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PI2025 #0324 – (Dr. RC) Cordero v Medicare, et al: a test case in District Court to expose healthcare insurers' abusive claim evasive "delay, deny, defend" tactics

ASK A HORSE

(Liberty Over License)

"There are not enough jails, not enough police, not enough courts to enforce a law not supported by the people."

~ *Hubert H. Humphrey*

Saturday,

March 22nd, 2025

Liberty Lovers,

U.S.A. Debt Clock Tallies (U.S. National Debt at \$\$\$ **29,226,582,472,961**. Read more at: <https://commodity.com/data/usa/debt-clock/>. Interest Payments Per Year \$ **227,417,880,760** /// Interest Payments Per Second \$7,211 /// National 653t Per Citizen **\$88,704** /// Debt as % of GDP **139.59%** /// GDP Of United States \$ **20,937,000,000,000** /// United States Population 329,484,123 Read more at: <https://commodity.com/data/usa/debt-clock/>. (www.usdebtclock.org has National Debt @ \$\$ **36,596,234,188,987**. - Every American Taxpayer Now "Owes" The (federal) State" **\$323,049**; every citizen **\$107,057**.)

AAH Reader (Dr. Richard Cordero, Esq. <corderoric@yahoo.com>) Distributes Periodic perspectives on Judicial Discipline. Recent () below.

AAH Considers Dr. Cordero's reflections consistent with "Our, the American People's" clash with those who would undermine Liberty. Dr. Cordero's recent advisory (**Cordero v Medicare, et al: a test case in District Court to expose healthcare insurers' abusive claim evasive "delay, deny, defend" tactics**) below.

Please Help Spread Dr. Cordeo's message far and wide.

Liberty Relies On Strength in numbers.

NOTE: Dr. Cordero's below perspective is abridged. A complete version may be available by contacting Dr. Cordero direct.

Cordero v. Secretary of Health and Human Services, Medicare,
[EmblemHealth](#) [health insurer],
[Maximus](#) Federal Services [reviewer of insurance claims denials], et al.
[including many of the top officers of the Medicare Appeals Council
and the Office of Medicare Hearings and Appeals (OMHA)];

docket no. 24-cv-9778-JAV;
filed in U.S. District Court, SDNY,
on 16 December 2024.

http://Judicial-Discipline-Reform.org/ALJ/24-12-15DrRCordero-v-Medicare_EmblemHealth_et_al.pdf

By

Dr. Richard Cordero, Esq.

Ph.D., University of Cambridge, England
M.B.A., University of Michigan Business School

D.E.A., La Sorbonne, Paris

[Judicial-Discipline-Reform](http://Judicial-Discipline-Reform.org)

New York City

<http://www.Judicial-Discipline-Reform.org>

tel. (718)827-9521

Dr.Richard.Cordero_Esq@verizon.net, DrRCordero@Judicial-Discipline-Reform.org, Corderoric@yahoo.com

NOTES: The text below had a consistent format when sent. If it shows irregularities when received, such as joined words; fonts of different sizes and faces; varying interlinear spacing; headings and paragraphs out of their proper hierarchical level; links that download nothing or only a 404 Not Found error message; etc.; they crept in during transit through the Internet and are beyond my control. Kindly overlook them.

A pdf version of this article -as such likely to be free of irregularities- is downloadable [here](#) and through its link below.

Karen Friedman Agnifilo, Esq.
Marc Agnifilo, Esq.
Agnifilo Intrater, LLP
445 Park Avenue, 7th Floor
New York, NY 10022
tel. (646)205-4350;

Mr. Luigi Mangione
Metropolitan Detention Center
P.O. Box 329002
Brooklyn, NY 11232-9002

karen@agilawgroup.com,
marc@agilawgroup.com,
contact@agilawgroup.com

Dear Ms. Friedman Agnifilo, Mr. Agnifilo, and Mr. Mangione, lawyers,
journalists, and Advocates of Honest Judiciaries,

