

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
Nancy G. Belok) ORDER

To: Nancy G. Belok
81 Kingwood Park
Poughkeepsie, NY 12601

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Nancy G. Belok (“Respondent”), prior owner of D.B.M.E., Inc., a third-party billing service in New Jersey certified by the Commissioner on June 17, 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 Department of Banking and Insurance has learned that Respondent has acted as a third-party billing service in New Jersey when it was not certified as a third-party billing service; and

WHEREAS, Respondent was the owner of D.B.M.E., Inc. when the company transacted business in New Jersey as a third-party billing service from January 1, 2010 until the sale of D.B.M.E., Inc. on November 1, 2019; 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, Respondent has waived her right to a hearing on the aforementioned violation and consents to the imposition of a civil penalty in the amount of thirty-two thousand two hundred sixty dollars (\$32,260.00), 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;

NOW, THEREFORE, IT IS on this 9 day of August, 2021

ORDERED AND AGREED, that Respondent shall be responsible for the payment of a civil penalty totaling \$32,260.00; and

IT IS FURTHER ORDERED AND AGREED, that said fine shall be paid by certified check, cashier's check, money order or electronic funds transfer made payable to the "State of New Jersey, General Treasury," with an initial payment of \$1,300.00 due and payable immediately upon execution of this Consent Order by Respondent and 72 subsequent monthly payments of \$430.00 due and payable on or before the 16th day of each month thereafter; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order, together with the initial payment of \$1,300.00 and each subsequent monthly payment shall be remitted to:

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

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 constitute a final resolution of the violations contained herein.



Marlene Caride
Commissioner

Consented to as to Form,
Entry and Content

By: Nancy G. Belok
Nancy G. Belok

Date: Aug 3, 2021