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This letter is directed to the following:

The ADA Criminal Enforcement Division

The Federal Bureau of Investigation

The Office of the Comptroller of the Currency

The Federal Reserve

United States Department of Justice

United States Department of Health and Human Services

I am writing you to report unbelievable criminal behaviors and civil law violations that have been directed at me. These behaviors have a common origin; that being my former employer Wells Fargo. Each of you has interest in this matter. You have interest as an authority or as a regulator. You either have jurisdiction over the criminal behaviors I have been subjected to, or you regulate one or more of the entities involved.

I have been conducting an ad hoc investigation into what has happened. When the first event happened, I merely wanted to have a discussion. This was off the table, and over time, my attempts to get to the bottom of this triggered subsequent, wantonly ambitious, criminal behavior.

Over time my motive for this investigation evolved, first from having an honest discussion to being somewhat tactical to get at the truth, then to being a de facto investigator, pursuing the facts and making a case to be turned over for possible criminal and civil prosecution.

I am finding it a challenge to communicate the facts of what has happened in a way that you can digest in a reasonable time. You are not the first to hear this story. It took me two months to relate this story to the entity that heard it first. To preserve your time, I am using what is likely an atypical way of constructing a complaint.

I will begin, shortly, by summarizing the events of and the players in this story. Before that however, I wish to address why it is that I am sending this letter to all of you.

It may seem odd that I am complaining about a financial institution in a letter to a healthcare authority; and that I am and issuing a complaint with details about a healthcare entity to banking regulators. This seemingly odd practice is the result of my disabling health condition.

I suffer from Chronic Post Traumatic Stress Disorder, as a result of the aforementioned unlawful behaviors. These behaviors are the source of my traumatic stress. It is nearly impossible to recount parts of this story many times over, in writing. I suffer extremely from this and, at times, every sentence I write feels like a psychological root canal. It is for this reason that I draft one single complaint, to be delivered in entirety to each agency.

With that said, I will now give the what might be called the verbs and the nouns. What I call the verbs is the series of unlawful actions that have been directed at me. This I will give first. The nouns are the players involved, and I will follow up with a brief introduction to them. Each of the players will have a separate document attached, that explains some facts about them in more detail.

-Background, November 1st, 1980 to November 30th, 2017.

- December 2017: My then friend and former coworker named Jenny, who worked with me at Wells Fargo Bank, participates in a civil intrusion upon seclusion and probable violation of The ADA of 1990. She does this at the direction of Wells Fargo management, who asked her to “look into my past”.

- April 10th through April 24th, of 2019: I have been pursuing the truth about what happened for now going on 16 months. I have asked dozens of times to just be told what happened, consequence free. I get into a debate and then argument with Jenny that started around April 10th.

During this time, I begin to get the sense that there is a liability created for Wells Fargo, related to this. I believe this is one reason they are all dead set against telling me anything. I don’t yet fully understand what has happened. I only know that Jenny has talked to someone on my Facebook. I know that they have said disparaging things about me and my mental health history. Jenny begins to run scams, and the summary and conclusion of these scams is as follows:

After repeatedly asking me for my doctor’s number and repeatedly asking to speak with her, Jenny tells me she wants me to speak a crisis line. I finally consent, and after calling the line with Jenny, two counselors come over to my apartment on April 17th, 2019.

One counselor, named Allie Roe, asks a variety of questions, the other, named Sherri, is concerned with only 2 things- “do you have a mental illness? and “what is your diagnosis?”. She repeatedly asks these questions and interrupts me over and over, trying to zero in on these two items.

At the end, Allie Roe tells me I am fine and I just have had a bad day. She advises me to eat a cheeseburger and work on my computer or “do whatever else relaxes you”. Sherri says no parting words that I can recall.

Both counselors then leave and then write up a report stating that I am overweight, have bad hygiene, was very sweaty, despite being in a chilly air-conditioned apartment, am very paranoid and am suffering from an “Active Psychosis”. They also say there are “piles of trash” everywhere in my apartment, and that my apartment was “malodorous”. These are their crisis centers internal notes, which I have only obtained in the past month (as of today, 03/19/2020).

Jenny then arranges a scam with the Charlotte Mecklenburg police, where an officer (most likely her friend and neighbor) comes to have me involuntarily committed. Jenny and the crisis counselor Allie Roe had filled out a petition stating that I “think my friends are out to get me”, am “delusional”, and have contacted coworkers with “plans for suicide”.

The officer come to my apartment and asks if he can talk with me. I tell him I am not interested. This is at roughly 11:03pm on April 21, 2019. He then says that he has to. He informs me that I haven’t done anything wrong but that “because of the nature of what has happened, we are going to have to take you to get looked at by someone”. I am then led outside, put in handcuffs, and transported in his SUV patrol car to an inpatient unit located at 501 Bilingsley road. All of this happened against my consent, and with the involuntary petition not in the officer’s possession.

This was a deliberate, premeditated violation of due process. The involuntary petition, in the officer’s possession, is analogous to an arrest warrant. It is what gives him the authority to curtail my liberty, without my consent.

I had told Jenny to:

“go in front of a judge and have me committed.”, “go to the magistrate and sign some paperwork”

to paraphrase. I then added:

“prepare for me to contend with all parties that you are filling in bad faith.”

