

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking )  
and Insurance, State of New Jersey, to fine ) CONSENT  
Comprehensive Billing Consultants, LLC ) ORDER

To: Comprehensive Billing Consultants, LLC  
8167 Gentil Ct.  
Hayes, VA 23072

This matter, having been opened by the Commissioner of Banking and Insurance, State of New Jersey, ("Commissioner"), upon information that Comprehensive Billing Consultants, LLC ("Respondent"), a third-party billing service in New Jersey certified by the Commissioner on June 16, 2021, pursuant to N.J.S.A. 17B:27B-1 to -25, may have violated provisions of the insurance laws of the State of New Jersey; 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-16, no person shall act as a third-party billing service without being certified by the Commissioner; and

WHEREAS, the New Jersey Department of Banking and Insurance ("Department") has learned that Respondent has acted as a third-party billing service in New Jersey since January 7, 2019 when it was not certified as a third-party billing service; and

WHEREAS, Respondent submitted an application for certification as a third-party billing service on June 29, 2020 and certification was granted on June 16, 2021; and

WHEREAS, cause does exist under N.J.S.A. 17B:27B-24 to impose a civil penalty for the aforementioned violation of the insurance laws of this State; and

WHEREAS, Respondent has waived its right to a hearing on the aforementioned violation and consents to imposition of a civil penalty in the amount of thirteen thousand five hundred dollars (\$ 13,500.00), pursuant to N.J.S.A. 17B:27B-24, and

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

NOW, THEREFORE, IT IS on this 6 day of December, 2021

ORDERED and AGREED that Respondent shall pay a fine in the amount of \$ 13,500.00 to the Department; and

IT IS FURTHER ORDERED and AGREED that said fine shall be paid by certified check, cashier's check, money order or wire transfer made payable to the "State of New Jersey, General Treasury," with an initial payment of \$5,500.00 due and payable immediately upon execution of this consent order by Respondent and five (5) of six (6) subsequent monthly payments of \$ 1,333.33 due and payable on or before the 16<sup>th</sup> day of each month thereafter; and

IT IS FURTHER ORDERED AND AGREED, that the sixth and final monthly payment of \$1,333.35 is due and payable on or before the 16<sup>th</sup> day of the sixth month following the issuance of the Consent Order; and

IT IS FURTHER ORDERED AND AGREED that on October 18, 2021, the Respondent paid an initial payment of \$5,500.00 via wire transfer to the New Jersey Department of Insurance.

IT IS FURTHER ORDERED and AGREED that the signed Consent order, together with the subsequent monthly payments shall be remitted to:

New Jersey Department of Banking and Insurance  
Attention: Virgil Downtin - Chief of Investigations  
9<sup>th</sup> Floor, Consumer Protection Services, Enforcement  
P. O. Box 329  
Trenton, New Jersey 08625-0329

and

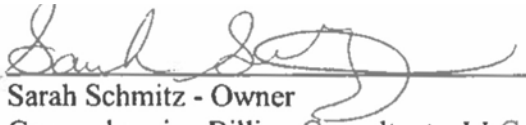
IT IS FURTHER ORDERED AND AGREED, that in the event full payment of the civil penalty is not made in accordance with this Order, the Commissioner may exercise any and all remedies available by law, including but not limited to, recovery of any unpaid penalties in summary proceedings, in accordance with the penalty enforcement law, N.J.S.A. 2A:58-10 to 12;  
and

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

IT IS FURTHER ORDERED and AGREED that the provisions of this Consent Order represent a final agency decision and constitutes a final resolution of the violations contained herein.

  
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Marlene Caride  
Commissioner

Consented to as to Form, Entry and Content

By:   
Sarah Schmitz - Owner  
Comprehensive Billing Consultants. LLC

Date:  /c DC Dea