<http://Judicial-Discipline-Reform.org/OL3/DrRCordero-K&MAgnifilo-LMangione.pdf>

1. This is a proposal to join forces in support of your client Luigi Mangione and all healthcare insureds who have been or risk being victimized by healthcare insurers' abusive claim evasion tactics, pithily described in the paraphrase 'delay, deny, defend'.
2. While the evidence that keeps being found against Mr. Mangione makes it ever more probable that he will be unable to win his freedom, we can help him save his objective: expose insurers' abusive 'delay, deny, defend' tactics.
3. His use of that description has provoked in the public, not condemnation of him, but rather outrage at the industry. It can gain Mr. Mangione the extenuating sympathy of the public, the jury pool, the jury, and perhaps even the judges.
4. We can jointly exacerbate that outrage by using the complaint/appeal that I have written with that word triptych illustrating those tactics. I recently filed it as:

Cordero v. Secretary of Health and Human Services, Medicare,
[EmblemHealth](#) [health insurer],

Maximus Federal Services [reviewer of insurance claims denials], *et al.*
[including many of the top officers of the Medicare Appeals Council
and the Office of Medicare Hearings and Appeals (OMHA)];
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See the excerpt below.

5. Emblem medically insures more than [3 million people](#) in NY City and the rest of New York, New Jersey, and Connecticut. Maximus performs for Medicare reconsiderations of health insurance companies' denials of their insureds' medical services and equipment claims.

6. These entities have their own but harmonious interests:

a. Medicare wants to attract to, and retain in, its network the largest number of medical insurers, whose decisions affect the options of millions of people. Emblem, like the other insurers, wants to pay as few claims as possible.

b. Maximus, a so-called qualified 'independent' contractor, works for Medicare in a principal-agent relation, but not for long if it routinely reconsidered disapprovingly claim denials, thus causing the other two entities to be liable for the claims.

7. The typical Medicare insureds whose claims were denied are old, disabled, sick, and ignorant of the law. They can hardly afford a lawyer or muster the energy needed to go through four administrative levels of complaint and appeal until reaching the fifth level, that is, judicial review in

the U.S. district court. Accordingly, most insureds just take the abuse sooner rather than later. If able at all, they scribble a whining personal anecdote with no legal arguments...and are wiped out by the healthcare insurers' army of lawyers.

8. By contrast, the case that I filed analyzes the functioning of a healthcare system rigged through complicit coordination by Medicare, the insurers, and their medical services and equipment providers. This functional exposure can benefit you, Mr. Mangione, and me by turning him and my complaint into a rallying point by means of self-reinforcing cycles:

a. The more the complaint is described at press conferences, in press releases, at interviews, and in published articles, the more it will inform the public about the industry's abusive tactics, the more people will become more outraged and many will scream, "That happened to *me too!*"

b. They will want to advance their quest for justice and compensation by telling their [story](#)². We will promote the holding by media outlets and universities at their stations and auditoriums of *unprecedented citizens hearings*.

c. The citizens hearings will afford people the opportunity to tell their story in person or online to the national public.

d. Your case and mine in SDNY can rally ever more people that demand the citizens hearings. A more informed and outraged public will energize another self-reinforcing cycle.

9. This information and outrage cycle is fostered by my website at Judicial-Discipline-Reform.org. There I post [articles](#) of my three-volume study♣ of abuse of power, the product of my professional law and business research and writing, and strategic thinking. It is titled and downloadable thus:

**Exposing Judges' Unaccountability and
Consequent Riskless Abuse of Power:
Pioneering the news and publishing field of
judicial unaccountability reporting ♠♣**

♣ http://Judicial-Discipline-Reform.org/OL3/DrRCordero-Honest_Jud_Advocates3.pdf

10. At [OL3:1751♣](#), you will find the blurbs and abstracts of other cases that I have made ripe for class action. They affect large groups of people who lack the means and the knowledge to access the courts individually.

11. Only an informed and outraged *We the People* can subject those who wield entrenched political and financial power to transparency, accountability, and liability. My articles have attracted so many webvisitors and elicited such a positive response from them that as of 17 March 2025, the number of visitors who had become subscribers was **54,112**.

