

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Acting Commissioner of)
Banking and Insurance, State of New)
Jersey, to fine Accountability Electronic)
Medical Billing, LLC; EZ Interstate Billing)
Inc.; and Mineylda Luna.)

CONSENT ORDER

TO: Accountability Electronic Medical Billing, LLC
 c/o Mineylda Luna
 96 Montclair Ave.
 Newark, NJ 07104

 EZ Interstate Billing Inc.
 c/o Mineylda Luna
 96 Montclair Ave.
 Newark, NJ 07104

 Mineylda Luna
 96 Montclair Ave.
 Newark, NJ 07104

This matter, having been opened by the Acting Commissioner of Banking and Insurance, State of New Jersey (“Commissioner”), upon information Accountability Electronic Medical Billing, LLC (“Accountability”); EZ Interstate Billing Inc. (“EZ Interstate”); and Mineylda Luna (collectively, “Respondents”), may have violated provisions of the New Jersey Third Party Billing Act, N.J.S.A. 17B:27B-1 to -25 (“Act”); 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 and N.J.A.C. 11:23-5.1(a), 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, at all relevant times, Mineylda Luna was the owner and principal officer of Accountability and EZ Interstate; and

WHEREAS, EZ Interstate transacted business in New Jersey as a third party billing service from May 2017 and until July 2022, without being certified by the Commissioner, in violation of N.J.S.A. 17B:27B-16 and N.J.A.C. 11:23-5.1(a); and

WHEREAS, on October 19, 2021, EZ Interstate applied for certification with the New Jersey Department of Banking and Insurance (“Department”); and

WHEREAS, on the application and subsequent letters to the Department, Mineylda Luna provided false information that EZ Interstate was a new company and that it did not have any clients; and

WHEREAS, on June 6, 2022, the Department denied EZ Interstate’s application for certification for providing false information during the application process; and

WHEREAS, on July 11, 2022, Mineylda Luna dissolved EZ Interstate and formed Accountability; and

WHEREAS, on July 22, 2022, Mineylda Luna applied to the Department for third party billing certification of Accountability; and

WHEREAS, in the application, Mineylda Luna falsely stated that there were no enforcement or regulatory actions against any person responsible for the applicant, and concealed that, in fact, the Department had previously denied a third party billing certification for the previous company EZ Interstate; and

WHEREAS, on September 9, 2022, the Department issued a third party billing certification to Accountability; and

WHEREAS, Respondents admit and accept responsibility for the violation described above; and

WHEREAS, Respondents have waived their right to a hearing on the aforementioned violation and consent to imposition of a civil penalty, jointly and severally, in the amount of ten thousand dollars (\$10,000.00), 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; and

WHEREAS, good cause exists to impose a civil penalty in this matter; and

NOW, THEREFORE, IT IS on this 9th day of February, 2026,

ORDERED AND AGREED that simultaneously with execution of this Consent Order by Respondents, they shall pay a civil penalty in the amount of \$10,000.00, jointly and severally, by certified check, official bank check, or money order made payable to the "State of New Jersey," which shall be sent to counsel for the Department; and

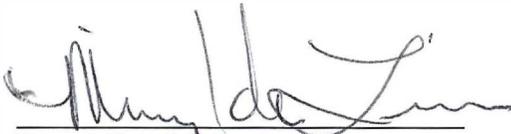
IT IS FURTHER ORDERED AND AGREED that Respondents shall cease and desist from engaging in the conduct that gave rise to this Consent Order, and from any other violations of the Act; and

IT IS FURTHER ORDERED AND AGREED that the provisions of this Consent Order represent a final agency decision and constitute final resolution of the violations contained herein.

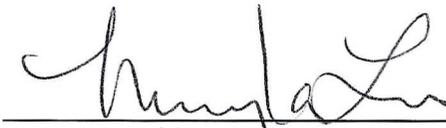


Susan Ochs
Acting Commissioner

CONSENTED TO AS TO FORM, CONTENT AND ENTRY:


By: Mineylda Luna

Date: 1-7-2026


By: Mineylda Luna
(On behalf of Accountability Electronic Medical Billing, LLC)

Date: 1-7-2026


By: Mineylda Luna
(On behalf of EZ Interstate Billing Inc.)

Date: 1-7-2026

JENNIFER DAVENPORT
ACTING ATTORNEY GENERAL OF NEW JERSEY
Counsel for NJDOBI


By: Garen Gazaryan
Deputy Attorney General

Date: 1/22/2026