credits, which resulted in the Treasury paying about $33 million in refunds.

- In the Eastern District of New York, seven defendants were indicted for a conspiracy to file over 8,000 false tax returns claiming ERCs and Sick and Family Leave Credits. These tax returns sought more than $600 million in fraudulent tax refunds from the IRS, and the defendants secured approximately $45 million for their clients and themselves.

III. National Unemployment Insurance Fraud Task Force

The National Unemployment Insurance Fraud Task Force (NUIFTF) was created in late 2020, in response to pervasive pandemic-related fraud. Although originally focused on UI fraud, NUIFTF quickly expanded to collect and analyze data related to all manner of COVID-19 federal program benefits fraud, including but not limited to EIDL and PPP loans. NUIFTF was comprised of agents, analysts, and data scientists from DOL-OIG, FBI, HSI, USSS, IRS-CI, SBA-OIG, USPIS, SSA-OIG, DHS-OIG, and the PRAC, and was overseen by a lead prosecutor and DOJ's Director of COVID-19 Fraud Enforcement.

NUIFTF identified large-scale fraud committed by transnational and domestic criminal actors and organizations, as well as violent criminals and criminal gangs. While NUIFTF has

[4] In April 2026, the Department established a new National Fraud Enforcement Division and various Criminal Division sections, including the Tax Division, now known as the Tax Section, were moved to this new Fraud Division under a realignment of resources.

ceased operations, its efforts are being incorporated into the new National Fraud Detection Center within the National Fraud Enforcement Division. The following are examples of cases that began as NUIFTF leads:

- The Western District of Washington sentenced the second of two Nigerian nationals to 54 months in prison for his part in a scheme involving using stolen identities to submit over $1 million worth of fraudulent claims for unemployment benefits.

- USAO-MD charged four men with violent crime ties with fraudulently obtaining more than $550,000 in pandemic-era benefits in the names of identity theft victims.

- USAO-MD charged a Ghanaian man with being the ringleader of a group committing over $3 million in UI fraud.

- The Middle District of Pennsylvania charged a man who pleaded guilty to committing over $1.5 million in UI and PPP fraud.

- USAO-CAC charged a man with committing over $1.1 million in UI fraud.

- USAO-FLS charged a man with submitting fraudulent UI claims to the California Employment Development Department in the names of 49 victims, resulting in the disbursement of over $1.1 million.

- USAO-FLS filed bills of information and plea agreements in an investigation of individuals who used stolen identities to commit more than $1.2 million in pandemic-era assistance fraud.

IV. Pandemic Response Accountability Committee

In March 2020, the Pandemic Response Accountability Committee (PRAC) was established by Congress through the CARES Act to promote transparency and support coordinated oversight of the federal government's pandemic response and associated spending. In July 2025, the One Big Beautiful Bill (OBBB) Act extended the PRAC's sunset date until September 30, 2034, and expanded its jurisdiction to programs funded in the OBBB Act. The PRAC coordinates with Offices of Inspectors General (OIGs) to identify major risks that cross program and agency boundaries, and detect fraud, waste, abuse, and mismanagement of federal funds.

The PRAC safeguards taxpayer funds by using advanced data analytics to prevent, detect, and investigate fraud, waste, and abuse across the federal programs under its jurisdiction. Its analysts deliver data-driven insights and investigative leads to oversight partners, uncovering patterns of organized fraud that would otherwise remain hidden. These analytics capabilities are unique within the federal government, enabling the PRAC to identify complex networks defrauding benefits programs. By sharing data across agencies and generating leads through advanced analytics, the PRAC acts as a force multiplier for more than 48 OIGs and law enforcement partners.

The PRAC combines public, non-public, and commercial data in a secure platform with a suite of enhanced analytic tools to uncover trends, patterns, and anomalies in applications and awards that may indicate potential fraud. The platform can be used to prevent improper payments in applications for benefits at the front end as well as investigating potential fraud post-award. The PRAC's access to over 119 million applications for pandemic aid and over 127,000 known or suspected pandemic fraud cases results in comprehensive analysis of fraud and other compliance risks, and serves as an early warning system for organized, often transnational, criminal conspiracies and other emerging threats to program integrity.

