ORDER NO. E26-73

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 Thin Aire Solutions, LLC Reference No. 3003477356	))))	CONSENT ORDER

To: Thin Aire Solutions, LLC
2115 Olympic Dr.
Colorado Springs, CO 80910

THIS MATTER, having been opened by the Commissioner of Banking and Insurance, State of New Jersey ("Commissioner"), upon information that Thin Aire Solutions, LLC ("Respondent"), a third-party billing service certified by the Commissioner on January 23, 2025, 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 conducted business as a third-party billing service in the State of New Jersey beginning on October 15, 2024 when it was not certified as a third-party billing service; and

WHEREAS, Respondent did not submit an application for certification as a third-party billing service until January 22, 2025; and

WHEREAS, 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

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, Respondent has waived its right to a hearing on the aforementioned violation and consents to the imposition of a civil penalty in the amount of five thousand dollars ($5,000), 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 26 day of May, 2026

ORDERED AND AGREED, that the Respondent pay a fine totaling $5,000 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", which shall be paid upon execution of this Consent Order by Respondent; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order, together with the payment of $5,000 shall be remitted to:

New Jersey Department of Banking and Insurance
Attention: Thomas Stanley-Enforcement Manager

9th 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 constitute a final resolution of the violations contained herein.

Susan Ochs
Acting Commissioner

Consented to as to Form,
Entry and Content

By: Shawn Swisher owner of Thin Aire Solutions LLC
Shawn Swisher, Owner of Thin Aire Solutions, LLC

Date: 05/1 /2026