

IN THE MATTER OF	*	BEFORE THE
CRYSTAL M. MCGINTY, M.D.	*	MARYLAND STATE
Applicant for Reinstatement	*	BOARD OF PHYSICIANS
Former License No.: D36182	*	Case No.: 8825-0001

* * * * *

**ORDER ON APPLICATION FOR REINSTATEMENT
OF MEDICAL LICENSURE**

INTRODUCTION

On May 16, 2019, Disciplinary Panel A (“Panel A” or the “Panel”) of the Maryland State Board of Physicians (the “Board”) accepted the surrender of Crystal M. McGinty’s license in lieu of further prosecution of the disciplinary charges that were issued, on January 4, 2019, which charged Dr. McGinty with unprofessional conduct in the practice of medicine and professional, physical, or mental incompetence. *See* Md. Code Ann., Health Occ. § 14-404(a)(3)(ii), (4). On April 9, 2025, the Board received Dr. McGinty’s application for the reinstatement of her license. On September 10, 2025, Panel A, met with Dr. McGinty as a reinstatement inquiry panel to consider her application for the reinstatement of her medical license.

DISCIPLINARY HISTORY

January 3, 2019 Order for Summary Suspension

The Board initiated an investigation of Dr. McGinty after receiving a complaint, dated July 18, 2018, from a pharmacy manager of a pharmacy located in Cambridge, Maryland, stating that Dr. McGinty’s “prescribing pattern is unethical, and her patient/Dr. relationships are unusual.” The Board notified Dr. McGinty that it had opened an investigation, requested a response from her to the complaint, and asked her to complete an information form.

During the Board's investigation, Dr. McGinty's counsel submitted a letter, dated September 7, 2018, notifying the Board that her client had been charged with criminal offenses in the United States District Court for the District of Maryland. On December 7, 2018, Dr. McGinty entered into a plea agreement with the United States Attorney's Office for the District of Maryland, pleading guilty to two counts: Count One of the Indictment: Mail Fraud, and Count Two of the Indictment: Theft of Government Property. The plea agreement contained a stipulation of facts, which stated, in part:

From in or around June 2005 through in or around June 2018, MCGINTY engaged in a scheme to commit mail fraud and theft of government property by means of materially false and fraudulent pretenses. In the scheme, MCGINTY spent her deceased mother's Social Security Administration ("SSA") Retirement Insurance Benefits ("RIB") payments and Teachers' Retirement System of the City of New York ("TRSCNY") pension payments and failed to disclose and concealed her mother's death from SSA and TRSCNY, in part, by posing as her deceased mother.

* * *

In total, MCGINTY spent approximately \$304,000 in funds belonging to TRSCNY and \$213,000 in funds belonging to SSA. MCGINTY often withdrew the funds as cash or transferred them to her personal accounts each month, and also spent the funds on expenses such as the mortgage and utilities for her Silver Spring home, renewal of her medical license, department store purchases, expenses associated with a cruise for a family vacation, purchases during a trip to the island of St. Thomas, and tuition for private schools for her children.

On January 3, 2019, Panel A found that Dr. McGinty presented a substantial likelihood of a risk of serious harm to the public health, safety and welfare and issued an order summarily suspending her license to practice medicine. On January 17, 2019, Panel A affirmed the January 3, 2019 Order for Summary Suspension.

January 4, 2019 Disciplinary Charges

On January 4, 2019, Panel A charged Dr. McGinty with being guilty of unprofessional conduct in the practice of medicine, in violation of Health Occ. § 14-404(a)(3)(ii), and being professionally, physically, or mentally incompetent, in violation of Health Occ. § 14-404(a)(4), based on the same conduct set forth in the Order for Summary Suspension.

May 16, 2019 Letter of Surrender

On May 16, 2019, Dr. McGinty surrendered her license to practice medicine in the State of Maryland to avoid further investigation and prosecution of the disciplinary charges and admitted that the Federal criminal charges she pled guilty to were crimes involving moral turpitude. In doing so, she acknowledged that for all purposes related to medical licensure the charges would be treated as if proven and that by executing the Letter of Surrender she was waiving her right to contest the disciplinary charges, including the right to appeal to circuit court. She further recognized and agreed that her license would remain surrendered unless and until the Board granted reinstatement, that Panel A was not required to grant reinstatement, and that if she did file a petition for reinstatement, she would approach Panel A in the same position as an individual whose license had been revoked.