To date, the PRAC has assisted in more than 1,200 investigations with 24,000 subjects and estimated fraud loss of over $2.5 billion. The PRAC has also worked to assist in the recovery of over $500 million in fraudulently obtained funds. The PRAC has used its CARES Act authority to create new models of coordination among OIGs. For example, the PRAC assembled the PRAC Fraud Task Force, a collection of over 50 agents from 18-member OIGs that investigate pandemic fraud. As of September 2025, the PRAC Fraud Task Force's efforts have resulted in 124 individuals being charged.

Beyond partnerships with federal agencies, the PRAC also supports and coordinates with state and local law enforcement and auditing professionals through quarterly training focused on sharing fraud indicators, patterns, and evolving schemes. The PRAC Fraud Task Force's case examples from the FY 2025 reporting period include:

- The PRAC provided significant analytics support to law enforcement partners in the investigation of Blueacorn, a lender service provider that worked with PPP lenders to submit applications to the SBA. The PRAC's graph analytics, social network analysis, and lender due diligence model helped uncover a broader conspiracy, expanding the investigation from 210 to 1,596 potential subjects and increasing the estimated loss from $13.6 million to $111.5 million.

- In September 2025, a defendant was sentenced to 14 months in prison and ordered to pay more than $2.1 million in restitution for theft of government funds. The defendant's brother and cousin were also convicted in related cases involving similar SBA loan fraud schemes totaling more than $3.8 million.

- In August 2025, two defendants were indicted on charges related to an SBA loan fraud scheme involving multiple businesses they owned and operated in Virginia, Maryland, and Washington, DC. The defendants submitted fraudulent PPP and EIDL applications by inflating employee counts, failing to disclose other affiliated businesses, and reporting false revenues, resulting in the defendants obtaining $941,306.

- In January 2025, six Oklahoma residents were sentenced in a $1 million PPP fraud scheme. These individuals created fake businesses and fake identities to obtain nearly $1 million in fraudulent PPP loans.

- In August 2025, a Northern District of Ohio judge sentenced two individuals to 56 months and 27 months, respectively, for fraudulently obtaining more than $4.2 million in PPP and COVID-19 EIDL loans.

- In October 2024, a Nationwide Telecommunications Provider and its CEO pleaded guilty to defrauding the Federal Communications Commission (FCC) and SBA. As part of the plea agreement, the CEO and company will pay over $109 million in restitution to the FCC and over $1.7 million to the SBA. The PRAC Fraud Task Force assisted in investigating this case.

PRAC reports serve as powerful tools to guide the oversight community and other stakeholders on ways to better detect and prevent fraud. In June 2025, the PRAC issued a Fraud Prevention Alert estimating that $79 billion in potential fraudulent payments were made in pandemic relief programs due to the use of over 1.4 million potentially stolen or invalid SSNs. Had the PRAC's analytics platform been in existence at the outset of the pandemic, this verification process could have been used to identify this potential fraud before it occurred and provided the program agencies with the information needed. Additionally, the PRAC's five-chapter *Blueprint for Enhanced Program Integrity* shares lessons learned and best practices from the pandemic to help strengthen federal programs, enhance stewardship, and ensure that taxpayer-funded programs and assistance are delivered to eligible beneficiaries.

