

STATE OF INDIANA )  
 ) SS:  
 COUNTY OF MARION )  
 IN THE MATTER OF: )  
 )  
 Health Benefits One, LLC )  
 2 Oakwood Blvd., Suite 100 )  
 Hollywood, Florida 33020 )  
 )  
 Respondent. )  
 )  
 Type of Agency Action: Enforcement )  
 )  
 Nonresident Producer License #: 917460 )

BEFORE THE INDIANA  
 COMMISSIONER OF INSURANCE  
 CAUSE NO: 17774-AG18-1121-169

**FILED**

JUN 21 2019

STATE OF INDIANA  
 DEPT. OF INSURANCE

**FINDINGS OF FACT, CONCLUSIONS OF LAW,  
 AND THIRD EMERGENCY ORDER**

The Commissioner of the Indiana Department of Insurance (“Commissioner”), being duly advised, now issues the following Findings of Fact, Conclusions of Law, and Third Emergency Order:

1. Health Benefits One, LLC (“Respondent”) is a licensed nonresident insurance producer organization, holding license number 917460.
2. On October 31, 2018, the United States District Court for the Southern District of Florida entered a Temporary Restraining Order (“TRO”) against Respondent.
3. The Court based its TRO on a finding that Respondent has “sold limited benefit plans and medical discount memberships to consumers by misrepresenting that such products are comprehensive health insurance, or the equivalent of such insurance, or are qualified health insurance plans under the Patient Protection and Affordable Care Act.”
4. Respondent is currently enjoined from continuing to market its health insurance plans by the TRO.

5. The TRO has not yet been lifted.
6. Respondent holds only a life, accident, and health qualification in Indiana.

### CONCLUSIONS OF LAW

1. Ind. Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may suspend a producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

2. Respondent, as alleged, has used fraudulent and/or dishonest practices by misrepresenting the nature of its products to consumers.

3. Based on the serious financial risk to Indiana consumers an emergency exists, such that an emergency order is appropriate under Ind. Code § 4-21.5-4-1.

4. An Emergency Order was issued pursuant to Ind. Code § 4-21.5-4-2(a)(1) on December 7, 2018 and renewed on March 8, 2019.

5. Pursuant to Ind. Code § 4-21.5-4-5(b), an Emergency Order may be renewed in successive ninety (90) day increments during the pendency of any related proceedings.

6. Findings of Fact that can be adopted as Conclusions of Law are hereby incorporated herein as such.

### ORDER

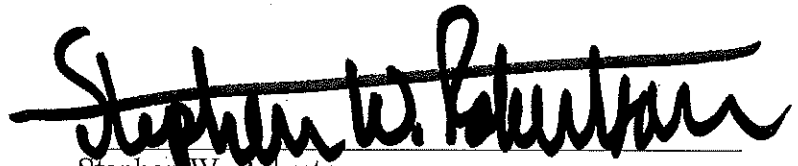
With the Findings of Fact and Conclusions of Law as stated above, the Commissioner now orders:

1. Respondent's nonresident insurance producer license #917460 remains suspended for an additional ninety (90) days, renewable in successive ninety (90) day increments.

Under Ind. Code § 4-21.5-4-3, this Emergency Order is effective when issued. **Respondent has the right to request a hearing on this Emergency Order by filing a request for a hearing with the Department**, and if requested, an evidentiary hearing will be set on the matter as soon as practicable.

6-21-2019

Date Signed



Stephen W. Robertson  
Insurance Commissioner

Distribution to:

Health Benefits One, LLC  
2 Oakwood Blvd., Suite 100  
Hollywood, FL 33020

Erica J. Dobbs, Attorney  
Enforcement Division  
Indiana Department of Insurance  
311 West Washington St., Suite 103  
Indianapolis, IN 46204-2787

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO: 17774-AG18-1121-169

IN THE MATTER OF: )  
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2 Oakwood Blvd., Suite 100 )  
Hollywood, Florida 33020 )  
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Respondent. )  
 )  
Type of Agency Action: Enforcement )  
 )  
Nonresident Producer License #: 917460 )

**FILED**

MAR 08 2019

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINDINGS OF FACT, CONCLUSIONS OF LAW,  
AND SECOND EMERGENCY ORDER**

The Commissioner of the Indiana Department of Insurance (“Commissioner”), being duly advised, now issues the following Findings of Fact, Conclusions of Law, and Second Emergency Order:

1. Health Benefits One, LLC (“Respondent”) is a licensed nonresident insurance producer organization, holding license number 917460.
2. On October 31, 2018, the United States District Court for the Southern District of Florida entered a Temporary Restraining Order (“TRO”) against Respondent.
3. The Court based its TRO on a finding that Respondent has “sold limited benefit plans and medical discount memberships to consumers by misrepresenting that such products are comprehensive health insurance, or the equivalent of such insurance, or are qualified health insurance plans under the Patient Protection and Affordable Care Act.”
4. Respondent is currently enjoined from continuing to market its health insurance plans by the TRO.