12. Many of those subscribers are educated, successful, and influential people able to read intellectually demanding articles like this...and ask for more. They can provide invaluable support by persuading them to join forces with us to expose healthcare insurers who resort as their modus operandi to abusive claim evasive "delay, deny, defend" tactics.

a. They can influence the attitude of the media, the jury pool, and the rest of the jury to the district attorneys, the assistant U.S. attorneys, the NYPD,

your denouncement of "unfair trial" due to conflicting charges, nullification, etc.

13. Consequently, I offer to make in your office a presentation to you and your guests on this proposal, whose tenor is previewed in the excerpt infra.

I look forward to hearing from you.

Dare shout "*I accuse!*"...
You may trigger history and even enter it as
a Champion of Justice

Sincerely,

Dr. Richard Cordero, Esq.
Judicial Discipline Reform
2165 Bruckner Blvd.
Bronx, New York City, USA 10472-6506
tel. 1(718)827-9521

Think it Through, See It Through

• It's your property, not "State" property.
Let Freedom Ring – **Abolish** Direct Taxation
Require Citizen-Controlled Taxation

Best Wishes,

Len Ritchey

“Nothing is more difficult, and therefore more precious, than to be able to decide.”

~ *Napoleon Bonaparte*

“No tendency is quite so strong in human nature as the desire to lay down rules of conduct for other people.”

~ *President Taft*

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PI2025 #0323 – Inadvertently Or Intentionally Straying

ASK A HORSE

(Liberty Over License)

(Images courtesy an AAH reader - D)

"Remember, politicians get votes by promising everything to everyone, always at the expense of some other invisible taxpayers."

~ *Ron Paul*

Saturday,

March 22nd, 2025

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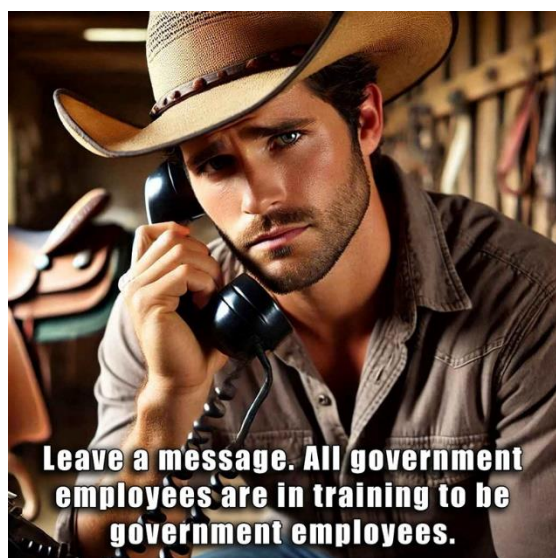
/// Interest Payments Per Second \$7,211 /// National 653t Per Citizen **\$88,704** /// Debt as % of GDP **139.59%** /// GDP Of United States \$ **20,937,000,000,000** /// United States Population 329,484,123 Read more at: <https://commodity.com/data/usa/debt-clock/>.

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Graphic messages are designed at no cost to ADVOCATE FOR the US Constitution, commendable achievements, KJV Bible wisdom, conservative politics, American exceptionalism, patriotic heroes, God, family, country and occasional humor. This organization opposes-detests-all cult activities and including pedophilia, abortion, murder, decapitation, Islam, false religions, liars, satanism, kidnapping, human sacrifices, BLM, communism, trash pandas, antifa, depopulation, crooks, thieves, moldy quanza, illegal immigration, MS 13, antisemitism and other illicit activities—especially elected representatives hiding behind slick suits with big smiles, who are dead-on sold-out to bribery, excessive taxation, brutal regulations, and international espionage. Hanging of convicted traitors is okay. If you are for the positives and against the negatives, we are with you. Please forward to as many as possible—anyone. If any of the negatives strike a sharp hurtful nerve, unsubscribe. We will know. D

"The federal government cannot maintain a budget surplus any more than an alcoholic can leave a fresh bottle of whiskey untouched in the cupboard."

~ **Ron Paul**



Leave a message. All government employees are in training to be government employees.

