

**STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE
BUREAU OF FRAUD DETERRENCE**



CONSENT ORDER NO. 14-53895-24

In the Matter of)	CONSENT ORDER
Thomas J. Bell)	
163 Marienstein Road)	
Upper Black Eddy, PA 18972)	
and		
Compass Health Group)	
163 Marienstein Road)	
Upper Black Eddy, PA 18972)	
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, Thomas J. Bell and Compass Health Group, both conducting business at 163 Marienstein Road, Upper Black Eddy, Pennsylvania 18972, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondents, Thomas J. Bell and Compass Health Group, did knowingly cause claims to be submitted to Horizon Blue Cross Blue Shield and Amerihealth for dates of service between January 2, 2014 and May 14, 2014, for laboratory services, during which time the business was not licensed by the State of New Jersey to perform the services that were billed; 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 \$341,000.00, and surcharge in the amount of \$17,050.00 against Thomas J. Bell, Individually, and surcharge in the amount of \$17,050.00 against Compass Health Group, Individually, the total amount of \$375,100.00 being due immediately by certified check, bank check or money order made payable to the "Acting Commissioner, Department of Banking and Insurance" and acknowledge restitution in the amount of \$17,131.77 payable to Amerihealth NJ, Attn: Thomas Turley, Financial Investigator, Independence Blue Cross Family of Companies CFID, 1901 Market Street, 42nd Floor, Philadelphia, PA 19103. This signed order and the payment shall be returned to Managing Investigator, Michelle Moffett, Bureau of Fraud Deterrence, Department of Banking and Insurance, Five Executive Campus, Suite 205, Cherry Hill, New Jersey 08002; 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 29th day of November, 2020,

ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$341,000.00 is imposed on Respondents, Thomas J. Bell and Compass Health Group, jointly and severally.
2. Respondents are bound to pay restitution in the amount of \$17,131.77 to Amerihealth NJ.
3. 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 \$17,050.00 each, such amount to be in addition to the civil administrative penalty.

4. 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.).

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

JUSTIN ZIMMERMAN
ACTING COMMISSIONER
DEPARTMENT OF BANKING AND INSURANCE

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

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

TJB
Thomas J. Bell, Respondent

11/15/23
Dated:

TJB
Compass Health Group, Respondent
By: Thomas J. Bell

11/15/23
Dated:

