

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

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Proceedings by the Commissioner of Banking )  
and Insurance, State of New Jersey, to fine A&J )  
Billing Services LLC, Melissa Burnett, and )  
Kashamba E. Busby )  
\_\_\_\_\_ )

CONSENT ORDER

TO: A&J Billing Services LLC  
66 Hawthorne Lane  
Willingboro, NJ 08046

Melissa Burnett  
9 Dexter Court  
Willingboro, NJ 08046

Kashamba E. Busby  
66 Hawthorne Lane  
Willingboro, NJ 08046

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that A&J Billing Services LLC (“A&J”), Melissa Burnett (“Burnett”), and Kashamba E. Busby (“Busby”) (collectively, “Respondents”), may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Respondents are subject to the provisions of N.J.S.A. 17B:27B-1 to -25; and

WHEREAS, pursuant to N.J.S.A. 17B:27B-1, a third-party billing service is defined as a person or entity that is paid by a health care provider to process claims or claims payments on behalf of the health care provider; and

WHEREAS, pursuant to N.J.S.A. 17B:27B-1, no person shall act as, offer to act as or hold himself out to be a third-party billing service without being certified by the Commissioner; and

WHEREAS, pursuant to N.J.S.A. 17B:27B-24, any third-party billing service that violates N.J.S.A. 17B:27B-16 is subject to a civil administrative penalty in the amount not less than \$250 but no more than \$5,000 for each day that a third-party billing service is in violation of the act; and

WHEREAS, the Commissioner issued Order to Show Cause E21-18 (“OTSC E21-18”) on April 28, 2021, alleging violations of New Jersey insurance laws by Respondents as set forth in the following Counts:

**COUNT ONE**

IT APPEARING, that A&J Billing Services LLC was incorporated on March 26, 2014; and

IT FURTHER APPEARING, A&J Billing Services LLC commenced business as a third-party billing service in New Jersey on or about March 26, 2014; and

IT FURTHER APPEARING, A&J Billing Services LLC is not and has never been certified by the Commissioner as a third-party billing service; and

IT FURTHER APPEARING, that A&J Billing Services LLC has acted as a third-party billing service in New Jersey when it was not certified as a third-party billing service; and

IT FURTHER APPEARING, that the co-owner and CEO of A&J Billing Services LLC is Melissa Burnett; and

IT FURTHER APPEARING, that Kashamba E. Busby is a co-owner of A&J Billing Services LLC; and

IT FURTHER APPEARING, that as owners and/or managers of A&J Billing Services LLC, Burnett and Busby knew of and/or directed the illegal acts alleged herein; and

IT FURTHER APPEARING, that in 2018, 2019, and 2020, Respondents acted as a third-party billing service; and

IT FURTHER APPEARING, that between 2018 and 2020, Respondents performed third-party billing services for at least two clients; and

IT FURTHER APPEARING, that because Respondents acted as a third-party billing service without the required certification, they violated N.J.S.A. 17B:27B-16; and

WHEREAS, Respondents were given notice of the aforesaid allegations and an opportunity to contest them at a hearing; and

WHEREAS, on May 10, 2021, Respondents filed an Answer and Request for a Hearing, and this matter was transmitted to the Office of Administrative Law as a contested matter; and

WHEREAS, Respondents acknowledge and take responsibility for the violations of the above-cited statutes and regulations; and

WHEREAS, this matter should be resolved upon the consent of the parties without resort to a formal hearing on the aforementioned violations; and

WHEREAS, Respondents have waived their right to a hearing; and

NOW, THEREFORE, IT IS on this **29** day of **November**, 2021

ORDERED that Respondents shall pay a civil penalty of thirty-two thousand three hundred dollars (\$32,300.00) paid in twelve (12) monthly installments of \$2,691.67 each;

IT IS FURTHER ORDERED AND AGREED, that Respondents shall remit the first installment in the amount of \$2,691.67, upon their execution of this Consent Order. The payment shall be made through a certified check, cashier's check, or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance;" and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order together with the payment of \$2,691.67 shall be remitted to:

Chandra M. Arkema, Deputy Attorney General  
State of New Jersey, Division of Law  
R.J. Hughes Justice Complex  
25 Market Street  
P.O. Box 117  
Trenton, New Jersey 08625

and

IT IS FURTHER ORDERED AND AGREED, that Respondents shall remit the remaining installments beginning on the first day of each month following entry of this Consent Order, and until the remaining balance is paid in full paid by certified check, cashier's check or money order made payable to the "Commissioner, New Jersey Department of Banking and Insurance"; and

IT IS FURTHER ORDERED AND AGREED, that the remaining eleven (11) installments of \$2,691.67 each, shall be remitted to:

Rose V. McGill  
Collections Department  
New Jersey Department of Banking & Insurance  
20 West State Street, 10<sup>th</sup> Floor  
P.O. Box 325  
Trenton, New Jersey 08625

IT IS FURTHER ORDERED AND AGREED, that this Consent Order shall be docketed as a statewide lien until paid in full and in the event full payment is not made, the Commissioner may exercise any and all remedies available by law, including, but not limited to, recovery of attorneys' fees and any unpaid penalties in a summary proceeding, in accordance with the Penalty Enforcement Law, N.J.S.A. 2A:58-10 to -12; and

IT IS FURTHER ORDERED AND AGREED, that the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and protection of the public health, safety, and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT IS FURTHER ORDERED AND AGREED, that Respondents shall cease and desist from engaging in the conduct that gave rise to this Consent Order; and

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and constitute final resolution of the violations cited in OTSC E21-18.



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Marlene Caride  
Commissioner

CONSENTED AS TO FORM, CONTENT, AND ENTRY:

Kashamba E Busby  
Kashamba E. Busby

Dated: 11-1-2021

Melissa Burnett  
Melissa Burnett

Dated: 11/1/2021

A&J Billing Services LLC  
A&J Billing Services LLC  
By: Melissa Burnett & Kashamba Busby  
Title: Owners

Dated: 11/1/2021

ANDREW J. BRUCK  
ACTING ATTORNEY GENERAL OF NEW JERSEY  
Attorney for the Department

By: Chandra Arkema  
Chandra M. Arkema  
Deputy Attorney General

Dated: 11/22/2021