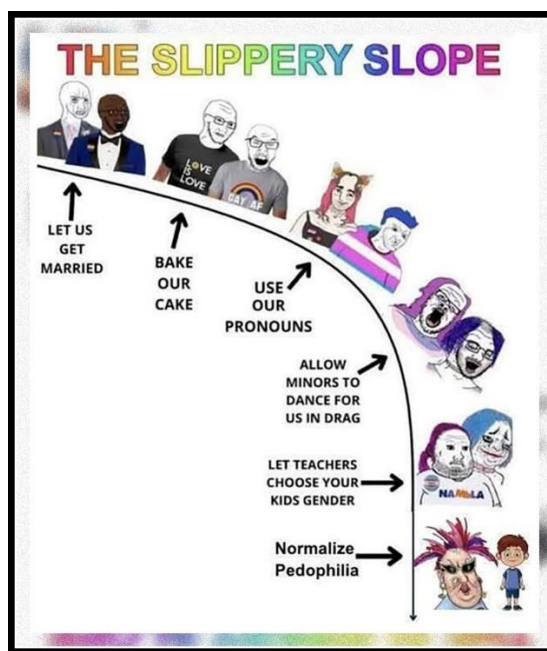


When You See The Left
Setting Teslas On Fire

Remember, They Don't Care About
The Environment, It's About Control.



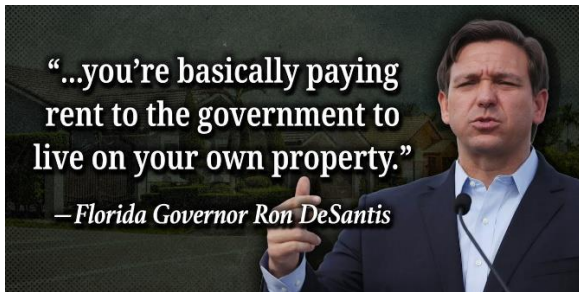
Can't stop. Won't stop.



"We, the American People" may never know, if we care to know, how many voters cast their votes for no reason other than someone tells them how, or for whom, to vote. Casting a vote for who gets to park at 1600 Pennsylvania Avenue, and have power to direct intercontinental nuclear missiles be launched to snuff out lives of innocent men, women, and children. And sleeping soundly after.

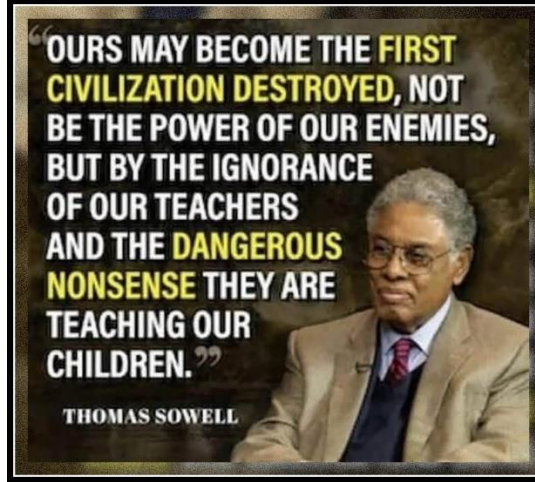
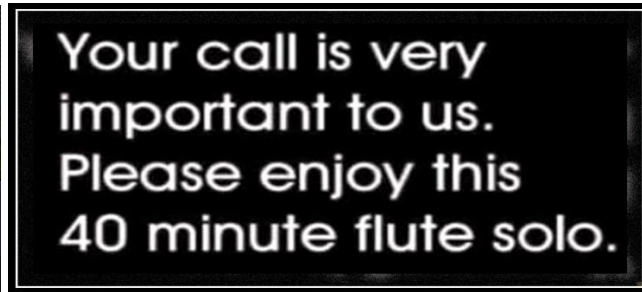
"I am convinced that there are more threats to American liberty within the 10 mile radius of my office on Capitol Hill than there are on the rest of the globe."

~ **Ron Paul**



“...you’re basically paying rent to the government to live on your own property.”

