

HELEN A. FROHLICH #8814  
Assistant Utah Attorney General  
SEAN D. REYES #7969  
Utah Attorney General  
Attorneys for Utah Insurance Department  
160 East 300 South, 5<sup>th</sup> Floor  
P.O. Box 140874  
Salt Lake City, Utah 84114-0874  
Telephone: (801) 366-0375  
[hfrohlich@agutah.gov](mailto:hfrohlich@agutah.gov)

---

**BEFORE THE UTAH INSURANCE COMMISSIONER**

---

UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  UNITEDHEALTHCARE OF UTAH INC.,  Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER    Docket No. 2020-4267
--	---

---

Complainant, Utah Insurance Department ("Department") and Respondent, UnitedHealthcare of Utah Inc., have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order. Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

**FINDINGS OF FACT**

1. Respondent is a health maintenance organization holding Utah license number 1452.
2. Respondent's mailing address is 9800 Health Care Ln, MN006-W500, Minnetonka, MN 55343-4542.
3. On February 14, 2020, Respondent was ordered to pay a forfeiture of \$39,750.00 for

attempting recovery of 78 claims beyond 12 months from the claim service date, in violation of Utah Code § 31A-26-301.6(14)(a)(iii) (“February 14 order”). *See Utah Insurance Department v. UnitedHealthcare of Utah Inc.*, Docket No. 2020-4192.

3. In the February 14 order, Respondent was ordered “not to commit the violations described in the conclusions of law in the future.” *See Utah Insurance Department v. UnitedHealthcare of Utah Inc.*, Docket No. 2020-4192.

4. Contrary to the February 14 order, Respondent began attempting recovery of the same 78 claims in June 2020.

5. The Department and Respondent have agreed to an administrative forfeiture of \$78,000.00.

### **CONCLUSIONS OF LAW**

1. The Utah Insurance Commissioner (“Commissioner”) has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.

2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code. Utah Code § 31A-2-308.

3. Respondent violated Utah Code § 31A-2-308(1) by continuing to attempt to recover the 78 claims that were the subject of Docket No. 2020-4192.

4. As penalties for the violations in this case, Respondent should be ordered to pay a forfeiture of \$78,000.00

### **ORDER**

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered that:

1. Respondent shall pay a forfeiture of \$78,000.00 for the violations described in the Conclusions of Law.

2. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 13<sup>th</sup> day of November, 2020.

TANJI J. NORTHRUP  
Interim Utah Insurance Commissioner

/s/ Reed Stringham - Designee  
Utah Insurance Department

**NOTICE TO RESPONDENT**

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$2,500 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.