

**STATE OF NEW JERSEY**  
**DEPARTMENT OF BANKING AND INSURANCE**  
**BUREAU OF FRAUD DETERRENCE**



**CONSENT ORDER NO. 18-50607-02**

In the Matter of	)	<b>CONSENT ORDER</b>
Jeffrey Eichenbaum, DC	)	
14 Glen Forest Dr.	)	
Voorhees, NJ 08043	)	
Respondent.	)	

This matter having been opened by the Bureau of Fraud Deterrence, Department of Banking and Insurance of the State of New Jersey, upon information indicating that Respondent, Jeffrey Eichenbaum, DC, currently residing at 14 Glen Forest Dr., Voorhees, NJ 08043, may have violated the provisions of N.J.S.A. 17:33A-4; and

WHEREAS, Respondent, Jeffrey Eichenbaum, DC, did knowingly submit materially false claims to Progressive Insurance Company, Allstate Insurance Company, Horizon Blue Cross Blue Shield of NJ, Amerihealth/Independence Blue Cross, Cigna Insurance Company and Travelers Insurance Company by submitting bills for electrical stimulation treatments that were performed by unlicensed assistants; and

WHEREAS, the above conduct constitutes a violation of N.J.S.A. 17:33A-1, et seq., and any future violation of N.J.S.A. 17:33A-1, et seq. shall be considered to be a second offense; and

WHEREAS, Respondent has been informed that he has a right to notice and to request a hearing in accordance with the Administrative Procedure Act (N.J.S.A. 52:14B-1 et seq.) on the violation alleged herein before a civil administrative penalty is imposed; and

WHEREAS, Respondent understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Respondent consents to pay a civil administrative penalty in the amount of \$15,000.00, and surcharge in the amount of \$750.00, the total amount of \$15,750.00 being due immediately by certified check, bank check or money order made payable to the "Commissioner, Department of Banking and Insurance" and acknowledges restitution in the amount of \$6,148.33 payable to Progressive Insurance, 1200 Howard Blvd., Suite 110, Mt. Laurel, NJ 08054, Attn: Michael Malloy-SIU, restitution in the amount of \$162.00 payable to Amerihealth/Independence Blue Cross, 1901 Market St., Philadelphia, PA 19103, Attn: Dave Homsher, restitution in the amount of \$298.36 payable to Horizon Blue Cross Blue Shield of NJ, 1427 Wyckoff Road, Wall, NJ 07727, Attn: Investigator Nicole Sellitto, restitution in the amount of \$2,820.20 payable to Allstate Insurance Company, 1130 Rt. 22, Suite 100, Bridgewater, NJ 08807, Attn: Michael Gallagher, restitution in the amount of \$96.30 payable to Travelers Insurance, P.O. Box 660339, Dallas, TX 75266 and restitution in the amount of \$91.20 payable to Cigna Special Investigations Unit, Attn: Recovery Check Specialist W3SIU, 900 Cottage Grove Road, Hartford, CT 06152. This signed order and the payment of the civil administrative penalty shall be returned to Managing Investigator, Michele M. Margiotta, Bureau of Fraud Deterrence, Department of Banking and Insurance, Five Executive Campus, Suite 205, Cherry Hill, New Jersey 08002; and

WHEREAS, the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondent and the Bureau of Fraud Deterrence desire to terminate this matter without further hearing or litigation, and for further good cause appearing;

NOW, THEREFORE, IT IS ON THIS 31<sup>st</sup> day of December, 2018,

ORDERED AND AGREED as follows:

1. Pursuant to N.J.S.A. 17:33A-5(c), civil administrative penalty of \$15,000.00 is imposed on Respondent, Jeffrey Eichenbaum, DC.

2. Respondent is bound to pay restitution in the amount of \$6,148.33 to Progressive Insurance, restitution in the amount of \$162.00 to Amerihealth/Independence Blue Cross, restitution in the amount of \$298.36 to Horizon Blue Cross Blue Shield of NJ, restitution in the amount of \$2,820.20 to Allstate Insurance Company, restitution in the amount of \$96.30 to Travelers Insurance and restitution in the amount of \$91.20 to Cigna Special Investigations Unit.

3. Pursuant to N.J.S.A. 17:33A-5.1, Respondent shall pay to the Commissioner, Department of Banking and Insurance, a surcharge equal to five (5%) percent of the settlement amount, which is \$750.00, such amount to be in addition to the civil administrative penalty.

4. Respondent consents to the entry of this final administrative order. Respondent understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-10 et seq.).

5. This Consent Order shall not be binding until it is signed by the Chief of Investigations, Bureau of Fraud Deterrence.

6. This Consent Order may be used against Respondent in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1 et seq., including a license suspension or revocation proceeding.

7. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Consent Order shall be provided to the appropriate licensing authority.

MARLENE CARIDE  
COMMISSIONER  
DEPARTMENT OF BANKING AND INSURANCE

By: Richard Besser  
RICHARD BESSER  
CHIEF OF INVESTIGATIONS  
BUREAU OF FRAUD DETERRENCE

CONSENTED TO AS TO FORM, CONTENT  
AND ENTRY OF ORDER:

Jeffrey Eichenbaum, DC, Respondent

Dated: 11/27/18