

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 Lucent Health Solutions, LLC)))	CONSENT ORDER
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TO: Lucent Health Solutions, LLC
424 Church Street, Suite 2300
Nashville, TN 37219

This matter having been opened by the Commissioner of Banking and Insurance, State of New Jersey, (“Commissioner”), upon information that Lucent Health Solutions, LLC (“Respondent”), which has applied for a license as a third party administrator in New Jersey 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 administrator is defined as a person or entity that processes claims and pays claims on behalf of a benefits payer without the assumption of financial risk for the payment of health or dental benefits; and

WHEREAS, pursuant to N.J.S.A. 17B:27B-2, no person shall act as, offer to act as, or hold himself out to be, a third party administrator in this State unless licensed or registered by the Commissioner; and

WHEREAS, Respondent acted as a third party administrator in New Jersey when it was not licensed or registered as a third party administrator; and

WHEREAS, Respondent applied for a license as a third party administrator on July 2, 2019; 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, Respondent has waived its right to a hearing on the aforementioned violation and consents to imposition of a civil penalty in the amount of twenty one thousand one hundred twenty five dollars (\$21,125.00), 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 16th day of December, 2019

ORDERED and AGREED that Respondent shall be responsible for the payment of a civil penalty totaling twenty one thousand one hundred twenty five dollars (\$21,125.00); and

IT IS FURTHER ORDERED and AGREED that Respondent, having previously paid five thousand dollars (\$5,000.00) to the Commissioner, shall pay the balance of sixteen thousand one hundred twenty five dollars (\$16,125.00) upon its execution of this Consent Order. The payment shall be made through wire transferor, certified check or money order, made payable to "State of New Jersey - General Treasury" and shall be sent to Virgil Downtin, Chief of Investigations, Consumer Protection Services, Department of Banking and Insurance, P. O. Box 325, Trenton, NJ 08625-0325; and

IT IS FURTHER ORDERED and AGREED that this Consent Order represents a final agency decision and constitutes a final resolution of the allegations of this Consent

Order.



Marlene Caride
Commissioner

Consented to as to Form, Content and Entry:



Lucent Health Solutions, LLC

11/22/2019
Date