—Florida Governor Ron DeSantis



Ironically, “Our, the American People’s” government operates similarly. America’s federal (U.S./National) Constitution sets up a framework followed by lower-level government like ducklings follow their mother hen. Federal government, mirrored by lower-level governments is triumvirate in structure. Legislators make law, chief executives enforce law, courts try law. None to be untouchable.

"And yet even among the friends of liberty, many people are deceived into believing that government can make them safe from all harm, provide fairly distributed economic security, and improve individual moral behavior."

~ ***Ron Paul***



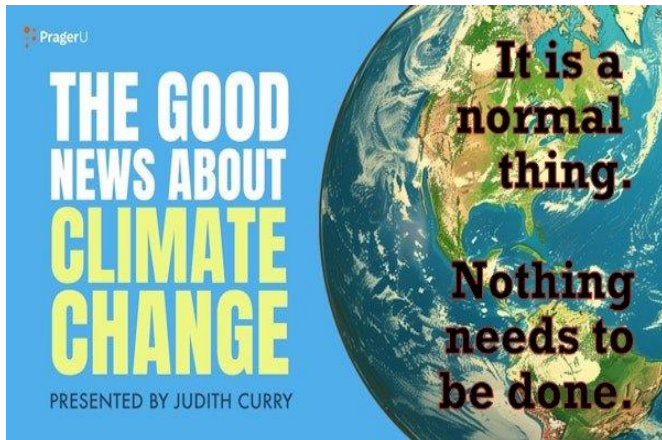
There is one social security employee for every 6 recipients. What exactly are they doing?



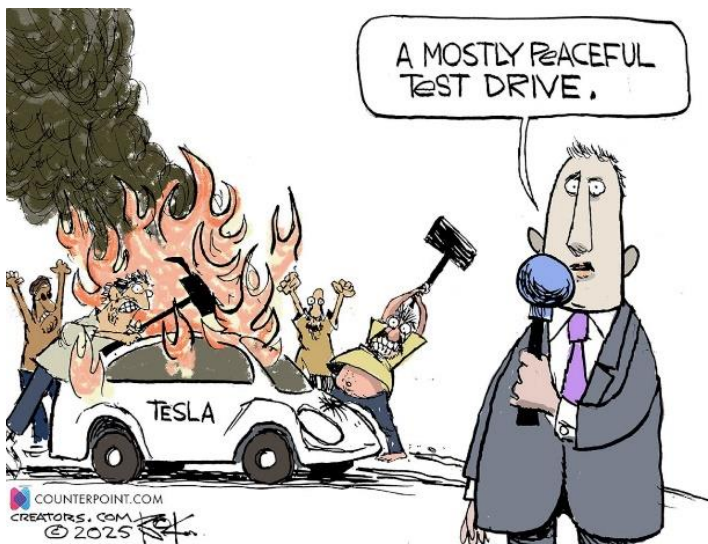
Way Back When, When People decided They had to set up rules for people to behave orderly, deep thinkers made up civilization's first laws based on their personal attitudes, values, and beliefs (PAVB). Some PAVB were put to use making law based in credos said to be of divine origin. Godly power is not to be trifled with. One can be tormented eternally by inadvertently or intentionally straying.

"There's only one type of right. It's the right to your liberty."

