

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**
Unified Health LLC, Reference No. 1622594) **ORDER**

To: Unified Health LLC
 8779 South Redwood Road
 Suite 100
 West Jordan, Utah 84088

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Unified Health LLC (“Respondent”), currently licensed as a non-resident business entity insurance producer, pursuant to N.J.S.A. 17:22A-34b, may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, the Respondent is subject to the provisions of the New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A.17:22A-26 to -48 (“Producer Act”), and the regulations governing Insurance Producer Standard of Conduct, N.J.A.C.11:17A-1.1 to N.J.A.C.11:17D-2.8; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40(a), the Commissioner may place on probation, suspend, revoke or refuse to renew an insurance producer’s license, and may levy a civil penalty for violation of the Producer Act; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40(a)(2), an insurance producer shall not violate any insurance laws, regulation, subpoena or order of the commissioner or of another state's insurance regulator; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40(a)(8), an insurance producer shall not use fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of insurance business in this State or elsewhere; and

WHEREAS, pursuant to N.J.S.A.17B:30-4, No person shall make, publish, disseminate, circulate, or place before the public, or cause, directly or indirectly, to be made, published, disseminated, circulated, or placed before the public, in a newspaper, magazine or other publication, or in the form of a notice, circular, pamphlet, letter or poster, or over any radio or television station, or in any other way, an advertisement, announcement or statement containing any assertion, representation or statement with respect to the business of insurance and annuities or with respect to any person in the conduct of his insurance and annuity business, which is untrue, deceptive or misleading; and

WHEREAS, pursuant to N.J.A.C.11:17A-2.6(a), an insurance producer who solicits insurance shall be required to identify his or her name as it appears on his or her insurance producer license, the name of the insurer, if known, and the nature of the relationship between the insurance producer and the insurer; and

WHEREAS, pursuant to N.J.A.C.11:17A-1.6(a), each place of business maintained by an insurance producer for the purpose of transacting the business of insurance shall be under the direct supervision of an insurance producer; and

WHEREAS, pursuant to N.J.A.C.11:2-11.2, advertisements shall be truthful and not misleading in fact or in implication. Words or phrases the meaning of which is clear only by implication or by familiarity with insurance terminology shall not be used; and

WHEREAS, in 2021, the Respondent mailed 8,431 notices (mailers) to New Jersey Medicare members to solicit insurance products. The mailers failed to identify the insurance producer and contained language likely to lead recipients to believe that an immediate response was required to protect their Medicare benefits. The actions constitute violations of N.J.S.A.17:22A-40(a)(2) and (8), N.J.S.A.17B:30-4, N.J.A.C.11:17A-2.6(a), N.J.A.C.11:17A-1.6(a) and N.J.A.C.11:2-11.2; and

IT FURTHER APPEARING, that the Respondent:

- 1) Has admitted responsibility for the aforementioned violations;
- 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, the Respondent has waived its right to a hearing on the aforementioned violations and consented to imposition of a civil penalty in the amount of nine thousand and five hundred dollars (\$9,500); and

WHEREAS, this matter should be resolved upon the consent of the Parties without resort to a formal hearing; and

NOW, THEREFORE, IT IS on this 20 day of March, 2026

ORDERED AND AGREED, that the Respondent shall pay a fine totaling \$9,500 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 the Respondent; and

IT IS FURTHER ORDERED AND AGREED, that the signed Consent Order, together with the fine payment of \$9,500 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 violation contained herein.



Susan Ochs
Acting Commissioner

Consented to as to Form,
Entry and Content

Unified Health LLC

By: Whittney Hunsaker
Whittney Hunsaker
President of Unified Health LLC

Date: 2/20/2026