V. Department of Labor, Office of Inspector General

In Fiscal Year 2025 and beyond, DOL-OIG continued to focus on leveraging governmental and private sector partnerships to: (i) ensure that DOL-OIG's special agents had adequate investigative tools and records to bring significant UI fraud investigations nearing statute of limitations expiry to successful charging decisions; (ii) highlight the Office of Audit's findings of systemic issues related to DOL and states' responses to pandemic UI programs to illuminate areas for increased government efficiency and effectiveness, and the availability of monetary recoveries and cost saving measures; and (iii) resource the efforts of the NUIFTF and CFETF to identify high-impact criminal leads focused on transnational criminal actors, complex/high-value fraud schemes, violent criminal groups, and internal UI program threats. To that end, DOL-OIG:

- Engaged in internal and external training and outreach with thousands of stakeholders such as state auditors/comptrollers/treasurers, the National Association of State Workforce Agencies, law enforcement investigative teams, and foreign law enforcement partners;

- Continued identifying and socializing novel fraud trends and indicators with DOL, state workforce agencies, and private sector partners to counter ongoing threats against the UI program; and

- Bolstered intelligence sharing and investigative resourcing through positive engagement with various public/private alliances and supporting the efforts of the Organized Crime

Drug Enforcement Task Forces' International Organized Crime Intelligence and Operations Center to effectuate case deconfliction and coordination.

As of September 2025, DOL-OIG's audit efforts resulted in the issuance of 67 audit reports, which included 195 recommendations for corrective action by DOL. In addition, DOL-OIG identified more than $75 billion in funds for better use and $676 million in questioned costs related to DOL's pandemic-related programs and operations.

DOL-OIG supported 1,790 criminal COVID-19 fraud convictions and helped recover $1.6 billion

Further, as of September 2025, DOL-OIG's criminal investigative efforts resulted in over 2,370 indictments/initial charges, 1,790 convictions, and 45,000 months of incarceration ordered in UI cases. In addition, DOL-OIG has aided in the recovery of at least $1.6 billion in COVID-19 fraud proceeds. Some examples of DOL-OIG's investigative accomplishments include:

- A Nigerian national in Washington state was sentenced to 54 months in federal prison for his role in a multimillion-dollar UI fraud scheme.
- A Maryland man was sentenced to more than 26 years in federal prison for UI fraud, gun, and drug offenses including conspiracy to distribute fentanyl.
- A California woman, formerly employed by the California Employment Development Department, was sentenced to 66 months in federal prison for mail fraud and bribery.
- DOL-OIG facilitated the successful recovery of approximately $520 million in suspected fraudulent Maryland UI payments made during the COVID-19 pandemic.

DOL-OIG's special agents, data scientists, and intelligence analysts assisted in the development and distribution of approximately 200 investigative leads to its NUIFTF and CFETF law enforcement partners across the United States, while also authoring multiple alerts/bulletins informing DOL and state workforce agencies about concerns related to UI data retention and malicious cyber-enabled threat actors targeting the UI program.

Finally, DOL-OIG's senior leadership continued to brief congressional and other governmental stakeholders on the unprecedented fraud, waste, and abuse in the pandemic UI programs. More information related to DOL-OIG's pandemic work can be found on DOL-OIG's Pandemic Response website.

VI. Small Business Administration, Office of Inspector General

Since March 2020, SBA-OIG has initiated over 1,800 investigations involving complaints of fraud; received more than 321,000 hotline complaints; and, using data analytics, identified more than 130,000 actionable leads. Further criminal and civil investigations continue.

SBA-OIG secured the return of over $30 billion in pandemic era funds to taxpayers

In June 2023, SBA-OIG released *COVID-19 Pandemic EIDL and PPP Loan Fraud Landscape*, which estimated that SBA disbursed over $200 billion in

potentially fraudulent COVID-19 EIDLs, EIDL Targeted Advances, Supplemental Targeted Advances, and PPP loans.

Since 2020 and through the end of Fiscal Year 2025, SBA-OIG's oversight of the PPP, COVID-19 EIDL program, and other assistance programs resulted in approximately 1,770 criminal indictments, 1,342 arrests, and 1,168 convictions. SBA-OIG's investigative work led to monetary recoveries of over $2.6 billion paid in criminal restitution, civil settlements, forfeitures, and other recoveries. Additionally, the SBA- OIG Audits Division produced 57 reports with 159 recommendations and $20.3 billion in questioned costs related to SBA pandemic programs.