APPLICATION FOR REINSTATEMENT

On April 9, 2025, the Board received Dr. McGinty's application for the reinstatement of her license following a surrender. The Board sent Dr. McGinty a series of questions including the following:

1. What is your understanding of the nature and circumstances of your conduct, which resulted in surrendering your Maryland license?
2. What is your understanding of the Board's concerns with respect to your conduct?

3. Have you accepted responsibility for the action(s) resulting in surrendering your license?
4. What steps have you taken to lessen the likelihood of recurrence?
5. What efforts have you made to maintain your competency to practice medicine in your area of specialty (i.e. continuing education credits)?

The Board also asked Dr. McGinty about her employment during the time her license was surrendered and her plans for employment if her license were reinstated.

In her written response, Dr. McGinty apologized for her lack of clarity in her prior application responses and explained that she has not been employed since being released from incarceration. With respect to her federal convictions for Mail Fraud and Theft of Government Property, Dr. McGinty stated, “I acknowledge that this issue, while complex, was a matter of concern and regret on my part, and I take responsibility for my actions as adjudicated.”

On September 10, 2025, Dr. McGinty appeared via Zoom and addressed Panel A, sitting as a reinstatement inquiry panel. Dr. McGinty claimed that she was rehabilitated after serving her time in jail, attending therapy, and completing all of the required Court requirements. She asked the Panel to reinstate her medical license, so that she could return to the clinical practice of medicine. An administrative prosecutor for the State appeared in person and opposed the reinstatement of Dr. McGinty’s license. The State explained that the burden of proof rested on Dr. McGinty to prove that she was of good moral character and that Dr. McGinty was before the Board only one year after her release from prison and completion of her three-year supervised probation term. The State also noted that Dr. McGinty had not provided any submissions from friends, family, therapists, colleagues, or physicians to support her claim that she was currently of good moral character.

CONSIDERATION OF APPLICATION

The reinstatement of a physician's medical license after a surrender or revocation is a discretionary decision by the Panel. Health Occ. § 14-409; *see Oltman v. Maryland State Board of Physicians*, 182 Md. App. 65, 78 (2008). The Panel must consider whether post-disciplinary reinstatement is in the interest of the health and welfare of the general public and consistent with the best interest of the profession. COMAR 10.32.02.06B(7). If a disciplinary panel chooses not to reinstate the petitioner's license, the "disciplinary panel decision denying reinstatement may set out when, *if ever*, a subsequent petition may be submitted." COMAR 10.32.02.06B(8) (emphasis added).

Dr. McGinty's conduct that led to the surrender of her license was premised on deceit. Dr. McGinty has not demonstrated that she has sufficient insight into her behavior that led to the surrender of her license, nor has she expressed remorse for her actions. The Panel does not have confidence that Dr. McGinty possesses the good moral character and judgment that are necessary for the protection of patients in Maryland.

Thus, having considered the entire record in this case, including Dr. McGinty's application for reinstatement, Dr. McGinty's responses to questions from the Board, the response from the administrative prosecutor recommending denial of Dr. McGinty's reinstatement, Dr. McGinty's prior disciplinary orders, and the presentations of the parties before the Panel, the Panel concludes that reinstatement is not within the interests of the health and welfare of the general public and is not consistent with the best interest of the profession. The Panel, therefore, denies Dr. McGinty's application for reinstatement and will not entertain any further applications for reinstatement for at least three years.

ORDER

It is thus, by Disciplinary Panel A, hereby

ORDERED that the Application for Reinstatement of Medical Licensure of Crystal M. McGinty, M.D., former license number D36182, is **DENIED**; and it is further

ORDERED that Dr. McGinty shall not reapply for the reinstatement of her license to practice medicine in Maryland for a minimum of three (3) years from the date of this Order; and it is further

ORDERED that this Order is a public document.

10/03/2025
Date

Signature on file

Christine A. Farrelly, Executive Director
Maryland State Board of Physicians