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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

<p>UTAH INSURANCE DEPARTMENT, Complainant, v. BEAR LAKE COMMUNITY HEALTH CENTER, INC. 325 West Logan Highway Garden City, UT 84028 Unlicensed Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2015-054 LC</p> <p>Epf. Case No. 3615</p> <p>Judge Mark E. Kleinfield Administrative Law Judge</p>
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STIPULATION

The Utah Insurance Department ("Department"), by and through its legal counsel, and Bear Lake Community Health Center, Inc. ("Respondent"), hereby stipulate and agree as follows:

1. Respondent is a federally funded health center and unlicensed health discount program operator. Respondent's business address is 325 West Logan Highway, Garden City, Ut.

2. The Department has jurisdiction over the parties and subject matter of this administrative action.

3. Respondent acknowledges notice of agency action pursuant to Utah Code § 63G-4-210; acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code § 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

4. Respondent has the right to be represented by legal counsel and waives this right by either having sought the advice of legal counsel or by having voluntarily chosen not to do so.

5. This signed Stipulation and the signed and Order by the Commissioner or his representative, along with any Findings of Fact and Conclusions of Law, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.

6. The Findings of Fact and Conclusions of Law presented below are accepted by the parties.

7. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

8. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.

9. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

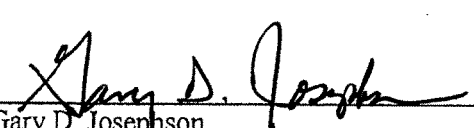
10. The persons signing this Stipulation on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

Dated this 11 day of May, 2015.



LaVal Jensen, CEO
BEAR LAKE COMMUNITY HEALTH CENTER, INC.

Dated this 13th day of May, 2015



Gary D. Josephson
Assistant Attorney General
UTAH INSURANCE DEPARTMENT

Based upon the foregoing Stipulation and Department file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. From February 9, 2008 to December 31, 2011, Respondent was licensed as a health care program marketer. On December 31, 2011, Respondent's license lapsed for failure to renew.
2. On December 19, 2014, Respondent submitted an application for a health discount program operator license. As part of the application process, applicants are required to submit their internal administrative procedures. During the review of the application, the Department found that the procedures were updated on 10/16/2012, 10/24/2012, and 10/30/2012. Respondent was not licensed during the update.

3. On January 28, 2015, the Department contacted Respondent and asked for additional information and explanation. On February 12, 2015, Respondent responded stating that the discovery that it was unlicensed was made during an internal audit. Respondent provided the member enrollment numbers for 2012, 2013, and 2014. The response from Respondent confirmed that Respondent was operating a health discount program for three years without being licensed by the Department.

4. On April 9, 2015, the parties agreed to an administrative forfeiture in the amount of \$3,000.00.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Utah Code Section 31A-8a-201 requires that prior to operating or marketing a health discount program, a person or entity must be authorized to transact business in Utah and be licensed by the Commissioner.

2. Respondent was in violation of the above statute during 2012, 2013, and 2014 when it was unlicensed and transacting health discount program business.

3. An administrative forfeiture in the amount of \$3,000.00 is appropriate under the circumstances of this matter.

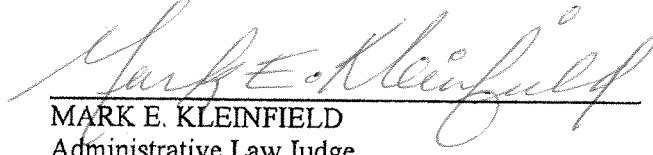
Based upon the Findings and Fact and Conclusions of Law, the Presiding Officer enters the following Order:

ORDER

Respondent is hereby ordered to pay an administrative forfeiture in the amount of \$3,000.00 to the Department within 30 days of the date of this signed Order.

DATED this 13 day of May, 2015.

TODD E. KISER
Insurance Commissioner



MARK E. KLEINFELD
Administrative Law Judge
Utah Insurance Department

NOTIFICATION TO RESPONDENT

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.