

## An interview with a dental practice embezzler

What made this dental practice employee steal from her employers — and how you can avoid becoming a victim in your own practice.



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In my role as CEO of Prosperident, I encounter dentists daily who have been embezzled. It is far less common for me to meet an embezzler, and usually it is in a controlled situation like a courtroom.

So imagine my surprise when in January 2016 I received a telephone call from an embezzler who had worked in a couple of offices we had previously investigated. This lady, who I will call “Antonella”<sup>1</sup>, wanted to tell her story. I was immediately intrigued, and readily agreed to listen. What ensued were several lengthy telephone conversations followed by a face-to-face meeting. With her permission, I recorded some of our conversations to ensure that I got the details right.

I will cover these interviews in three parts; first I will re-tell her story (as close to verbatim as possible, without editorializing). Next, I will provide my analysis, and finally I will present implications for dentists.

## Part 1 -- Antonella's Story

Antonella was born in Europe, and immigrated here when she was ten. Her voice still carries a charming trace of her homeland. Her parents weren't wealthy, but provided a stable home and tried to instill values.

Antonella trained as a dental assistant. When she got married, she left dentistry, and she and her husband started a successful franchise business. They had two children, now in their late 20s. Eventually, Antonella divorced, and the cost, combined with dividing the business, hurt Antonella financially.

Antonella's next relationship was with a man who had gambling problems, and her finances worsened as a result. She ended up losing both home and business. She tells of living in a small apartment, with her kids unhappily domiciled with her ex-husband (who lived about an hour away) because Antonella could not afford to support them. Her children were forced to discontinue their studies, and she found this very upsetting.

To pay her rent, Antonella took a job as a dental receptionist.

She claims that her employer saw her desperation. He offered her benefits in exchange for sex, which she says she declined. Antonella says that her employer was also committing widespread insurance fraud such as billing patients' insurance for root canals to cover uninsured procedures like whitening.

In her capacity as receptionist, Antonella was the person transmitting these false insurance claims. Out of desperation, she began sending false claims also, but for her own financial benefit. "I learned the fraud from him," she says of her employer. She claims that her objective was to get enough money to regain custody of her children.

Eventually she got caught, was fired, and subsequently charged with fraud. She believes that the dentist grossly overstated the amount stolen (he testified that \$90,000 was taken, but Antonella asserts that this level of defalcation wasn't possible given the office's low revenue). The doctor pursued her aggressively in court and in the media, which Antonella believes was to cover his own bad behavior.

When this dentist fired Antonella, she quickly found work with another dentist. In Antonella's words "I was smart and pretty and had no problem getting hired." And the cycle began again. Her narrative suddenly became a bit fuzzy when we talked about which other doctors she stole from.

She commented to me that, even if she did steal a thousand dollars here and there, it wasn't the hundreds of thousands of dollars claimed in court and reported in the media, and regardless, the dentists she worked for were stealing far more than she was.

Antonella was eventually charged with over 150 offences against five dentists. She was convicted of 11 charges, and sentenced to two years in prison. She was released after serving six months, but her release conditions prohibited her from working in dental offices. However, with no money and employment prospects dim, she continued seeking work with dentists, but by now her notoriety was beginning to interfere with finding work. Her case had been reported in the media, and her state's dental board had made her the subject of a warning. She reverted to using her maiden name when applying. However, sooner or later her history would be uncovered and she would be fired from each dental job. Often, she would also be charged with breaching her release condition.

Antonella claims that at this point she was no longer stealing, and that her transgression was limited to working in dental offices when she was not allowed to do so. She also states that virtually every dentist who she worked for committed insurance fraud.

She also believes that inadequate legal representation contributed to her woes. She told me that if she had a better attorney, instead of she was given, the prohibition against working in dental offices would have been relaxed.

Breaching her release condition resulted in Antonella being returned to prison, where she served the remainder of her two-year sentence.

On her second release from prison, she did leave dentistry, and started a home renovation business, where her flair for decorating helped her become established. However, she believes that subcontractors often take advantage of her because she is female, and that this has made the business less than profitable. She also sells clothing and nutritional supplements on the side, which suggests that her primary business isn't doing well.

Throughout, she claims that she is a good person, but for reasons outside her control has made bad decisions.

## Part 2 — Discussion and analysis

Antonella's theme in her conversations with me is that a desire to regain custody of her children was behind her stealing.

I don't question her love for her kids—her Facebook page is all about them, and her most emotional times in our interviews were when discussing her pain in being separated from them. I have no doubt that this emotion was genuine.