SBA-OIG's collaboration with SBA, United States Secret Service, and other federal agencies and financial institutions has led to the return of nearly $30 billion in COVID-19 EIDL and PPP funds from seizures, financial institutions, and borrowers. SBA-OIG has played a critical role in these recoveries through partnerships, education efforts, and fraud deterrence initiatives. Some examples of SBA- OIG accomplishments include:

- The co-founders of Blueacorn, a PPP lender service provider, were prosecuted in the Northern District of Texas and sentenced to 10 years in prison and ordered to pay over $66 million in restitution.

- Two Arizona brothers pleaded guilty to conspiracy related to their roles in submitting over 1,400 fraudulent PPP loan applications, which resulted in the payment of nearly $198 million.

- Twenty-one people were charged and convicted in a Florida-based conspiracy to obtain over $14.5 million in fraudulent PPP loans. One conspirator was sentenced to 15 years in prison for leading the scheme.

- A court sentenced an Arkansas man to 196 months of imprisonment for fraudulently obtaining over $3.3 million in EIDL and PPP funds as part of a pandemic assistance kickback scheme. The court also ordered him to pay $16.3 million in restitution and forfeit $4.3 million.

- A court sentenced a California man to 30 months of imprisonment for fraudulently obtaining approximately $5.6 million in RRF and PPP funds.

- A court sentenced a Nevada man to 181 months of imprisonment and ordered him to pay over $11 million in restitution for misappropriating millions of dollars he received from the PPP loan program, which he spent on gambling, luxury vehicles, and real estate.

- A court sentenced a former SBA employee to 54 months in prison and ordered them to pay $1.3 million in restitution for fraudulently obtaining PPP and EIDL programs. The employee used fraudulent documentation to qualify for a $230,246 small business loan,

which she used to buy luxury items, and conspired with others to submit fraudulent PPP loan applications on their behalf.

SBA-OIG continues to work with financial institutions to recover restrained- SBA pandemic related funds. For example, in Fiscal Year 2025, SBA-OIG collaborated with financial institutions to return more than $34 million in suspected fraudulently obtained funds to the agency and taxpayers. Moreover, SBA-OIG, together with its law enforcement partners, continues to bring to justice those who exploited SBA's pandemic assistance programs. SBA-OIG's data analytics-driven investigative approach enables investigators to identify fraudsters, uncover networks of related fraudulent activity, and prioritize investigative resources, thereby enhancing SBA program integrity while reducing financial losses to taxpayers **Federal Bureau of Investigation**

FBI continues to work in coordination with other DOJ components, federal, state, local law enforcement, regulatory partners, and the private sector to detect and disrupt COVID-19-related fraud. This work spans multiple FBI Divisions and programs and includes participation in NUIFTF. As of September 30, 2025, FBI participated in nearly 600 UI fraud cases; over 1,725 PPP related cases; the arrests of approximately 1,125 individuals; and the restraint, seizure, or recovery of approximately $853 million in COVID-19 relief funds.

The FBI has participated in the arrest of 1,125 defendants charged with COVID-19 fraud

The FBI has initiated approximately 309 COVID-19-related health care fraud investigations into medical providers, laboratories, and others engaging in health care fraud schemes, including overbilling or "upcoding" for services; billing for services not rendered; performing and billing for medically unnecessary services; telemedicine/telehealth fraud; kickback schemes; and identity theft. The FBI has also conducted industry focused and public facing awareness campaigns about health care fraud schemes related to the pandemic.

- In June 2025, four defendants were indicted in a $93 million COVID-19 tax credit fraud scheme where they obtained approximately $248 million in tax refunds to which they were not entitled.

- In July 2025, two individuals were charged for their involvement in a $500 million nationwide scheme that involved billing Medicare, Medicaid, TRICARE, and other health insurance programs for COVID-19 testing services never rendered.

