

**STATE OF NEW JERSEY**  
**DEPARTMENT OF BANKING AND INSURANCE** 23C-409N  
**BUREAU OF FRAUD DETERRENCE**



**CONSENT ORDER NO. 18-51476-44**

In the Matter of	)	<b>CONSENT ORDER</b>
Leonid Itskov, DDS	)	
540 Winterburn Grove	)	
Cliffside Pk., NJ 07010	)	
and	)	
Gentle Dental II, PC	)	
5918 Bergenline Ave., Suite #200	)	
West New York, NJ 07093	)	
Respondents.	)	

THIS MATTER having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondents, Leonid Itskov, DDS, and Gentle Dental II, PC, both conducting business at 5918 Bergenline Avenue, Suite #200, West New York, New Jersey, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Leonid Itskov, DDS, and Gentle Dental II, PC, provided false and misleading information to Delta Dental of New Jersey, Guardian Life Insurance Company of America, and MetLife Insurance Company between 2013 and 2018. Specifically, Dr. Itskov and Gentle Dental II, PC, submitted dental claims for services that were not rendered to patients, submitted dental claims that misrepresented services

documented in clinical notes, and submitted dental claims with higher dollar amounts than the billed amounts documented in patient ledgers. These claim submissions allowed Dr. Itskov and Gentle Dental II, PC to receive reimbursements to which they were not entitled; and

WHEREAS, the above conduct constitutes multiple violations of N.J.S.A. 17:33A-1 et seq., and any future violation of N.J.S.A. 17:33A-1 et seq., shall be considered to be a subsequent offense; and

WHEREAS, Respondents have been informed that they have a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.), on the violation alleged herein before a civil and administrative penalty is imposed; and

WHEREAS, Respondents understand these rights and have voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondents consent to pay, jointly and severally, a civil administrative penalty in the amount of \$33,000.00, and surcharge in the amount of \$1,650.00 against Leonid Itskov, DDS, Individually, and surcharge in the amount of \$1,650.00 against Gentle Dental II, PC, Individually, the total amount of \$36,300.00 being due immediately by certified check, bank check or money order made payable to the "Acting Commissioner, Department of Banking and Insurance". This signed order and the payment shall be returned to Managing Investigator, Ronald Dellanno, Bureau of Fraud Deterrence, Department of Banking and Insurance, One Apollo Drive, Whippany, New Jersey 07981; and

WHEREAS, the penalties of 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 are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondents and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS ON THIS 17<sup>th</sup> day of April, 2024

ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$33,000.00 is imposed on Respondents, Leonid Itskov, DDS and Gentle Dental II, PC, jointly and severally.

2. Pursuant to N.J.S.A. 17:33A-5.1, Respondents shall each pay to the Acting Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$1,650.00 each, such amount to be in addition to the civil administrative penalty.

3. Respondents consent to the entry of this final administrative order. Respondents understand that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-10 et seq.).

4. This Consent Order shall not be binding until it is signed by the Assistant Commissioner, Bureau of Fraud Deterrence.

5. This Consent Order may be used against Respondents in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1 et seq., including a license suspension or revocation proceeding.

6. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Consent Order shall be provided to the appropriate licensing authority.

JUSTIN ZIMMERMAN  
ACTING COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By: Richard Besser  
RICHARD BESSER  
ASSISTANT COMMISSIONER  
BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT  
AND ENTRY OF ORDER:

[Signature]  
Leonid Itskov, DDS, Respondent

3/19/24  
Dated:

[Signature]  
Gentle Dental II, PC, Respondent  
By: Leonid Itskov, DDS

3/19/24  
Dated: