



**OFFICE OF THE DISTRICT ATTORNEY
CUMBERLAND COUNTY
CRIMINAL INVESTIGATION DIVISION
ONE COURTHOUSE SQUARE
CARLISLE, PENNSYLVANIA 17013**

**DAVID J. FREED
DISTRICT ATTORNEY**

**LES FREEHLING
CHIEF OF DETECTIVES**

**(717) 240-6217
(717) 697-0371, Ext. 6217
(717) 532-7286, Ext. 6217
FAX: (717) 240-7763**

The Cumberland County District Attorney's Office, Insurance Fraud Unit has ended a one and a half year Insurance Fraud investigation with the arrest of Dr. Matthew Nicastro, a Carlisle, PA area Chiropractor. Dr. Nicastro is accused of providing false or misleading information to Highmark Blue Shield, where he was billing for services not provided, or "up-billing" to receive more compensation than he was entitled to from December 2003 to May 2007.

The investigation with Dr. Nicastro resulted from numerous patients and former contract employees providing information to the Highmark Blue Shield Special Investigations Unit, who worked closely with the Cumberland County District Attorney's Office, Criminal Investigation Division.

Nicastro was charged with Insurance Fraud and Theft by Deception, both felonies under the Pennsylvania Crimes Code. Nicastro is estimated to owe Highmark Blue Shield between \$318,000 and 450,000 in restitution.

Additional allegations of Insurance Fraud against Nicastro are being investigated by the District Attorney's Office.

An Enola, PA area woman is accused of defrauding Nationwide Insurance for over \$6,000.00 in an Insurance Fraud scheme to replace stolen items taken during a home burglary. The burglary occurred in December 2006 at an apartment in Philadelphia, PA. In order to receive full replacement value for the items taken, verification had to be made to the insurance company, through receipts, that replacement items were actually purchased. Georgia Ward provided receipts to Nationwide Insurance by purchasing items and then immediately returning them for refund. Ward is only eligible for the "hold-back" amount if it is shown that the items taken were actually replaced. Ward presented the receipts from the bogus purchases in order to receive additional compensation on the claim.

Georgia Ward has been charged with Insurance Fraud and Theft by Deception under the Pennsylvania Crimes Code.

A pair of local therapists has each been charged with Insurance Fraud and Theft by Deception for their roll in cheating Highmark Blue Shield out of over \$59,000.00 from January 2003 to December 2005. Sally Tice and Deborah Coulston have been formally charged by the Cumberland County District Attorney's Office, Insurance Fraud Unit, as a result of allegations that they conspired to file false claims and receive funds from the locally based insurance company they were not entitled to.

The arrest documents allege that Sally Tice allowed Deborah Coulston to bill Highmark for therapy sessions through Tice's provider number, at a time when Coulston was not a licensed provider in Pennsylvania. According to insurance documents, Tice was listed as "supervising" Coulston's sessions, but patients say they never saw Tice nor was Tice ever on premise at the times of services. The arrest documents further allege that Tice received compensation from Coulston for submitting claims through her Highmark Blue Shield account.