VII. U.S. Secret Service

The U.S. Secret Service remains committed to holding accountable those responsible for pandemic-related fraud. The below examples highlight the investigative efforts of the U.S. Secret Service together with its law enforcement partners:

U.S. Secret Service has finalized over $1.3 billion in administrative forfeitures.

- In September 2025, a court sentenced a St. Louis man to 27 months in federal prison and ordered him to pay $629,809 in restitution for submitting eight fraudulent PPP loan applications.

- In August 2025, a court sentenced a Chicago man to 70 months in prison and ordered him to pay $567,333 in restitution for fraudulently obtaining PPP and EIDL loans on behalf of non-existent or non-operating businesses.

- In February 2025, a Delaware man was convicted at trial for fraudulently obtaining $8.4 million in PPP loans. Through forfeiture proceedings, law enforcement located and seized $6.3 million of those funds, which were returned to the SBA and federal taxpayers.

- In April 2025, a court sentenced a Las Vegas man to 33 months in prison for engaging in a scheme to steal nearly $240,000 in unemployment insurance benefits.

In addition, the Secret Service has partnered with numerous federal agencies to process billions of dollars in administrative and civil forfeiture actions in pandemic fraud cases.

VIII. IRS Criminal Investigation

IRS-CI has played a leading role in combating COVID-19-related fraud, targeting schemes involving pandemic relief loans, counterfeit Economic Impact Payment checks, fraudulent sales of personal protective equipment, unemployment insurance fraud, and a range of tax-related offenses.

IRS-CI has initiated COVID-era criminal investigations involving more than $5.6 billion in suspected fraudulent tax credits

From the onset of the pandemic through the end of Fiscal Year 2025, IRS-CI obtained at least 1,169 COVID-related indictments, resulting in 925 convictions and 718 sentencings, with an average prison sentence of 30 months. These investigations led to the seizure of more than $221 million in fraud proceeds and related assets. IRS-CI's efforts have resulted in substantial sentences. For example, in August 2025, a court sentenced the Feeding Our Future scheme leader to 28 years in prison for his role in a $300,000,000 fraud scheme that exploited a federally funded child nutrition program during the pandemic.

In recent years, IRS-CI has intensified its focus on ERC fraud, leveraging advanced data analytics and its financial tracing expertise to identify emerging fraud patterns and develop investigative leads, particularly in complex promoter-driven ERC schemes. As of September 30, 2025, IRS-CI had initiated 588 investigations involving more than $5.6 billion in potentially fraudulent ERC claims across tax years 2020 through 2024. Of these investigations, 108 have resulted in federal charges, and courts have ordered more than $14.2 million in restitution to date. One example includes:

- In the Northern District of Mississippi, a defendant was sentenced to 52 months in prison and ordered to pay $15.9 million in restitution after fraudulently claiming nearly $47 million in ERCs on behalf of clients.

Beyond enforcement actions, IRS-CI continued proactive outreach to educate taxpayers and tax professionals about COVID-related fraud schemes and emerging compliance risks.

IX. Department of Health and Human Services Office of Inspector General

HHS OIG has participated in over 460 criminal COVID-19 fraud cases with monetary recoveries of $2.6 billion

HHS-OIG is responsible for fighting fraud in HHS programs, such as Medicare and Medicaid, as well as protecting the health and welfare of patients and beneficiaries. HHS-OIG responded to COVID fraud in multiple ways. For example, HHS-OIG launched investigations into providers who sought to take advantage of vulnerable populations, including the elderly, disabled, and indigent. HHS-OIG has also investigated fraud in pandemic health care programs, including the $178 billion Provider Relief Fund and $25 billion COVID-19 Uninsured Program (UIP). Additionally, HHS-OIG supported DOJ's Medicare Strike Force with Nationwide Health Care Fraud Enforcement Actions every year during the pandemic. The takedown in June 2025 resulted in criminal charges against 324 defendants across fifty federal judicial districts with intended losses of more than $14.6 billion. Of this amount, $1.17 billion related to telemedicine fraud schemes, which exploded during the pandemic, while seventy-four defendants were charged with illegal diversion of more than fifteen million prescription opioid pills.