The purpose of this violation of due process was to have me behind hospital walls when the paperwork was delivered, thus precluding me from arguing with the magistrate or judge.

After arriving at the hospital, the officer either went up the road to the magistrate and picked up the paperwork, or had an intermediary officer meet him for delivery. The petition was brought in a good number of minutes after I arrived.

The gentleman at the door of the hospital, a fairly large and somewhat dark-skinned man who signed the paperwork as “Silver”, was a participant in the scam. He and the officer agreed to “make the time the same” on the involuntary petition. The time I was taken into custody and the time I arrived to be examined were both entered, on the petition, as 11:43pm on April 21st, 2019. The clear intent of this was to provide plausible deniability.

Putting the actual time would make it clear that there was not sufficient time for him to leave the magistrates office, go to my apartment, and then transport me to the inpatient unit 17 miles away. They could write it off as a lapse of judgment, possibly at the end of a long day.

The officer left, shortly after handing off the paperwork. I was examined at roughly 3:30 am on April 22, 2019. The examiner was a medical doctor named April Morciglio.

She came in and immediately began to read my medical history, as if a lawyer making an argument to prosecute someone in a criminal trial. It sounded roughly like this-

“You’ve been coming to this hospital since 2011. You have a diagnosis of bipolar disorder. You are diagnosed with ADHD……”

She treated me very disrespectfully when I explained that I also had a diagnosis of autism. Disrespect characterized the entire interaction I had with her. The total duration of my entire interaction with her was less than 6 minutes, if I were to estimate.

I tried to explain to her that this was a scam. I tried to explain to her what had happened. I made several points and began a narrative. She looked up at me like I was stupid, and her body language and demeanor were as if she was listening to a stupid person.

After about 20 to 50 seconds of listening to me, she interrupts:

“you are manic. You are tangential. Your friend says you’ve messaged several coworkers saying that you were going to die. Your friend says you are speaking incoherently. The nurse says that you have been pacing the floor….”

I explain to her that this is how I always am. I tell her that the pacing is the result of restlessness, which is a side effect of my medicine. I tell her that this side effect has been documented, for years, on this hospital’s records. I tell her that I have the text history and can show her. She says that she wants to see from Jenny, and that I will be staying there. She said she will send me to observation.

I asked her if, at some point during my stay, I could speak with or be evaluated by the nurse practitioner psychiatrist, named Kathleen Peniston, who has given me regular care for years. The hospital’s outpatient care office is in the exact same building as the inpatient unit. Kathy is just a 5 minutes’ walk away.

My concern was that this doctor wasn’t listening to me or anything I say. She was diagnosing me as having active mental illness symptoms, after a 30 second evaluation, based on my usual way of acting. I felt like that, unless I could speak with someone who knows how I normally am, I will never get out of this place.

My life is on the line, financially and otherwise at this point. Even a 4-day to 7-day stay that keeps me from working would be enough to impact me. Morcigilio tells me that I will not be able to speak with Kathy. The entire interaction with her seemed to be designed to intimidate me.

I was forced, as a condition of my potential release, to give the hospital authorization to speak with Jenny. I provided them with her personal number. They were to call her and see if I am “acting normal”. This was on April 22nd or 23rd. I told the social worker, who I gave verbal permission to discuss limited information, that I wanted her number taken off immediately after the call. She dismissed my concern as silly, and refused. I asked a second time, and was dismissed and refused again.

I had contacted the hospital on April 14th and April 16th, and told the nurse that Jenny was up to no good and may be making attempts at my medical records. Both times my concerns were dismissed with “we can’t give them to her”. I am not sure if my concern was even documented.

I had also asked the same social worker to take off my mother’s name and number. They had also wanted permission to speak with her. I requested that both of them be taken off. Again, the two requests to have them taken off were dismissed.

On April 23rd, an M.D., who I recall as having the name Bob, came to speak with me. He told me that he had reviewed my records and that he and other doctors had determined that I was “on my baseline” and that there was nothing wrong with me.

He said they were going to reverse the involuntary commitment process. It would be retroactively marked as voluntary. He said that when this process was complete, I would be allowed to go home at my own discretion. In practice, this means I leave the same day that the reversing is accomplished. Not many people voluntarily stay at a hospital like this.

My discharge date was set for April 24th. A psychiatrist’s assistant came and talked to me preceding the discharge. She said, to paraphrase:

“This is what we do when we have these ‘he said, she said’ things. We bring you down here for observation. It is actually a good thing that you were sent here, because you’ve been examined and we’ve found that there’s nothing.

I took this to mean “you are having a dispute with this girl. She claims you are paranoid and that has been ruled out. Now you can go on with whatever you intended to do.”

The observation unit is a good place to see if someone really is having symptoms, because there are a variety of technicians, nurses, group leaders, and doctors to interact with. They can get a picture of the people on their unit over an extended period of time.