~ **Ron Paul**



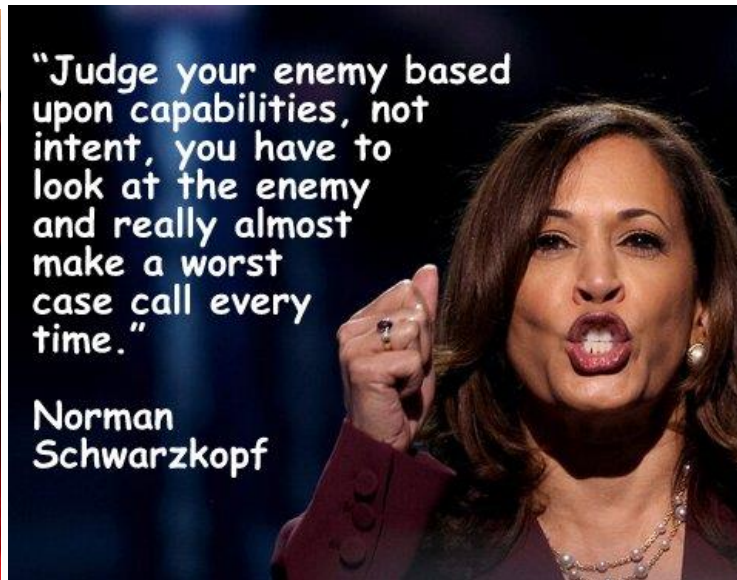
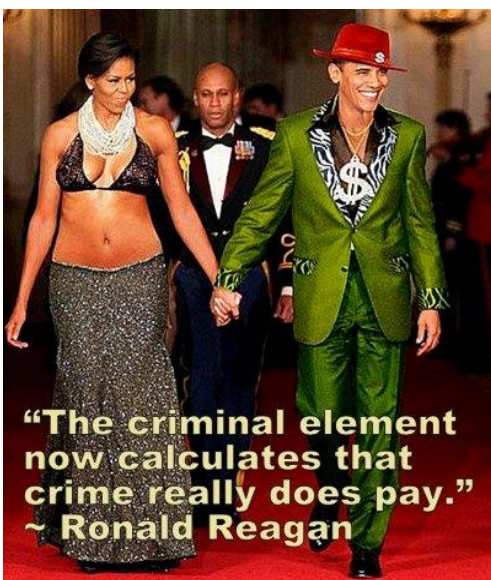
OPPOSING ISLAMIC
EXTREMISM IN THE U.S.
AND CANADA ISN'T
ISLAMOPHOBIA.
IT'S SELF-DEFENSE



Today's Struggle For Lawful Power among government branches makes life instable for "Us, the American People," because government officials, thus, government policies vary based on PAVB held by government officials in power. President Donald J, Trump's Administration, not least Department Of Government Efficiency (DOGE) is testing those PAVB relentlessly. DOGE defies convention.

"The most important element of a free society, where individual rights are held in the highest esteem, is the rejection of the initiation of violence."

~ **Ron Paul**



People Intending To Live In Liberty do not allow legislators – or other public officials within These United States of America, to impose direct taxes of any kind. They forbid government from confiscating their property.

"The present system combining taxation and inflation is akin to watering the milk; too much water and the people catch on."

~ **Ron Paul**

Think it Through, See It Through

- It's your property, not "State" property.

Let Freedom Ring – **Abolish** Direct Taxation

Require Citizen-Controlled Taxation

Best Wishes,

Len Ritchey

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PI2025 #0322 – (BA) The Curmudgeon Party

ASK A HORSE

(Liberty Over License)

“As citizens, we all have an obligation to intervene and become involved - it’s the citizen who changes things.”

~ *Jose Saramago*

Saturday,

March 22nd, 2025

Liberty Lovers,

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AAH Considers Beth Ann’s Observations on point in “Our, the American People’s” clash with those who would undermine Liberty.

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Liberty Relies On Strength in numbers.

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The Curmudgeon Party

The Curmudgeon Party they shall be, for they will not stand for Liberty

BETH ANN

MAR 5



READ IN APP ↗

3-5-2025

Once again, the true colors of the Democrat Party were revealed during President Trump's "Address to Congress;" and no, it wasn't the color pink many chose to wear; it was the color of mutiny and tyranny.

The democrats refused to stand, there was nothing that brought them to their feet, no joy or emotion of sympathy, no honor for Americans fallen; for the democrats there was no reason to give respect or to honor any American in the House last night. They sat there looking like a den of curmudgeons! Was it their canes, knees or hip replacements keeping their derrieres planted in their theater seats? While some are not so old, their sour, Grinchy faces foretold of attitudes that can and will never rejoice in America.

They would not stand for a thirteen-year-old brain cancer survivor as President Donald J. Trump made him an honorary **Secret Service Agent**. Oh, how young **DJ Daniel's** eyes did sparkle, and his face did shine with joy and pleasure... but the democrats sat silent.