In total, HHS-OIG COVID-19 investigations have resulted in 461 charging documents, 272 criminal convictions, and court-ordered restitution, forfeitures, and monetary recoveries of $2.6 billion. A few examples of successful cases include:

- In January 2025, a California lab owner was sentenced to nine years in prison for a $369 million fraud scheme involving medically unnecessary respiratory tests billed in conjunction with COVID-19 tests. Her husband, a physician, had previously been sentenced to ten years in prison in connection with the same case.

- In April 2025, a Tennessee physician was sentenced to three years in prison for prescribing $41 million of medically unnecessary services for patients who he never personally treated. This telemedicine fraud scheme involved orders for back braces, topical pain creams, and genetic testing kits that were sent to patients by mail.

- In May 2025, an Illinois man and foreign national were charged with a $227 million scheme to defraud Medicare by billing for over-the-counter COVID-19 test kits.

- In June, a Chicago man was sentenced to seven years in prison in connection with a $14 million COVID-19 fraud scheme.

- In July, a CEO and Medicaid Director were charged in Michigan with billing Medicare, Medicaid, TRICARE and other health insurance programs for $500 million for COVID-19 testing services that were never provided.

HHS-OIG also responded to COVID-19 fraud by expanding data analytics to look for fraud trends, such as billing spikes and duplicate billing, involving Medicare, Medicaid, and UIP. Further, HHS-OIG executed a national public service campaign to warn health care professionals and patients about the risk of health care fraud. During this campaign, HSS-OIG visited skilled

nursing facilities to speak to staff and distributed flyers containing the 800-HHS-TIPS Hotline number.

X. Treasury Inspector General for Tax Administration

Since the beginning of the pandemic, TIGTA has been involved in numerous Federal criminal investigations, with the total number of people charged in TIGTA-involved investigations totaling 764 through the end of Fiscal Year 2025. Of those individuals, 608 were sentenced and collectively received a total of more than 1,803 years of imprisonment with court-ordered restitution totaling almost $324 million.

XI. Federal Deposit Insurance Corporation Office of Inspector General

Since many pandemic-relief programs are administered through Federal Deposit Insurance Corporation (FDIC) regulated and insured institutions, FDIC Office of Inspector General (FDIC-OIG), Office of Investigations has been actively involved in approximately 202 investigations associated with fraud in pandemic relief programs. FDIC-OIG's collaborative work in this area has accounted for 88 complaints, 397 indictments or bills of information, 273 convictions, 320 arrests, and approximately $579 million in monetary penalties.

Some examples of FDIC-OIG supported cases include:

- In the Northern District of Texas, a court sentenced a businesswoman to seven years in prison for a $8.5 million PPP fraud scheme.
- In the Southern District of Texas, a court sentenced six men for their roles in a $20 million COVID-19 relief fraud scheme.
- In the District of Hawaii, a court sentenced a California couple for defrauding the PPP.

XII. Department of Veterans Affairs Office of Inspector General

The U.S. Department of Veterans Affairs' Office of Inspector General (VA-OIG) continues to participate in numerous federal criminal investigations related to pandemic fraud. VA-OIG COVID-19-related investigations have addressed, among other offenses, alleged bribery and kickback schemes, state pandemic assistance fraud, fraudulent procurement practices regarding personal protective equipment, and loan fraud by VA employees.

Since the start of the pandemic in 2021, VA-OIG investigations have resulted in 100 indictments or bills of information, over $15.8 million in court-ordered restitution and forfeiture, and approximately $1.1 billion in cost savings and avoidances. Many of these investigations have been recent. For example, from April 2025 through September 2025, VA-OIG investigations resulted in 16 federal indictments or bills of information, over $8.6 million in ordered restitution and forfeiture from defendants, and more than $1.3 million in cost savings.