At the point in time of my release on April 24th, 2019, the civil and criminal law violations include:

1. The original intrusion upon seclusion, perpetrated in roughly the first week of December 2017, and also the accompanying ADA of 1990 violation.
2. A probable civil tort for the emotional distress caused by Wells Fargo’s disparate treatment of me (to be more fully described in the detailed account)
3. A civil tort for negligent hiring, perpetrated by Wells Fargo (to be more fully described in the detailed account)
4. Civil constructive fraud perpetrated by Mobile Crisis, for using my personal health information for their gain
5. Civil constructive fraud perpetrated by Atrium Health, for using my health information for personal gain
6. A felony HIPAA violation, carried out under fraudulent pretenses, perpetrated by Mobile Crisis, as I have evidence that they have disclosed my health information to Jenny. It is a safe assumption that they have shared it with multiple people at Wells Fargo
7. An accompanying civil tort of negligence, related this HIPAA violation.
8. A probable HIPAA violation on the part of Atrium Health, assuming that the man at the door (“Silver” on the involuntary petition), who was involved in this scam, relayed any of my private information to the Charlotte Mecklenburg Police or anyone else. This is also true of Morci, in the event that she was involved in this.
9. An accompanying civil tort of negligence related to this HIPAA violation.
10. A civil trespass, perpetrated by the Charlotte Mecklenburg Police, for entering my apartment against my consent, having no legal right to do so.
11. A civil battery, perpetrated by the Charlotte Mecklenburg Police, for placing me in handcuffs
12. A criminal offense of false imprisonment, perpetrated by the Charlotte Mecklenburg police, for placing me in handcuffs
13. An accompanying civil tort, related to this false imprisonment
14. A civil tort of intentional infliction of emotional distress perpetrated by The Charlotte Mecklenburg Police.
15. A criminal offense of kidnapping, perpetrated by the Charlotte Mecklenburg Police for, after placing me in handcuffs, putting me in their SUV patrol car and transporting me 17 miles to the impatient unit on 501 Billingsley road
16. A criminal false imprisonment, perpetrated by Atrium Health, for keeping me in their inpatient unit on 501 Billingsley road against my consent. They did this

having full knowledge that there was no legal basis to do so and that I was delivered to their unit by means of kidnapping

1. An accompanying civil tort for the criminal offense referenced in (p)
2. A civil tort of civil conspiracy, including and perpetrated by all of the following, for their participation in the civil conspiracy to have me kidnapped and falsely imprisoned by the Charlotte Mecklenburg Police, and then subsequently falsely imprisoned at the inpatient unit on Billingsley road:

* Wells Fargo Bank
* The Charlotte Mecklenburg Police
* Mobile Crisis
* Atrium health

1. A civil tort of abuse of process perpetrated by each of the parties listed in (r), for their using the State of N.C.’s civil commitment process to avoid consequences or otherwise cover up criminal and/or civil wrongdoing, or alternatively, personal gain
2. Perjury perpetrated by everyone involved in providing sworn testimony to the magistrate in this civil commitment process
3. Independent acts of civil intrusion upon seclusion in each and every case where Wells Fargo has attempted to obtain my personal information, through any means. This includes through asking my friend Jenny or inducing her to obtain information to be delivered to them

I feel it important to say here that Jenny is merely the frontrunner for WFB scams. They are using her. I will explain more about her later. She is the person who I talk with regularly, and this puts her in the position to run all of their illegal acts.

I had previously believed that my hospital wasn’t involved in the criminal acts relating to this section. Once I received and reviewed the involuntary petition (within the last few months, as of the present date), I saw what was happening with this strange interaction of the officer and the guy at the door:

“we will just make them the same; that way we can say that we put the wrong time…”

Now, it seems that Morci was involved, and that this was her reason for this strange way of interviewing me. Without a doubt, “Silver” at the door was involved. This was also her reason for not mentioning or asking how it is that I was delivered to the unit in 59 seconds or less (being taken into custody at 11:43pm and delivered to the inpatient unit at 11:43pm).

In light of facts later revealed in this complaint, I am now certain that the reason Jenny wanted to speak with my doctor was so that she could connect her with Wells Fargo, to be bribed. Wells Fargo’s plan the entire time has been to make this intrusion and any other rights violations out to be a “paranoid delusion” resulting from my mental illness.

- April 25th through end of May, 2019:

I have a follow up appointment for the next day, April 25th, 2019, after I am discharged from the inpatient unit at Billingsley road. This is in another section of the same building.

I go through the usual routine, of being weighed and then interviewed by a nurse, and then following up with my nurse practitioner psychiatrist Kathy Peniston.

During the interview with the nurse, we start the typical run down:

“…have you been out of the country?.......what medicines are you currently taking...”

And, as part of this particular rundown, we have an item I have never had before:

“I have, as authorized to talk about your medical information, Jennifer Cox and Angela Haun.”

I tell her no. I tell her how I have asked for these people both to be deauthorized twice. I tell her how the social worker dismissed me like I had to reason to even ask. She then deauthorizes Jenny’s personal number, which is the number I have provided, and my mother’s number.

She leaves the numbers intact, but marks them not authorized.

I am not sure if at this point, we have any violation of any law, for their refusing to mark off these numbers at my request, and for doing so twice.

At the present time, I have strong reason to believe that Kathy had learned of Atrium’s involvement in the kidnapping, or that she otherwise became suspicious of what had happened and what the consequences may be for Atrium.

I believe that she has contacted Jenny to discuss, and given Jenny my mother’s number. For sure, despite my mother’s denial, my mother has been talking to Jenny. The only way for her to get this number is through my hospital.

