

CHAPTER TWO The Trouble with Miami “He would smoke a blunt, and then between eight and, say, noon he would launder upwards of a million dollars.”

In "The Trouble with Miami," the chapter chronicles the downfall of Philip Esformes, a figure implicated in one of the largest Medicare fraud cases in the U.S. His guilt was confirmed by a jury on September 12, 2019, after an extensive trial that exposed a web of corruption involving bribery, illegal kickbacks, and overly complex financial schemes encompassing 256 bank accounts. Esformes, once a successful businessman, narrated his descent from a respected figure to a convicted felon, detailing his physical decline due to incarceration and the emotional scars left on his family.

Esformes's story is both captivating and emblematic of the culture in Miami, which he moved to from Chicago. The chapter highlights that Miami's post-1980 transformation was pivotal to the unfolding narrative of crime and fraud. Drug money and the influx of new demographics—especially following the Mariel Boatlift—corrupted the city's institutions, creating an environment conducive to fraud. Despite his charm and charisma, detailed through anecdotes of luxury and obsession with his family, he was ultimately engulfed by a culture that rewarded deceit and manipulation.

The narrative also discusses how various complicities—licenses, patient recruiters, and falsified records—facilitated the scheme. His close connection with the Delgado brothers further illustrates how complex Medicare fraud networks can operate, allowing Esformes to profit massively through illegal practices. In a stunning twist, the chapter notes that even as he faced charges, he maintained a sense of invincibility, believing he had connections that could save him.

The chapter explores broader societal influences on behavior, likening Miami's overstory to a forest canopy that shapes the actions beneath it. Miami's unique history of corruption and crime may partly explain Esformes's eventual moral decline. The narrative ends with Esformes's commutation from Donald Trump, underscoring the entangled nature of power, crime, and redemption in South Florida's complex landscape of influence .