XIII. Department of Justice Office of Inspector General

DOJ-OIG has continued its oversight of pandemic-era programs to increase transparency, reduce fraud, and hold accountable those who defrauded the government. DOJ-OIG uses data analytics to identify and investigate pandemic-related contract fraud and fraudulent receipt of pandemic-related payments by current and former DOJ employees. For example, in March 2025, a former Federal Bureau of Prisons Correctional Officer pleaded guilty to receiving fraudulent PPP and EIDL loans totaling approximately $60,000, as well as other charges stemming from his participation in an account takeover and check fraud scheme.

XIV. Department of Homeland Security Office of Inspector General

DHS Office of Inspector General (DHS-OIG), COVID-19 Fraud Unit, comprised of experienced special agents, program analysts and data scientists, has developed proactive initiatives to identify COVID fraud and conduct COVID fraud investigations. DHS-OIG and its investigative partners have focused on international fraud rings, public trust employees, and groups of already-incarcerated prison inmates defrauding the government's UI programs.

As of September 30, 2025, DHS-OIG had opened over 623 high impact investigations, which resulted in approximately 307 indictments, 71 bills of information, 228 convictions, and more than $83 million in recoveries, restitution, and fines. For example, in a DHS-OIG investigation, worked jointly with multiple agencies, three individuals from Georgia were sentenced to 15, 6, and 1 years in prison, respectively, followed by three years of supervised release for their participation in a scheme to defraud the Georgia Department of Labor out of tens of millions of dollars in benefits meant to assist unemployed individuals during the COVID-19 pandemic. These three individuals and their co-conspirators caused more than 5,000 fraudulent unemployment insurance claims to be filed, resulting in at least $30 million in stolen benefits.

XV. Federal Reserve Board Office of Inspector General

Federal Reserve Board, Office of Inspector General (FRB-OIG) Office of Investigations is dedicated to identifying and investigating potential fraud related to the lending facilities that have been central to the FRB's pandemic response. Since the start of the pandemic, FRB-OIG's work has resulted in 172 investigations, 178 arrests, 170 convictions, and nearly $568 million in criminal fines, restitution, civil judgments, and special assessments.

XVI. INTERPOL Washington, the United States National Central Bureau

INTERPOL Washington, the United States National Central Bureau (USNCB), actively supports domestic and international efforts to combat COVID-19-related fraud. Conducted in coordination with law enforcement authorities in the U.S. and the 195 other INTERPOL member countries, the USNCB's support activities include, but are not limited to, sharing investigative leads and referrals, participation in multi-national enforcement and interdiction operations, and the production and dissemination of INTERPOL notices alerting law enforcement authorities to fraud arising from the pandemic.

For example, USNCB continues participation in Operation PANGEA, an INTERPOL coordinated operation that disrupts organized criminal networks distributing illicit and counterfeit COVID-19 pharmaceuticals and medical supplies online. Operation PANGEA is coordinated across 90 countries and has resulted in the seizure of at least 50.4 million doses of illicit pharmaceuticals worth $65 million. Operation PANGEA resulted in the arrests of at least 769 suspects and the dismantling of 123 criminal groups worldwide, some of the most significant results in the operation's history.

XVII. Summary

The impact of collaboration amongst CFETF members has led to remarkable results. Examples from each CFETF member detail the critical nature of collaboration between agencies in continuing to hold fraudsters accountable. The CFETF developed ground-breaking collaboration techniques and partnerships among federal and state partners, criminal investigative and civilian agencies, and government and private entities. Further, CFETF, working with and through the PRAC, NUIFTF, and others, spearheaded advanced data analytic techniques to identify criminals and will serve as a model for the investigation of benefits fraud cases going forward. CFETF member agencies continue their commitment to safeguarding American benefit programs and the public.