After I got out, Jenny, still not realizing the gravity of the situation says “that crisis counselor that came to see you, Allie, went with me to file the paperwork. She said ‘that guy was SUPER smart. It was like sitting in a classroom with one of my professors…’.

The way she speaks of this girl, referenced by first name as if she knows her well, is what gets me to realize fully that this Mobile Crisis session was a full-on scam.

At this point in time, I think Jenny’s personal friend has done her a favor and ran this scam. After receiving the Mobile Crisis internal notes, roughly in January to February of this year, it is clear that these people were paid. They would not engage in such serious criminal behavior unless they got paid. Wells Fargo is attempting to create a fraudulent record of my health that can be subpoenaed or otherwise used against my claim to have done this.

During this time, I also contact my last manager at Wells Fargo, named Courtney Luce, to ask for help. I suspected she knew something of this. I hoped to get her help. I offered to be told the truth, consequence free, multiple times, yet again.

Her responses make it clear that she knows exactly what has happened. Her responses also start a thought process, at which conclusion I figure out that this intrusion was done at the direction of Wells Fargo Bank. It is here that my traumatic stress symptoms go off the charts, for the first time. I reported traumatic stress symptoms to Kathy, during one or more of our appointments at during this time. I am disabled from working for the entire month of May.

This time period has us adding, to the cumulative list of criminal and civil law violations, the following:

1. A possible criminal HIPAA violation, perpetrated by Atrium Health, in the event that Kathy has contacted Jenny, which I am almost certain she has. If she has not, someone else at my hospital has given my mother Jenny’s phone number.
2. An accompanying civil tort for (v)

-June 6th, 2019:

We have a period of no new scams, from the end of May to June 6th. On that day, I get a message from Jenny. The relevant parts of this message are directly copied and pasted from my WhatsApp history with Jenny below (I apply the formatting):

[6/6/19, 10:27:00 AM] **Jenny Cox**: I just got a voicemail at work saying you left that number as an alternate contact (probably from the IVC order) it is from atrium health regarding a petition for services they think you would be interested in. They did not give specifics. She said they mailed something to you on 5/3 and she requested you call her back. Her name is shirley and her number is 704‐801‐9411. I could not understand her last name.

[6/6/19, 10:27:34 AM] **Clint**: What

[6/6/19, 10:28:09 AM] **Clint**: I left your work number as an alternate contact

[6/6/19, 10:28:54 AM] **Clint**: What kind of batshit crazy shit is this

[6/6/19, 10:29:47 AM] **Clint**: I never left your work number as a contact number for shit. I don’t even know that number.

[6/6/19, 10:38:19 AM] **Jenny Cox:** It was on the commitment paper work that was sent to them

[6/6/19, 10:38:35 AM] **Clint**: Yes and who gave them that

[6/6/19, 10:38:45 AM] **Clint**: Me?

[6/6/19, 10:38:47 AM] **Clint**: No you

[6/6/19, 10:38:49 AM] **Jenny Cox**: Me when i signed it

[6/6/19, 10:39:02 AM] **Clint**: And this is my alternate number that I gave them

[6/6/19, 10:39:28 AM] **Jenny Cox**: It is an alternative number they had

[6/6/19, 10:39:30 AM] **Clint:** She is on some marketing scam and calling everyone under the sun

[6/6/19, 10:39:49 AM] **Jenny Cox:** No she is not

This conversation continues. I call Shirley and curse her out. I am irate and somewhat verbally abusive.

I am sick of this poltergeist phenomenon where I can’t get rid of Jenny’s number and the permission to use it, no matter what I do. I apparently can’t even get rid of numbers that I don’t even know, which have been authorized somehow.

This is the case, when I am supposed to have privacy regarding my medical information, and my hospital is supposed to consider this a very serious responsibility and follow it. Instead I am dismissed repeatedly and her personal number I provide the hospital has somehow led to her work number being authorized.

At this point, with Jenny, I am not understanding what the hell I am dealing with. She was this kind friend, who seemed to clearly care about me, and struck me as a caring person in general terms. I don’t yet realize that WFB is entirely behind this.

Now, she has pulled the most ambitious scam in the universe. She has had me kidnapped by her neighbor. Lied on a civil commitment petition. Had her friends at the crisis counseling place run a scam.

I want to be her friend, maybe. I’ve got to figure her out first though. What I need from my hospital is to keep her out of my business. I would like their help, but I can manage this without it; I just need them to stop helping her. She’s been up to no good, since I first called them to report her suspect behavior on April 14th, 2019.

They did very little to help me with this scam. Their response was to diagnose me as having active mental illness symptoms after a 20 second interview, where everything I say, despite being totally rational, results in me being treated like I am stupid. Then I am forced to provide her number. Then I am dismissed twice in a row when I say I want it gone. Then I watch in front of my eyes as it is deauthorized in front of me. And what do we have now? A number I don’t recall ever knowing (because I did not know) and here we are again.

This is what has me angry enough to yell and scream at Shirley. I will note that Shirley was calm and collected during the shouting and cursing. Shirley tells me the number will be removed that day, June 6th, 2019:

“I’ll take it off right now.”

I tell Jenny that I called and blasted her. Jenny then proceeds to get “upset”, and in addition to typing me text messages, she calls me on my phone. Speaking in a very measured tone and with a calm demeanor she says:

“Clint, I am ***so*** angry with you right now…. I am furious with you. You need to call her back. Maybe she has a program….”

