

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  
Focused Billing and Collections, LLC ) ORDER

To: Focused Billing and Collections, LLC  
71 W. Main St., Suite 102  
Freehold, NJ 07728

This matter, having been opened by the Commissioner of Banking and Insurance, State of New Jersey (“Commissioner”), upon information that Focused Billing and Collections, LLC (“Respondent”), a third-party billing service in New Jersey certified by the Commissioner on February 22, 2022, 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 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 September 1, 2017, but did not submit an application for certification as a third-party billing service until January 11, 2022; and

WHEREAS, Respondent did not receive third-party billing service certification until

February 22, 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 seventy-nine thousand six hundred fifty dollars (\$79,650.00), 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 12 day of October 2022

ORDERED and AGREED that Respondent shall be responsible for the payment of a civil penalty totaling \$79,650.00; and

IT IS FURTHER ORDERED and AGREED that said fine shall be paid by certified check, cashier's check or money order or wire transfer 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 \$79,650.00, shall be remitted to:

New Jersey Department of Banking and Insurance  
Attention: Virgil Downtin - 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.



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Marlene Caride  
Commissioner

Consented to as to Form,  
Entry and Consent:

By:   
Focused Billing and Collections

Date: 10/04/2022