5. The TRO has not yet been lifted.
6. Respondent holds only a life, accident, and health qualification in Indiana.

### **CONCLUSIONS OF LAW**

1. Ind. Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may suspend a producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

2. Respondent, as alleged, has used fraudulent and/or dishonest practices by misrepresenting the nature of its products to consumers.

3. Based on the serious financial risk to Indiana consumers an emergency exists, such that an emergency order is appropriate under Ind. Code § 4-21.5-4-1.

4. An Emergency Order was issued pursuant to Ind. Code § 4-21.5-4-2(a)(1) on December 7, 2018.

5. Pursuant to Ind. Code § 4-21.5-4-5(b), an Emergency Order may be renewed in successive ninety (90) day increments during the pendency of any related proceedings.

6. Findings of Fact that can be adopted as Conclusions of Law are hereby incorporated herein as such.

### **ORDER**

With the Findings of Fact and Conclusions of Law as stated above, the Commissioner now orders:

1. Respondent's nonresident insurance producer license #917460 remains suspended for an additional ninety (90) days, renewable in successive ninety (90) day increments.

Under Ind. Code § 4-21.5-4-3, this Emergency Order is effective when issued. **Respondent has the right to request a hearing on this Emergency Order by filing a request for a hearing with the Department**, and if requested, an evidentiary hearing will be set on the matter as soon as practicable.

**3-8-2019**  
Date Signed

  
Stephen W. Robertson  
Insurance Commissioner

Distribution to:

Health Benefits One, LLC  
2 Oakwood Blvd., Suite 100  
Hollywood, FL 33020

Erica J. Dobbs, Attorney  
Enforcement Division  
Indiana Department of Insurance  
311 West Washington St., Suite 103  
Indianapolis, IN 46204-2787

STATE OF INDIANA )  
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BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO: 17774-AG18-1121-169

IN THE MATTER OF: )

Health Benefits One, LLC )  
2 Oakwood Blvd., Suite 100 )  
Hollywood, Florida 33020 )

Respondent. )

Type of Agency Action: Enforcement )

Nonresident Producer License #: 917460 )

**FILED**

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STATE OF INDIANA  
DEPT. OF INSURANCE

**FINDINGS OF FACT, CONCLUSIONS OF LAW,  
AND EMERGENCY ORDER**

The Commissioner of the Indiana Department of Insurance (“Commissioner”), being duly advised, now issues the following Findings of Fact, Conclusions of Law, and Emergency Order:

1. Health Benefits One, LLC (“Respondent”) is a licensed nonresident insurance producer organization, holding license number 917460.
2. On October 31, 2018, the United States District Court for the Southern District of Florida entered a Temporary Restraining Order (“TRO”) against Respondent.
3. The Court based its TRO on a finding that Respondent has “sold limited benefit plans and medical discount memberships to consumers by misrepresenting that such products are comprehensive health insurance, or the equivalent of such insurance, or are qualified health insurance plans under the Patient Protection and Affordable Care Act.”
4. Respondent is currently enjoined from continuing to market its health insurance plans by the TRO.

5. Respondent holds only a life, accident, and health qualification in Indiana.

### CONCLUSIONS OF LAW

1. Ind. Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may suspend a producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

2. Respondent, as alleged, has used fraudulent and/or dishonest practices by misrepresenting the nature of its products to consumers.

3. Based on the serious financial risk to Indiana consumers an emergency exists, such that an emergency order is appropriate under Ind. Code § 4-21.5-4-1.

4. This Emergency Order is issued pursuant to Ind. Code § 4-21.5-4-2(a)(1).

5. Findings of Fact that can be adopted as Conclusions of Law are hereby incorporated herein as such.

### ORDER

With the Findings of Fact and Conclusions of Law as stated above, the Commissioner now orders:

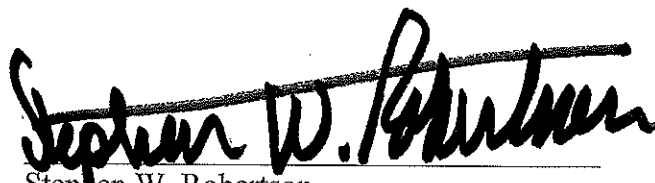
1. Respondent's nonresident insurance producer license #917460 is hereby immediately suspended for ninety (90) days, renewable in successive ninety (90) day increments during the pendency of any related proceedings.

Under Ind. Code § 4-21.5-4-3, this Emergency Order is effective when issued. **Respondent has the right to request a hearing on this Emergency Order by filing a request**



for a hearing with the Department, and if requested, an evidentiary hearing will be set on the matter as soon as practicable.

SO ORDERED this 7 day of December, 2018.



Stephen W. Robertson  
Insurance Commissioner

Distribution to:

Health Benefits One, LLC  
2 Oakwood Blvd., Suite 100  
Hollywood, FL 33020

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Enforcement Division  
Indiana Department of Insurance  
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