At this point I think this is, almost for certain, another clear-cut scam. I don’t know what yet. I tell Jenny

“I will call her back, tomorrow.”

I tell her this because I want to see what she’s up to. Jenny then is very adamant that I call her back, right then, that moment. Jenny an irrational level of motivation that I call this lady back an that I do so fast. This is what tips me off that this is a for sure scam. As with Jenny’s misbehavior that was first reported on April 14th, 2019, I suspect they are trying to get my medical records.

I call Shirley, using a paid application called Tape A Call Pro, that allows you to record conversations in real time. I grill her a little. I’m sick of Jenny being called, and at one point I tell her I need to get the name and number of everyone who is over every department in this hospital. I need to call each of them and have her number removed.

She’s up to no good, my $2 trillion balance sheet former employer is backing her, they’ve had me kidnapped, and apparently independent records are kept at every segment of the hospital. Deauthorizing her once is nowhere near enough, nor is deauthorizing her 3 separate times.

I feel like I need to call their accounting dept, marketing dept, IT staff, and whoever else they have and see what list of contact info they have for Jenny, so that I can deauthorize it. I feel like I might also want to make a personal note of Jenny’s numbers and whoever else’s they have, and where each number goes. I might need any other contact numbers which I have authorized, one day. My hospital has them and I don’t recall knowing them.

During my conversation with Shirley, I learn the following:

1) She is an employee of the finance department (perhaps I was told this also on the June 6th, 2019 call)

2) She works at an Atrium Behavioral Health Center in Davidson, N.C.

3) Her department is responsible for financial aid, and this is her purported reason for calling me

4) Her department has two options for assistance:

* Medicaid (the obvious and well-known government healthcare assistance program)
* Charity Care (funds held by Atrium Health, available to use for patients with limited means)

5) For Medicaid they provide assistance filling out forms which their patients may not know how to fill out, or may not have the means to get or fill out

6) They also fill out applications for “Charity”

7) The process for Medicaid is for you to provide Shirley with your social security number and also some basic information. You may be required send in bank statements and other financial documents. They will then use your supplied social security number to pull your medical records and send them to Medicaid.

Shirley tells me about the programs offered early in the call. I explicitly and unequivocally tell her that I deny Medicaid assistance. I also make it clear that I am strongly against Charity Care.

At some point I tell her I need to get rid of Jenny’s number. She tells me she will remove the number. In roughly these exact words, she said this:

“Give me your social security number and I will take it off right now.”

I find this to be very strange. She is not asking for the last four digits, but asking for my “social security number”. I find this especially odd when I hold this fact against what she told me about their Medicaid process.

She could use my social security number to get my medical records. I do not recall ever being asked for my full number. It seemed to me to be common practice almost everywhere, at this hospital and elsewhere, to only get the last four.

My last name is Williams III. How many Leonard Williams III does she have? Why does she ask for any number of the digits for my social security number, when for 8 years the nurses have asked for my birthdate to verify my identity? Why is it that she can’t find me anyways? She found me to call just one day earlier. Surely, she recalls getting screamed at.

I refuse this. I continue giving her my concerns. She makes two more attempts to get my social security number. On the second attempt to get my social security number she says this:

“I don’t want to have to go back there to that paper in my filing cabinet.”

In the context of this request, this clearly was meant to imply that she had my social security number on a paper in her filing cabinet. This was to disarm me and make me feel as if there was no consequence to me providing my social security number. She already had it, so whatever she might be able to do with it, she could do anyways.

I deny this request, and at the end of the call, she makes another panicked attempt to get my social security number. This is extremely suspect to me, at the time; this abnormal motivation to get my social security number; the obviously spurious purpose she gave for wanting it; what at that time looked like a blatantly false claim about having my social security number on a “paper in her file cabinet” (a claim later to be confirmed as false by Atrium corporate privacy).

Shirley has been offered, according to my documented evidence and reasoning, some very large sum of money by Wells Fargo, to get my healthcare records. This is the only explanation that makes any sense.

At this point we have new criminal behaviors and civil torts, now added to the cumulative list:

1. A criminal offense of attempted Medicaid fraud, perpetrated by Atrium Health
2. A criminal offense of an attempted HIPAA violation, carried out under fraudulent pretenses
3. A possible criminal HIPAA violation, perpetrated by Atrium Health, for discussing future payment for services with Jenny
4. An accompanying civil tort for (y)
5. A possible civil constructive fraud, to the extent a “duty of care” owed to me by my hospital extends to their billing department

June 8th to August 6th:

I have an appointment with Kathy. On my list of priorities at the top, is to tell her of this obviously suspect behavior from the finance department. I wanted Atrium to run a “sting” where they set up this fraudulent exchange.

In my mind, it would have been a real coo to Atrium. They could say “we had a $2 trillion megabank bullying one of our patients. We dropped the ball during the admission process….”

Note that as of this appointment, I do not know of Atrium’s involvement in the involuntary commitment fraud. To continue:

“…and we dropped the ball on his request for his friend’s number to be taken off. We just weren’t prepared for something so ambitiously unlawful to be done, using our hospital. When we figured out what was up, we took swift action.”

