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Caregiver of aging Moraga couple charged with stealing over \$360K

By Vera Kochan

According to court records, Heidi Suzanne Miller of Alameda was hired as a caregiver for a Moraga couple in their 70s who are suffering from early onset dementia. Miller was charged on Sept. 29 with access device fraud in the theft of \$360,000. Prosecutors have uncovered more than \$500,000 of "unauthorized transactions" from the couple's bank accounts over a three-year period beginning in 2016, immediately following Miller's hiring by the victims' family.

The crime was initially reported to the Moraga Police Department after April 2019 when Miller's employment was terminated. Two officers were assigned to the extensive investigation. After consulting with the District Attorney's office, the decision was made to begin prosecution through the U.S. Attorney's office in Federal Court. MPD turned over the investigation to the FBI and coordinated the filing of the case.

The suspect used the money to make the following purchases: a new king-size bed; a Peloton bicycle; automobiles (including a Porsche and BMW); paid college tuition for her daughter; \$15,000 for LuLulemon clothing; liposuction and breast augmentation surgery; numerous high-end purses and jewelry; thousands of dollars worth of items for her pets; a Disneyland trip; and a Princess Cruise.

The complaint alleges that Miller often posed as one of the victims to extract funds from bank accounts. Additionally, she is alleged to have taken money from one of the victim's military veterans retirement account.

Miller was freed on her own recognizance Oct. 5. The access device charge carries a maximum of 15 years in federal prison and a \$250,000 fine.

"I think that it is difficult when relatives are getting older and need assistance," stated Moraga Police Chief Jon King. "Family members need to strike the correct balance between allowing them to be independent and trusting caregivers, while verifying expenses and ensuring their relatives are safe."

King cautioned, "Credit card and bank statements need to be diligently checked and balanced on a frequent basis by family members, not caregivers. In this case, the suspect did not waste any time and was making fraudulent purchases within a week of starting to work for the family. It is essential for family members to stay present with frequent visits and telephone calls."

MPD advises people to check out the internet or contact the county for tips about hiring caregivers.

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