

PRESS RELEASE

Prince George's County Man Sentenced for Role in CARES Act Unemployment Insurance Scam

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For Immediate Release

U.S. Attorney's Office, District of Maryland

Greenbelt, Maryland – A Prince George's County, Maryland, man learned his fate in federal court in connection with an unemployment insurance (UI) fraud conspiracy.

District Judge Deborah L. Boardman sentenced Terry Chen, 26, to six years in federal prison, followed by three years of supervised release, for conspiracy to commit wire fraud and aggravated identity theft, in connection with submitting fraudulent CARES Act UI claims. Judge Boardman also ordered Chen to pay \$1 million in restitution and imposed a criminal forfeiture of \$1 million.

Kelly O. Hayes, U.S. Attorney for the District of Maryland, announced the sentence with Inspector General Anthony P. D'Esposito, U.S. Department of Labor – Office of Inspector General (DOL-OIG), and Special Agent in Charge Jimmy Paul, FBI Baltimore Field Office. This prosecution is part of the Trump Administration's Task Force to Eliminate Fraud.

According to court documents, beginning in May 2021, and continuing until June 2022, Chen and his co-conspirators engaged in an identity theft scheme to defraud the United States, State of Maryland, multiple financial institutions, and multiple individuals. The co-conspirators submitted false and fraudulent UI benefits claims to the MD-DOL, Maryland's agency that is responsible for processing the UI claims. As part of the conspiracy, the co-conspirators fraudulently obtained more than \$3.5 million in unemployment insurance benefits.

Co-conspirators Bryan Nushawn Ruffin, 28, of Woodbridge, Virginia, and Kiara Smith, 28, of Fort Washington, Maryland, were employed by Company 1, which provided professional support services to the MD-DOL, including but not limited to customer support and fraud detection. As part of the scheme, Smith provided a company-issued laptop to Chen and other co-conspirators to access and alter non-public UI data and

MD-DOL-maintained databases. This enabled the co-conspirators to maximize the UI payouts on fraudulent UI claims.

The co-conspirators then altered the contact email addresses, online account passwords, and payment methods for existing UI claims. They furthered the scheme by using the identity theft victims' personal identifying information (PII). Additionally, the co-conspirators also used their access to the MD-DOL databases to upload and approve documents submitted in support of fraudulent UI claims; remove fraud holds on UI claims; certify weeks for determining UI benefits; and engage in other actions to facilitate the fraudulent UI benefits payments. During the scheme, the MD-DOL believed it was disbursing UI benefits to debit cards/accounts of UI applicants, but the accounts were opened and controlled by Chen and his co-conspirators.

Judge Boardman previously sentenced Lawrence Nathaniel Harris, 32, of Temple Hills, Maryland, Ahmed Hussain, 23, of Prince George's County, Maryland, and Zakria Hussain, 28, of Oxon Hill, Maryland, to 180-month, 102-month, and 36-month federal-prison sentences, respectively. Additionally, Judge Boardman sentenced Ruffin and Smith to 27 and 42 months in federal prison, respectively.

On April 7, the Department of Justice announced the creation of the National Fraud Enforcement Division ("Fraud Division"). The Fraud Division is laser-focused on investigating and prosecuting those who commit fraud against the American people. The Department's work to combat fraud supports President Trump's Task Force to Eliminate Fraud, a whole-of-government effort chaired by Vice President J.D. Vance to eliminate fraud, waste, and abuse within Federal benefit programs.

For more information about the Department's response to the pandemic, visit [justice.gov/coronavirus](https://www.justice.gov/coronavirus).

Anyone with information about allegations of attempted fraud involving COVID-19 can report it by calling the Department of Justice's National Center for Disaster Fraud (NCDF) Hotline at 866-720-5721 or via the NCDF Web Complaint Form at [justice.gov/disaster-fraud/ncdf-disaster-complaint-form](https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form).

U.S. Attorney Hayes commended the DOL-OIG and FBI for their work in the investigation and the Maryland Department of Labor for its assistance. Additionally, Ms. Hayes thanked Assistant U.S. Attorneys Harry M. Gruber and Joseph L. Wenner, who prosecuted this case. She also recognized the Maryland COVID-19 Strike Force and Paralegal Specialist Joanna B.N. Huber for her valuable assistance.

For more information about the Maryland U.S. Attorney's Office, its priorities, and resources available to report fraud, visit justice.gov/usao-md and justice.gov/usao-md/report-fraud.

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