Atrium could be the hospital that defends their vulnerable population; they could be the hospital that helped take down a megabank, for that megabank’s vulgar abuse of their facilities. It wouldn’t reflect bad on them to have one bad employee. Any company can have one bad employee. What matters is how you handle it.

It was in this mindset that I hoped to get help from Atrium. This turned out to be hopelessly naïve. Kathy dismissed me. She told me “I think Shirley is just doing her job.” I try to press her a bit “she needs my full social security number, just to take off a phone number?” Kathy just kind of writes it off as nothing.

From the date of the involuntary petition, up to this date, Kathy has been blindsided by this situation I am in, with this painful invasion of my privacy and its consequences. I kept it very private. I spoke of it in very vague terms of “things that cause me emotional pain” that I was dealing with.

The reason that I only spoke of it so vaguely was that this was something that put me in such distress that it might trigger someone to force me into a hospital. I was terrified of this ever happening again to me. My previous experience was that once you are there, you never get to leave. I couldn’t have my life crumble for 30 to 90 days, while I fight with some doctor who keeps coming up with reasons to keep me. The technicians at the other hospital were also abusive in my presence. And I was put on medications with terrible side effects.

Had I known that Atrium is night and day, compared to these people, I wouldn’t have been so anxious and worried about this possibility. One good thing that did come out of this is that I now know that I have a very nice place to stay with some very nice people.

The social worker not taking off the number was a miss, but otherwise, line item for line item, Atrium’s inpatient unit in Charlotte is a 10 out of 10, on all counts. There is someone who knows what they are doing running that place, and they have found some very good people to work there. They know how to take care of their patients.

For Kathy, it was like a sudden, crazy, crisis out of nowhere. Kathy was of the opinion that I should just drop it. I put too much energy into this. This was what she told me in May. During our appointment in June, she seemed resigned to the fact that I would not drop the issue.

I also brought up how Shirley had tried to tell me that the number she called Jenny on, my “alternate contact” number, was entered in from my intake paperwork. I reemphasized that, even when I order medical records, I do not provide my full social. I then ask her to check and see if I have an alternate contact on her system. She looks and there is none.

This all happened near when we were wrapping up. Kathy gets a very strange look on her face. It is as if some terrible thing is going on in her mind. As I walk out the door, she reaches out to shake my hand. It was as if she was trying to be my friend, but there was also a sense, from her strange demeanor, that she wasn’t comfortable at all and maybe didn’t have the best feelings towards me. I didn’t think much about this strange closing of our appointment for a while.

Around the first week of August, I am on the phone, and magically, Jenny has some things on her mind. This happens to be something I had told Kathy. I immediately think Jenny’s swiped my psychotherapy notes somehow.

The obvious motive, the entire time, for Jenny and the Wells Fargo criminals behind her to get my medical records would have been to see what evidence I may have against them. I had told my former manager about my involuntary commitment (turns out this was unnecessary. She knew all about it). I told her and/or Jenny how the doctors at Atrium said this was an invalid petition, back in May.

I also told her that “behavioral science experts” were analyzing Jenny’s communications, or something to that effect. I had planned on getting my old psychologist John involved, if I could track him down. Until then, however, the behavioral science expert looking at Jenny’s communication and seeing “clear signs of deception” was me. I had created an inflated perception of how microscopically my doctors were looking at this. This was to try to get leverage on them and get them to tell the truth. I was still very open to the honest discussion I had wanted all along, at the point in I told Courtney this.

In light of this obvious motive to get my records, and Jenny somehow having my personal medical information, I think she’s gotten a screenshot or printout of my psychotherapy notes. I try to dig into my mind and see what she might have done.

I recalled an earlier call, with Jenny, where she had told me she was on Adderall, and asked me how much I take. I told her 40 mg, which is my correct dose. Jenny’s reason for this, purportedly, was that she was taking it now and her attention problems weren’t being completely fixed. I thought nothing of it at the time.

Now, at this time, with Jenny having gotten my personal health information, I recall something. I recall that in the hospital, one of the questions they can ask to get into your chart is how much of a certain medicine do you take. I think that Jenny has yet another contact inside my hospital, and has provided this and gotten my information.

On August 6th, 2019, I call medical records at Atrium Health. After a series of calls to medical records, I end up calling Atrium Health Corporate Privacy. These are the people I was eventually directed to by medical records.

I speak with a lady named Laura. She has the Atrium privacy investigators look at my account for unauthorized access. They find nothing. I also tell Laura about this suspect behavior with Shirley from the finance department. Through the interaction with Laura, I learn the following:

1) The finance department doesn’t have, anywhere, my full social security number.

2) They have no purpose for asking for my full social security number, unless they are filing a Medicaid application

3) They can look up my account using my birthdate

4) The call from Shirley to Jenny was noted as of June 07th, 2019. This was supposed to be on June 6th, 2019. This was undoubtedly the date Shirley first called.

5) The alternate contact number would have been entered in the medical system, then distributed throughout the hospital, as needed.

