

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
the Third Party Biller license of Golden Hour)	ORDER
Data Systems, Inc., Reference No. 3002400555)	

To: Golden Hour Data Systems, Inc.
11802 Ridge Parkway
Suite 400
Broomfield, CO 80021

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Golden Hour Data Systems, Inc. (“Respondent”), a subsidiary of ZOLL Data Systems (“ZOLL”), certified as a third party billing service on December 7, 2022 pursuant to N.J.S.A. 17B:27B-1 to-25, may have violated various 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, Golden Hour was incorporated in the state of California ("CA") on February 5, 1997; and

WHEREAS, Golden Hour was purchased by ZOLL, on February 28, 2019; and

WHEREAS, Golden Hour applied to the Commissioner to be a third-party billing service on December 1, 2022; and

WHEREAS, Golden Hour provided third-party billing services, for a New Jersey client, without certification from March 1, 2019 through December 7, 2022; and

WHEREAS, Golden Hour operated as a third-party billing service without being certified by the Commissioner in violation of N.J.S.A. 17B:27B-16; and

IT FURTHER APPEARING, that the Respondent:

- 1) Has admitted responsibility for the aforementioned violation;
- 2) Has cooperated with the investigation conducted by the New Jersey Department of Banking and Insurance ("Department"); and
- 3) Has asserted that the violations cited in this Consent Order were not willful; 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, the Respondent has waived the right to a hearing on the violations and consented to the payment of a fine in the amount of \$5000.00, 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 2nd day of April, 2024

ORDERED AND AGREED. that the Respondent pay a fine in the amount of \$5000.00 to the Department: and

IT IS FURTHER ORDERED AND AGREED, that said fine shall be paid by certified check, cashier's check or money order 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 fine payment of \$5000.00, 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 08625-329

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.


Justin Zimmerman
Acting Commissioner

Consented to as to Form,
Entry and Content:

By: 
Heidi B. Newton,
Chief Financial Officer on behalf of
Golden Hour Data Systems Inc.

Date: 3/21/24