However, while the "I did it all for my kids" storyline is a compelling one, I don't think it tells the whole story. Antonella is an interesting series of contrasts: She clearly has considerable

intelligence, and her story is a well-crafted mixture of truth, evasiveness and falsehood. Her recall of details is perfect at some times, and quite fuzzy at others, and her attempts to manipulate me and my perception of her story were quite noticeable.

One thing she said to me was, “I’m not the kind of person who jumps from dental office to dental office and steals money.” Yet this is exactly what she did. And while I didn’t know it at the time, Antonella’s assertion that she was no longer embezzling wasn’t accurate.

My longest telephone interview with Antonella occurred on January 22, 2016. Five days later, newspapers reported that Antonella had been charged with massive unemployment insurance fraud involving more than 50 stolen identities and over \$200,000 in false claims. Of course, she made no mention of this in the January 22 interview, even though she must have known that charges were about to happen.

Our face-to-face meeting took place on January 30, 2016. Having seen the newspaper, I asked Antonella if she had been in any recent legal trouble. She admitted to being charged, but denied perpetrating unemployment insurance fraud, claiming that someone else stole her identity, and this would be resolved quickly. I don’t believe her, because I know how police are reluctant to lay charges without compelling evidence.

Just three months later, an article appeared in a different newspaper reporting that police had just removed Antonella from another dental office in handcuffs. The article said that police found three checks payable to the dentist in Antonella’s purse, and made reference to her previous convictions and the charges pending from the unemployment insurance fraud.

Like every private investigator, I’m a bit of an amateur psychologist. My view of Antonella is that she has a very strong narcissistic streak. My preferred definition of narcissism is “extreme selfishness, with a grandiose view of one’s own talents and a craving for admiration.” This fits Antonella perfectly. When referring to her release from prison, she pointed out that she didn’t even have enough money to get her nails done “so that she could look nice.” One might question her priorities.

Like many embezzlers, she believes society has failed to properly reward her talents. She makes repeated reference to the expensive cars her employers drove and how they flaunted their wealth, as if she feels entitled the same. She also stated on several occasions that different rules apply to wealthy people, who she said can afford expensive attorneys and therefore ignore the law.

Overt displays of affluence combined with her belief that every dentist for whom she worked was dishonest, provided her rationalization for stealing. In fairness, one of the dentists she worked for did lose his license over fraudulent billing activity, but I struggle with the concept that every one of a more-or-less random sample of a dozen dentists were all crooked.

One of her more memorable quotes in an interview was describing dentists as “the greedy [expletives] who one day comes to work in a Porsche, the next day in a Ferrari and bill root canals for bleaching”. Her normal practice was to refer to the dentists for whom she worked by their first names and she almost never uses the respectful “Dr.” in conjunction with these dentists. I take this as another indication that she considers herself to be intellectually equal to her former employers, and that, but for society somehow playing a cruel trick on her, she would also be their economic equal. Her worldview conveniently ignores some factors—their time spent in university, the student debt accumulated and the various burdens of buying and running a practice.

She is quick to blame her misfortunes on others; her ex-husband, her gambling boyfriend, the crooked and greedy dentists she worked for, her incompetent attorney—all were the subject of her blame. I acknowledge that she found herself in difficult positions, but many others in similar plights manage to address their problems without resorting to stealing, so her unwillingness to assume responsibility is unsettling.

What can we learn from Antonella?

The first lesson is that the pre-employment screening done by many dentists is obviously ineffective. Early in Antonella’s “career,” she was hired by dentists who did clearly not identify and speak with her former employers. After her first release from prison, she had a criminal record but was still able to get hired by several oblivious dentists. Her victims were often middle-aged male practitioners, and Antonella admits using her physical charms to help her in the hiring process.

Second, Antonella presents as someone who is capable, knowledgeable and organized. Many dentists find running their office unpleasant and value a job applicant who will get them closer to “clinical utopia,” where their office runs itself, freeing the doctor to concentrate on high-end dentistry. Antonella understood this well, and portrayed herself as being able to unburden the doctor. Clearly she had a mutual interest with the practice owner in keeping him or her uninvolved in the activities at the front desk.

While a full discussion of protective hiring practices is a great topic for a future article, it is clear that most of Antonella’s victims could have avoided their troubles with a more skeptical approach to the hiring process, and better background checking.

Third, Antonella was quick to point to malfeasance by her employers as justification for her stealing. I have often stated that dentists who bend rules open themselves to embezzlement.

I’m not sure when I will hear from Antonella again, as her current legal troubles will probably return her to prison, but since every conversation with her is a learning experience, I look forward to our next encounter.