6) The billing department (or Shirley) deleting an alternate contact number from their systems at Atrium would not delete it from the medical system

These facts confirm the following:

1) Shirley’s claim about having my social security number on a paper in her filing cabinet is categorically false

2) The ONLY reason Shirley would need my social security number would be to file a Medicaid application

3) The ONLY thing my social security number would otherwise be good for would be to pull my medical records

4) This alternate contact number never existed. If it had, it would have been in the medical system

In light of the fact that I had unequivocally denied Medicaid, this makes it clear that Shirley is after my medical records. The number was never in their systems. That was a lie.

In doing this, Shirley is facing up to 10 years in prison and up to $350,000 in fines. A felony HIPAA violation, carried out under fraudulent pretenses, and felony Medicaid fraud. The last charge assumes that she files a Medicaid application to cover her tracks.

She attempts to do this in a facility where everything she does has a paper and/or electronic trail. She continues to be highly motivated to get my social security number after I am clearly on to her. In a carrot and stick analogy, the stick is kind of obvious. The authorities send her to prison for 10 years. She is fined hundreds of thousands of dollars. Her career is over, for good.

What is the carrot? Where does this motivation come from, to keep pursuing this, at this risk? It is kind of obvious. She is being offered money. And her price for taking this risk is higher than Jenny, her police officer friend, or her crisis counselor friend can pay. We can say this is a safe assumption.

Who else who has an interest in this could foot the bill? Another obvious answer- Wells Fargo Bank. They are only morally bankrupt. They’ve got plenty of cash. More than enough to cause an otherwise ethical woman to lose her senses and to behave in a way that is extremely illegal. I assume that Shirley is an otherwise ethical woman. I see no reason to believe anything else.

August 7th, 2019 and forward:

I am still not understanding where Jenny got my information from. I think that maybe from one of Atrium’s healthcare exchange networks. I am wondering what all else she might have seen on my notes, and I check on my next appointment. I ask Kathy to look at the notes from the last few times.

The things Jenny magically had on her mind weren’t in my notes. That was relief at first. I thought maybe this was just a strange coincidence. Then I noticed some things about Kathy. Her demeanor had changed. She didn’t have this perturbed look she had last time.

Then there was her new reaction to my claim about Shirley. This thing with Wells Fargo and what happened subsequently has been the main topic for all appointments since then. I start speaking about that situation. I tend to speak fast. When I get to the point about Shirley’s behavior, speaking of “fraudulent attempts to get my healthcare records”, there was no reaction. It was as if she was comfortable with this fact and did not contend with it. It didn’t seem strange. It didn’t seem like I was preoccupied. She didn’t offer a defense. No reaction at all, really. I had to think about this before what happened had settled in.

It was clear at this point, that Kathy had reached out directly to Jenny and the people at Wells Fargo. She had done what was necessary, in her mind, to protect the hospital. This included sharing notes about what I had told her, related to this situation. In her mind, I believe, I was over focused on this. And now I’m going to get them in trouble. She perpetrated this violation of privacy after I had reported, since May of 2019, traumatic stress symptoms. Most likely she calculated her chances of getting caught at dead zero.

When I get home, I go into deeper traumatic stress symptoms. I am now destroyed, because my hospital was now my enemy. I wanted them to be my friend and help me, and then they would not. Then I thought, if they could just keep my information secure, I could handle this situation with Wells Fargo on my own. Even that was far, far too much to ask for. I am now surrounded.

What’s worse, is that Jenny has gotten in touch with my family somehow. She has been given my mother’s number by someone at the hospital. My sister has been talking to Jenny, apparently, since May of 2019. I believe now, that most likely, the source of the number leak was Kathy.

My mother has, as a psychological weakness, a tendency to be very naïve. She also has an overly pronounced level of concern for me. She has, for a long time, had a good tactic for assuaging this worry and concern. She befriends people in my personal life, and doesn’t tell me about their conversations.

This allows her to have some security, and get insider information. The problem is that at many points of my life, I have not had many friends. My mother doesn’t seem to get the point that no one else has her level of concern for me. They are much more concerned with their plot to kill me. They then much more concerned with getting away with it when it doesn’t go as planned. The info she shares with them, naively thinking they are concerned, is to be used against me and only against me. They will never give her a Miranda warning, however. They will milk her concern and naivete and use it for their own ends.

My mother is also starting to have “the fog set in”, as they say, I am afraid. By this I mean that a life of working very long hours, 80 or 90 or 100 hours a week, consecutively for months, and doing so on very little sleep, has caught up with her. The signs are not entirely blatant, but I worry very much. If my suspicions here are true, this means that her already not too good judgment is even worse.

Here is my new situation- I can’t talk to my own mother without having to worry what I say, because it will get back to Jenny. Jenny isn’t so bad, but the thugs pulling her strings are. The police have kidnapped me. I’m not too keen on the chances of getting help with them. My hospital is in on it, and this is seals the deal. This is the death blow.

I’ve been around enough to see how this works. Magistrates and judges tend to have a great quality that we all could use- they know what they don’t know. They realize that they are not M.D.s, that they are not psychologists, and that they are not psychiatrists. This quality isn’t so great for my new set of circumstances, however.

My new situation is this- my hospital wants to lock me up, I get locked up. Wells Fargo wants to lock me up, I get locked up. The police want to lock me up, I get locked up. This is all without committing a crime, and more probably for the aforementioned parties to get away with their crimes. I am now a prisoner at will of any of the above or anyone who has them on their cell phone contacts.

