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DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

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Canyon County woman sentenced for insurance fraud

BOISE, ID (June 24, 2025) – The Idaho Department of Insurance (DOI) announced today that Elisa Hernandez, (Caldwell), was convicted of one felony count of insurance fraud following an investigation by the Department’s Fraud Unit.

Canyon County District Judge Davis VanderVelde sentenced Hernandez on May 28, 2025, to a total of 7.5 years in prison—1.5 years fixed and 6 years indeterminate. She was also ordered to pay \$7,260 in restitution to the insurer.

The Department’s investigation found that Hernandez applied for insurance coverage on two occasions—July 11, 2019, and January 21, 2021—while deliberately concealing a prior felony conviction for insurance fraud. Her criminal history rendered her ineligible for coverage, but based on the fraudulent applications, her policies were approved.

Between 2019 and 2021, Hernandez filed 47 claims under those policies and collected \$7,260 in benefits to which she was not legally entitled.

“This conviction reinforces our commitment to protecting Idahoans from fraudulent activity that ultimately drives up costs for everyone,” said Dean Cameron, Director of the Idaho Department of Insurance. “We appreciate the diligence of our Fraud Unit and the Attorney General’s Office in holding bad actors accountable.”

The case was prosecuted by Deputy Attorney General Marsha Larson, assigned to the Department of Insurance by the Idaho Office of the Attorney General.

For more information about insurance fraud or to report suspected fraud, visit doi.idaho.gov.

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About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov or contact consumeraffairs@doi.idaho.gov.