

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  
Encoda, LLC ) ORDER

To: Encoda, LLC  
1646 W Snow Ave  
Suite 177  
Tampa, FL 33606

THIS MATTER, having been opened by the Commissioner of Banking and Insurance, State of New Jersey (“Commissioner”), upon information that Encoda, LLC (“Respondent”), a third-party billing service certified by the Commissioner on March 14, 2022 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, offer to act as or hold himself out to be a third-party billing service without being certified by the Commissioner; and

WHEREAS, Respondent conducted business as a third-party billing service in the State of New Jersey from April 20, 2021 through March 7, 2022 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 March 7, 2022 and was granted certification on March 14, 2022; 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 thirty-two thousand one hundred dollars (\$32,100.00), 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 7 day of September, 2022

ORDERED AND AGREED, that the Respondent pay a fine totaling \$32,100.00 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"; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order, together with the payment 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

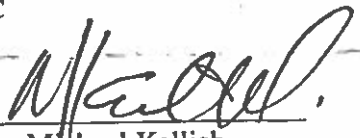
IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein.



\_\_\_\_\_  
Marlene Caride  
Commissioner

Consented to as to Form,  
Entry and Content

Encoda, LLC

By:   
\_\_\_\_\_  
Michael Kallish  
Chief Executive Officer

Date: 8/29/22