Any and everyone with “M.D.” or “Ph.D.” appended to their name, anyone with the title “Psychiatrist”, all of these people carry a halo of credibility with the judges and magistrates. If one of these people says I am a danger to myself or to others, in their judgment, the magistrate will sign off on it. The petition will be out the door and the police (who don’t even need a petition, by the way) will be here to put me in handcuffs.

I have people who have committed multiple felonies, who have an interest in opining on my competence in a court of law, who would love to have me declared as “delusional”, or have me say that I am such, in a position to do as they please. If I am locked up for some spurious reason, initiated by them on behalf of themselves or someone else, there is no chance they will say “yes, we agree with you. You’ve been kidnapped and we’ve committed felonies. Your cognitive faculties are intact.”

I will rather either say what is in their interest to say, or I will be there for some number of days, until they move forward with the process. I will likely be arguing for myself, in front of a judge. The judge will give them credibility, and not this now disheveled man in front of them.

As my traumatic stress symptoms worsen, I have a new development in my life. Discover Bank is suing me. They are apt to, at any time, pursue attachment on my assets. Attachment means they sell my belongings and use the proceeds to satisfy the debt I owe them.

I am at this point very disabled. Attachment on my assets isn’t that big a deal, in normal times. I had never had it happen before, but I had calculated that I was what they call “judgment proof.”

When your assets are at stake, under the law, you are allowed what are called “exemptions”. In my case, and in my state, what this meant was that I could keep $12,500 of my assets, and also my car.

Due to the fact that I have invested most of my money in books and other highly depreciable goods, my assets do not exceed $12,500. In claiming these exemptions, however, I have some paperwork to fill out. At this point, this paperwork is beyond my capacity to accurately complete, due to my disability.

Now, I was sure that there was some legal process where I could get exceptions on the time limit to fill out this paperwork, as I am now suffering from acute Post Traumatic Stress Disorder. This was the diagnosis I gave myself. I had looked it up and bought a book. At this point in my life, I am very, very good at self-diagnosing.

The problem is that the courts will not take my self-diagnosis. They need an opinion from a professional. I am not about to go to my doctors in Charlotte and report to them even more disabling traumatic stress and the accompanying thoughts and feelings. That would be just the excuse they need to put me in their facility, against my will; to then hold me there until I say what I believe isn’t true, while the Sheriff is at my door, waiting for me to get home. The deputy will be collecting everything I own, when my deadline to send in this paperwork expires.

I had a few moves I could make, both of which I did make. One is I got in touch with my old psychologist John Monguillot. He was exceptionally intelligent and helpful before. He knew how to work in the system. Crucially, he was also not in this now totally corrupted Charlotte, N.C. healthcare system. At this point, this system is just an extension of Wells Fargo’s campaign of terror against me. I got John to conduct a diagnostic interview over the phone. I spoke with him in depth many times, and asked for and got his help in intervening in the local civil commitment process. He wrote a letter to have any officer processing a petition contact him. He will examine me.

The second move involved going much farther outside of Charlotte, but at the same time to possibly end up right in the living room of most of the residents of this city. I would be going to Los Angles. The people there would be bringing my story to the computer monitors and newspaper stands all over this city. If my hinting around is at all unclear, I went to the L.A. Times. They have a knack for holding this bank accountable, and for doing so on their dime.

What I need is for someone to vet my evidence. I bring it to my hospital and my argument is disregarded. Then when they later find out what I say is true, they jump in the dogpile.

The L.A. Times explicitly has no conflict of interest with my former employer. They’re not covering for Wells Fargo’s ass anytime soon. They’re on the other side of the dogpile, with the regulators and authorities, who try in futility to get this bank to act like it’s got some decency.

There is a problem with this. It’s far from the perfect solution. I have a life of experiences and health conditions that expose me to stigma and prejudgment. I live a very private life. I, in general, just want to be left alone. My life requires explaining. The “headline” will turn people away, whether the headline comes from me in an interaction at a restaurant, or it comes on the front page of a newspaper. I need to do things backwards. I need to give the story first and the headline later.

I am here, now at this point, with a tough choice to make. I am in an unbelievably desperate and vulnerable position. As I thought about it, however, I realized I have absolutely nothing to lose. The reason is, and I would like you to read this next sentence very carefully-

I might as well beat my former employer and my healthcare provider to getting the most private details of my life to the entire nation. At least, in doing this, my side has a chance to be heard.

I live in pain over the details of my life, and the prejudice and stigma I suffer from them. I can forget any prayer of them not being heard by everyone. I can forget any prayer of them not being exaggerated and twisted to the extreme. I can for sure forget any prayer of having an honest conversation. That request is a declaration of all out war, and triggers an instant shock and awe counterattack of flagrant and wanton criminal behavior.

I can either watch the whole country turn into a place I can’t live, one person and one city at a time, or I can get it all at once. Whatever is going to happen is going to hurt, like a root canal, and I might as well get it over quick.

I must say, at this point, I no longer care if it hurts. I have had, for decades, a fire poker planted in my eyes, while being mocked for being blind. I still want the fire poker out, but at this point, it is a little too late. As of now, I have no eyes left to burn. I want them held accountable. I want to see the day when THEY have a bad day, over the murder they have perpetrated, in cold blood, against my soul.