

# Indiana school superintendent arrested, charged with fraud for using insurance to help sick student

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A school superintendent in Elwood, Indiana was arrested earlier this month and charged with three felonies and one misdemeanor for using her teenage son's insurance to obtain medical treatment for a sick student. The superintendent of Elwood Community Schools, Dr. Casey Smitherman, took an uninsured 15-year-old student suffering from strep throat to a clinic in the community and obtained a prescription for the antibiotic amoxicillin.

Smitherman was compelled to use deception to secure treatment for the boy after he was turned away from the first clinic they went to because he was a minor and she is not his legal guardian. She signed him in under her own son's name at the next clinic, using his insurance to pay for the doctor's visit and prescription, at a cost of \$233 dollars.

"After one clinic refused to give the boy necessary treatment, I took him to a different clinic and told them he was my son. I knew he did not have insurance, and I wanted to do all I could to help him get well. ... I know this action was wrong. In the moment, my only concern was for this child's health," Smitherman told reporters.

For this act of charity, Smitherman has been charged with identity deception, insurance application fraud, insurance fraud and official misconduct.

After the student missed school on January 9 Smitherman went to check on him at his home, where he lives with an elderly relative. She and her husband had helped the boy before, buying him clothes and helping to clean his house. When she determined that he may be suffering from strep throat she decided to take him to the doctor.

"After making sure he had eaten, I could tell he had some of the symptoms of strep throat," Smitherman

told local news station WXIN. "As a parent, I know how serious this illness can be if left untreated, and I took him to an emergency clinic."

The boy's guardian later found the prescription in his possession and reported Smitherman to the police. Smitherman subsequently turned herself in and was released on a \$5,000 bond. According to her attorney, Smitherman will be allowed to enter a diversionary program, whereby her charges will be dismissed if she maintains a clean record for the next year. She will also be allowed to keep her job.

Smitherman told authorities that she did not report the boy's situation to the Department of Children and Families because she feared he would be placed in foster care.

The school board released a statement in support of Smitherman. "Dr. Smitherman has tirelessly worked for the best interests of all students in Elwood Community Schools since she was hired. She made an unfortunate mistake, but we understand that it was out of concern for this child's welfare. We know she understands what she did was wrong, but she continues to have our support."

While Smitherman has been praised for her actions and generally supported by her community, she has faced some criticism. Speaking to WXIN, prosecutor Rodney Cummings said: "I understand it was her desire to help a young man that was in bad shape, but probably not the best example to set for young people to assume other identities and make false statements."

One might ask prosecutor Cummings what lesson young people should derive from the fact that it was necessary for a school administrator to violate the law, in the wealthiest country on the planet, in order to

obtain basic healthcare for one of her students.

Within the US, approximately 5 percent of all minors lack health insurance. Another 39 percent are covered by Medicaid. Within the state of Indiana, 6 percent of all minors lack health coverage, with 35 percent covered by Medicaid, according to statistics released by the Kaiser Family Foundation.

According to the National Center for Child Poverty, 43 percent of minors in the US live in low-income families, defined as having an income level sufficient to meet basic needs. Approximately 21 percent live below the federal poverty line, which in 2016 was set at the absurdly low sum of \$24,339 for a family of four.

These extreme levels of poverty have a measurable impact on the mortality rates for young people in the US. A Centers for Disease Control and Prevention report released in 2018 showed that the mortality rate for children and teens age 10 to 19 increased by 12 percent from 2013 to 2016.

Even if a young person is covered by some form of insurance, that is no guarantee of reliable access to healthcare. Impoverished living conditions can prevent the sick from seeking care, as in the case of the student Smitherman aided, whose guardian lacked any means of transportation.

This situation is particularly acute in the state of Indiana, which converted its Medicaid program into a fee-based insurance program in 2015, known as the Healthy Indiana Plan 2.0 (HIP 2.0). Participants are required to pay a monthly income-based fee or face a reduction in coverage. Those residents who are too poor to pay the fee have only the most minimal coverage, excluding dental and vision care, and are required to pay a \$75 copay for inpatient services.

Approximately half of all enrollees in the HIP 2.0 program make less than \$600 a year.

The state's health insurance plan was introduced in 2015 after two years of negotiations with the Obama administration, which granted the state a waiver to institute its reactionary program. The architect of that program, Seema Verma, was appointed by President Trump as the administrator for the Centers for Medicare and Medicaid Services, where she has since granted waivers to multiple states to implement programs similar to Indiana's.

Madison County in central Indiana, where Elwood is located, has an official poverty rate of 17.4 percent,

according to the latest US Census data. The per capita income from 2013 to 2017 was \$23,680.

The region was once an industrial powerhouse, with hundreds of thousands of workers employed in the steel and auto industries. Workers in these industries participated in some of the largest strikes of the 20th century, including the 1936-37 sit-down strike of autoworkers that established the UAW as the sole representative for workers in that industry.

As the decades progressed, however, the globalization of production transformed the world economy, and US capitalism began its long decline. This process exposed the bankruptcy of the nationalist strategy of the trade unions and stimulated their transformation from reformist organizations into pro-company labor contractors, enforcing one concessions contract after the next. Beginning in the 1980s, US capitalism, in collaboration with the unions, carried out the destruction of millions of industrial jobs in Indiana, Ohio, Michigan and many other states.

The years from 2007 to 2009 alone saw the loss of 231,200 jobs in the state of Indiana; 36,000 Indiana workers in the auto industry alone lost their jobs from 2007 to 2010. The jobs that have replaced them, where they exist at all, are generally low-paid, tenuous or part-time.

The social misery that has resulted from this ongoing attack on the living standards of the working class created the conditions under which Smitherman felt compelled to commit the "crime" of taking a sick student to the doctor.



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