They would not stand to honor the family of a twelve-year-old American girl who was brutally gang raped and murdered by illegal alien gang members. They would not clap to honor her memory as President Trump signed an Executive Order renaming the Anahuac National Wildlife Refuge the "**Jocelyn Nungaray National Refuge.**"

The democrats refused to stand and give honor to the mother and sister of Laken Riley, a nursing student who was brutally murdered by an illegal alien. It was without democrat support that the **Laken Riley Act** became a law to protect American women from violent crimes and punish violent criminals.

The democrats would not stand for the young girl whose collegiate career in volleyball was stripped from her when a biological male (for the record that's the only kind of male that exists on this planet) was allowed to play in women's volleyball. As a male, he is much stronger, he hit the ball so hard that it gave the young woman, **Payton McNabb**, a concussion and left her temporarily paralyzed on one side of her body. Her dreams of college scholarships were stolen from her. In the minds of democrats, the rights of women take second place to the feelings of confused males; for women's rights the democrats will not stand.

So, why were some democrats wearing pink? The only right for women that democrats wish to protect is their wrongly perceived right to murder the unborn in the womb of a person inseminated, abortion!

What will the geriatric democrat-curmudgeons stand for?

They stand for the raping of Americans and pillaging of America.

They believe there is no such thing as a woman... they cannot define a woman... so they vote to put men in women's sports. **So they will stand for men in dresses and tights, wearing makeup and looking a fright.**

They believe government fraud is holding this nation together; your money is theirs for spending and funding political NGOs and agendas. They will stand for illegals and ignore 300 thousand missing children; in fact, in this way, they help fund and applaud human and child trafficking.

While many believe it is Trump derangement syndrome (TDS) that causes their bad behavior, I must remind you now that they know he was elected by a large

margin of Americans, all shapes, sizes, colors and ethnicities. Perhaps what really constitutes their defiant behavior, is their disdain for the **“will of the people.” We the People** have a desire to be free and independent: **Liberty!** Such a message, as was sent by **We the People**, November 5, 2024, is sandpaper in the *Depends*© of the **Curmudgeon Party!**

I wrote the following poem back in January of 2018 after President Trump’s State of the Union Speech. I thought it fitting to bring it back out and yes, add another few verses, as to update the democrat party, which is now the Curmudgeon Party.

The Democrats Band Not To Stand

by Beth Ann - January 2018

I will not stand for their Uncle Sam,
I will not stand and clap my hands,
I will not stand for their anthem sung,
I will not honor the elected son.

I take a knee for democracy,
I curse the Republic can’t you see.
I only stand for a social society,
Emotions and money motivate me.

Citizens be danged – We democrats don’t care,
We will sit and frown, we will sit and stare.
The citizens here are bigots all,
The illegal immigrants bid our call.

We stand for visa lottery.
We will cheer for chain migration,
For more taxes and stricter regulations.
The President’s wife has too many shoes,

So, for the citizens we will boo!

(It's a liberal logic thing you see...

It doesn't make sense... just follow me.)

The Dreamers are perfect in every way,

They vote for democrats in the USA.

The citizens will pay for their bigoted ways,

We'll legislate more taxes and give their money away.

A picture is worth a thousand words,

Plastic Pelosi was seen but not heard.

Democrats sang a silent negative song,

Their faces did scorn, their faces were long.

They did not clap they did not stand,

Like spoiled brats who need a swift hand.

A hand from the voters they shall have;

For the voting booth will tell the tale

Of the night the democrats sat stale.

For it is said the democrats band not to stand.

Silently they sang their obstruction and hate

On January 30, two thousand plus ten and then plus eight.

2025 Update begins

Fast forward seven years...

We the People now celebrate,

For our American Liberty is accelerated!

But the Democrat Party has not altered...

The democrats once again did band not to stand.

Their hate of this nation is what keeps them alive...
But an orchestrated, and wrongly calculated
Protest on the fourth day of March,
Two thousand and twenty plus five,
Cooked their own goose,
They cannot survive.

The Curmudgeon party will soon disappear
For Americans will answer and again loudly cheer,
“Our jobs are returning!
The DEM party is burning!
American Exceptionalism is returning!”

Never a party in my lifetime,
So willingly and arrogantly
Orchestrated their own demise...

