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NEWS FOR IMMEDIATE RELEASE

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Two Charged for Allegedly Defrauding Wisconsin Medicaid in Separate Cases

MADISON, Wis. – The Wisconsin Department of Justice recently filed criminal charges in separate cases against two women for allegedly defrauding Wisconsin Medicaid.

Zambia Bell, 48, of Milwaukee, is charged with ten counts of Medical Assistance Fraud and one count of Theft by Fraud.

Carolyn Franco, 45, of Pueblo, Col. is charged with three counts of Medical Assistance Fraud and one count of Theft by Fraud.

“The Wisconsin Department of Justice works to protect the integrity of government programs,” said Attorney General Josh Kaul. “We remain committed to pursuing justice in cases involving the alleged defrauding of Wisconsin Medicaid.”

According to the criminal complaints, both women were hired as personal care workers for people they knew through Medicaid’s “Include, Respect, I Self-Direct” (IRIS) program. Both criminal complaints allege that the women fraudulently filled out timecards for the IRIS program, stating they worked hours that they did not.

The criminal complaint against Zambia Bell alleges that she submitted timecards that showed her working more than 24 hours in a single 24-hour period on 437 different occasions, resulting in payments to Bell from Wisconsin Medicaid of at least \$43,081. The complaint further alleges that, even assuming that Bell worked 16 hours per day, she fraudulently received \$100,447 from Wisconsin Medicaid.

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The criminal complaint against Carolyn Franco alleges that she submitted timecards on dates she was in a different state than the person she cared for and therefore could not provide care. The complaint alleges that she defrauded Wisconsin Medicaid of at least \$16,000.

These charges are merely accusations. As in any criminal case, each defendant is presumed innocent unless and until proven guilty.

These cases were referred to the Wisconsin Department of Justice (DOJ) by the Wisconsin Department of Health Services – Office of the Inspector General. This investigation was led by the Wisconsin DOJ Medicaid Fraud Control and Elder Abuse Unit and Division of Criminal Investigation. Wisconsin DOJ is prosecuting the case.

View a copy of [Franco's complaint](#).

View a copy of [Bell's complaint](#).

The State of Wisconsin Medicaid Fraud Control and Elder Abuse Unit receives 75 percent of its funding from the U.S. Department of Health and Human Services under a grant award totaling \$1.97 million for Federal fiscal year (FY) 2026. The remaining 25 percent, totaling \$660,000 for FY 2026, is funded by the State of Wisconsin.