

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

_____)	CONSENT ORDER
Proceedings by the Commissioner of Banking and)	
Insurance, State of New Jersey, to fine Finch)	
Healthcare, LLC)	
_____)	

TO: Finch Healthcare, LLC
3 McClellan Court
East Brunswick, NJ 08816

THIS MATTER, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, alleging that Finch Healthcare, LLC (“Finch Healthcare”), a third-party billing service in New Jersey certified by the Commissioner on August 12, 2021, pursuant to N.J.S.A. 17B:27B-1 to -25, may have violated various 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, pursuant to N.J.A.C. 11:23-5.1, all third-party billing services shall obtain certification prior to operating in the State; and

WHEREAS, Finch Healthcare transacted business in New Jersey as a third-party billing service beginning in 2012; and

WHEREAS, Finch Healthcare did not submit an application for certification as a third-party billing service until January 25, 2021 and certification was granted on August 12, 2021; and

WHEREAS, Finch Healthcare admits and accepts responsibility for the violation described above; 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, Finch Healthcare 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; and

NOW, THEREFORE, IT IS on this 17th day of January, 2024:

ORDERED AND AGREED, that Finch Healthcare shall pay 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 this Consent Order by Finch Healthcare; 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:

William E. Vaughan
Deputy Attorney General
Banking and Insurance Section
R.J. Hughes Justice Complex
25 Market Street
P.O. Box 117
Trenton, New Jersey 08625-117

; 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.



Justin Zimmerman
Acting Commissioner

Consent to as to Form,
Entry, and Consent:

By: 
On behalf of Finch Healthcare, LLC

Kalyan Yamijala

Date: 01/04/2024

MATTHEW J. PLATKIN
ATTORNEY GENERAL OF NEW JERSEY
Attorney for Commissioner

By: 
William E. Vaughan
Deputy Attorney General

Date: 01/17/24