The doomed and insignificant Democrat Party shall henceforth be called:

The Curmudgeon Party!

~The Curmudgeon Party they shall be, for they will not stand for Liberty~

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Think it Through, See It Through

- It's your property, not "State" property.
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PI2025 #0321 – Education Has One Object

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(Liberty Over License)

"Capitalism should not be condemned, since we haven't had capitalism."

~ **Ron Paul**

Saturday,

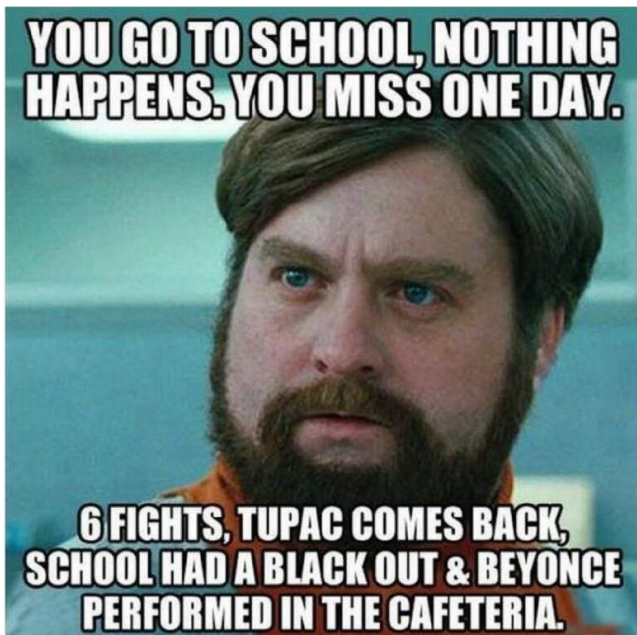
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"If the government can't keep drugs away from inmates who are locked in steel cages, surrounded by barbed wire, watched by armed guards, drug-tested, strip-searched, X-rayed, and videotaped - how can it possibly stop the flow of drugs to an entire nation?"

~ ***Ron Crickenberger***



When Government Decides Ordinary Citizens are incapable of handling their affairs responsibly, ordinary citizens end up having to defend their case against state authority. Sometimes it's a straightforward situation. A person has a stroke, is comatose. No family or other people available or designated as care-giver, or tasked by power of attorney. State takes over. Other cases not so clear.

"American voters should understand that Congress will always find a way to spend every last dollar sent to Washington."

~ ***Ron Paul***



Children's Education Has Long Been fought over by parental versus state authority. Parents, other than being parents, have no immutable authority to oversee their children's education. State officials assume authority under a dictum known as *Parens patriae* – translated to mean government has authority over a nation. For "Us, the American People," there were founding, not parental fathers.

"Remember, politicians get votes by promising everything to everyone, always at the expense of some other invisible taxpayers."

~ **Ron Paul**



America's Founding Fathers Crafted America's government so individuals, as a sovereign citizenry, are empowered to limit government authority as such sovereign citizenry shall decide. "Our, the American People's legislators, magistrates, and government chief executives have presumed to decide how America's commonwealth, federal, (U.S./National), and state Constitutions shall be interpreted.

"The federal government cannot maintain a budget surplus any more than an alcoholic can leave a fresh bottle of whiskey untouched in the cupboard."

~ **Ron Paul**



Power To Interpret Constitutionality Negates limited government by sovereign citizenry authority. For education,, Constitutionality interpretation lets state officials override parental authority. “We, the American People” are, thus, reduced to subjects, not citizens. State authority over education means state officials, not parents, define behavioral outcomes. Education has one object – behavioral control.

"I am convinced that there are more threats to American liberty within the 10 mile radius of my office on Capitol Hill than there are on the rest of the globe."

~ ***Ron Paul***



People Determined To Live In Liberty do not allow legislators – or other public officials within These United States of America, to remain in office if they break their word to their constituents. They dismiss remiss elected officials without hesitation.

"And yet even among the friends of liberty, many people are deceived into believing that government can make them safe from all harm, provide fairly distributed economic security, and improve individual moral behavior."

~ ***Ron Paul***

