

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 Advanced Billing  
Concepts, LLC

**CONSENT ORDER**

TO: Advanced Billing Concepts, LLC  
80 Pompton Avenue, Suite 105  
Verona, NJ 07044

This matter having been opened by the Commissioner of Banking and Insurance, State of New Jersey, ("Commissioner"), upon information that Advanced Billing Concepts, LLC ("ABC"), which has applied for certification as a third party billing service in New Jersey pursuant to N.J.S.A. 17B:27B-1 et seq., 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 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 a health care provider; and

WHEREAS, pursuant to N.J.S.A. 17B:27B-16, no person or entity shall act as a third party billing service without being certified by the Commissioner; and

WHEREAS, the Department has learned that ABC has acted as a third party billing service in New Jersey when it was not certified as a third party billing service;

WHEREAS, ABC submitted an application for certification as a third billing service on February 3, 2016 and said application is pending; 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, ABC has waived its right to a hearing on the aforementioned violation and consents to imposition of a civil penalty in the amount of \$1,000.00, pursuant to N.J.S.A. 17B:27B-24; and

IT FURTHER APPEARING that this matter should be resolved upon the consent of the parties without resort to a formal hearing on the aforementioned violations;

NOW, THEREFORE, IT IS on this 10<sup>TH</sup> day of March, 2016

ORDERED and AGREED that ABC shall be responsible for the payment of a civil penalty totaling \$1,000.00; and


IT IS FURTHER ORDERED and AGREED that ABC shall pay the civil penalty of \$1,000 upon its execution of this Consent Order. The payment shall be made through a certified check or money order, made payable to "State of New Jersey - General Treasury" and shall be sent to Tim Stroud, Insurance Examiner, Office of Solvency Regulation, Department of Banking and Insurance, P. O. Box 325, Trenton, NJ 08625-0325; and

IT IS FURTHER ORDERED AND AGREED that, in the event full payment of the fine is not made, the Commissioner may exercise any and all remedies available by law, including but not limited


to, recovery of any unpaid penalties from Respondent, in accordance with The Penalty Enforcement Law, N.J.S.A. 2A:58-10 et seq.; and

IT IS FURTHER ORDERED AND AGREED that the fine in this Consent Order is 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 is not intended to constitute a debt which may be limited or discharged in a bankruptcy proceeding; and

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

  
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Peter L. Hartt  
Director  
Division of Insurance

**Consented to as to Form, Content and Entry:**

  
\_\_\_\_\_  
Valerie Del Vecchio  
Advanced Billing Concepts, LLC

2/16/16  
Date