## 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 |
| Total Billing Solutions, LLC                | ) | ORDER   |

To: Total Billing Solutions, LLC 104 Apple Ave Suite 3 PMB 175 Dothan, AL 36303

This matter, having been opened by the Commissioner of Banking and Insurance, State of New Jersey ("Commissioner"), upon information that Total Billing Solutions LLC. ("Respondent"), a third-party billing service in New Jersey certified by the Commissioner on April 19, 2023, 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 transacted business in New Jersey as a third-party billing service beginning January 27, 2022, but did not submit an application for certification as a third-party

billing service until November 3, 2022; 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 its right to a hearing on the aforementioned violation and consents to imposition of a civil penalty in the amount of five thousand dollars (\$5,000.00), 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 13th day of MArch, 2024

ORDERED and AGREED that Respondent shall be responsible for the payment of a civil penalty totaling \$5,000.00; 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," which shall be paid upon execution of the Consent Order by Respondent; and

IT IS FURTHER ORDERED and AGREED that the signed Consent Order, together with the fine payment of \$5,000.00, shall be remitted to:

New Jersey Department of Banking and Insurance Attention: Virgil Dowtin - 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 constitutes a final resolution of the violations contained

herein.

Justin Zimmerman Acting Commissioner

Consented to as to Form, Entry and Consent:

By:

ohn McEnaney, President of Total Billing Solutions, LLC

Date: 3/5/2024