

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 Bell Consulting, LLC	) ) ) ) )	<b>CONSENT ORDER</b>
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TO: Bell Consulting, LLC  
250 Bordentown Turnpike  
PO Box 7455  
Monroe Township, NJ 08831

This matter having been opened by the Commissioner of Banking and Insurance, State of New Jersey, ("Commissioner"), upon information that Bell Consulting, LLC ("BELL"), which has applied for certification as a third party billing service in New Jersey pursuant to N.J.S.A. 17B:27B-1 et seq., 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 a 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 Department has learned that BELL has acted as a third party billing service in New Jersey when it was not certified as a third party billing service;

WHEREAS, BELL submitted an application for certification as a third billing service on December 15, 2014 and said application is pending; and

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

WHEREAS, BELL has waived its right to a hearing on the aforementioned violation and consents to imposition of a civil penalty in the amount of \$1,000.00, pursuant to N.J.S.A. 17B:27B-24; and

IT FURTHER APPEARING that this matter should be resolved upon the consent of the parties without resort to a formal hearing on the aforementioned violations;

NOW, THEREFORE, IT IS on this *5<sup>th</sup>* day of *JANUARY*, 2015

ORDERED and AGREED that BELL shall be responsible for the payment of a civil penalty totaling \$1,000.00; and

IT IS FURTHER ORDERED and AGREED that said fine shall be paid by certified check or money order, made payable to "State of New Jersey - General Treasury" in one payment of \$333.33 due payable immediately upon the execution of this Consent Order by Bell and 2 subsequent monthly installment payments of \$333.33, due and payable on or before the 15<sup>th</sup> of each month thereafter; and

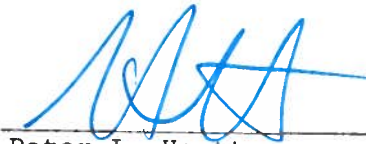
IT IS FURTHER ORDERED and AGREED, that the signed Consent Order together with the initial payment of \$333.33 and each subsequent monthly installment payments shall be remitted to Tim

Stroud, Insurance Examiner, Office of Solvency Regulation, Department of Banking and Insurance, P. O. Box 325, Trenton, NJ 08625-0325; and

IT IS FURTHER ORDERED AND AGREED that, in the event full payment of the fine is not made, the Commissioner may exercise any and all remedies available by law, including but not limited to, recovery of any unpaid penalties from Respondent, in accordance with The Penalty Enforcement Law, N.J.S.A. 2A:58-10 et seq.; and


IT IS FURTHER ORDERED AND AGREED that the fine in this Consent Order is 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 a debt which may be limited or discharged in a bankruptcy proceeding; and

IT IS FURTHER ORDERED and AGREED that the provisions of this Consent Order represents a final agency decision and constitutes a final resolution of the allegations of this Consent Order.



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Peter L. Hartt  
Director  
Division of Insurance

**Consented to as to Form, Content and Entry:**

  
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Susan Gurwitz  
BELL Medical Consultants

12-29-14  
Date