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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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| <p>UTAH INSURANCE DEPARTMENT,<br/><br/>Complainant,<br/><br/>vs.<br/><br/>HEALTHCARE SOLUTIONS INC.,<br/><br/>Respondent.</p> | <p>NOTICE OF AGENCY ACTION AND<br/>ORDER</p> <p>Docket No. 2022-4447</p> <p>Donald H. Hansen<br/>Administrative Law Judge/Presiding Officer</p> |
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**NOTICE OF AGENCY ACTION**

The Utah Insurance Department (“the Department”) commences this agency action as an informal adjudicative proceeding against HealthCare Solutions Inc., (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through -203 and to Utah Admin. Code R590-160.

This agency action is based on the facts and laws set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code § 63G-4-202(1) and Utah Admin. Code R590-160-4 and -7.

**ORDER**

Based on the facts and the laws set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner orders as follows:

1. Respondent's resident producer organization license number 758278 is revoked.
2. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-7(1), this informal adjudicative proceeding shall be deemed closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to the Respondent unless a request for a hearing on this matter is received from the Respondent prior to that date.
3. A request for a hearing shall be in writing and sent by email to [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov) or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 4315 S. 2700 W., Suite 2300, Taylorsville, UT 84129. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.
4. Failure to request a hearing will result in the Respondent being bound by this Order. Failure to request a hearing will be deemed a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

DATED this 1<sup>st</sup> day of December, 2022.

JONATHAN T. PIKE  
Utah Insurance Commissioner

/s/ Donald H. Hansen  
DONALD H. HANSEN  
Administrative Law Judge/Presiding Officer  
Utah Insurance Department  
4315 S. 2700 W., Suite 2300  
Taylorsville, UT 84129  
Telephone: 801-957-9321  
Email: [uidadmincases@utah.gov](mailto:uidadmincases@utah.gov)

**NOTICE REGARDING ENFORCEMENT OF THE ORDER**

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$5,000 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 in those jurisdictions.

## **DECLARATION**

Under criminal penalty of Utah law, I, Carrie Backus, declare the following:

1. I am currently employed as a Market Conduct Examiner with the Utah Insurance Department (“Department”) where my responsibilities include investigating and enforcing Utah insurance laws.

2. I submit this Declaration as the basis for issuing the Notice of Agency Action and Order against HealthCare Solutions, Inc. (“Respondent”) to which this Declaration is attached.

3. Based on my personal knowledge and/or based on the facts appearing in the Department’s records and files, the following facts are true:

- a. Respondent, HealthCare Solutions Inc., is a Wyoming corporation, which previously held Utah non-resident producer organization license number 855465 (revoked).
- b. Respondent is 100% owned and managed by Nathan Beeson (Beeson).
- c. Beeson previously held two Utah producer individual insurance licenses, Utah license numbers 598468 and 888903 (both revoked).
- d. Beeson applied for and obtained Utah resident producer individual insurance license number 598468 on December 7, 2016. The license was scheduled to expire on October 31, 2021.
- e. On October 21, 2021, ten days before his resident license was set to expire, Beeson voluntarily surrendered his Utah resident producer individual insurance license and applied for and was issued a nonresident producer individual insurance license, number 888903.

- f. On November 4, 2021, after being denied a Wyoming resident producer license, Beeson allowed his Utah nonresident license to lapse and requested reinstatement of his Utah resident producer individual insurance license.
- g. On November 10, 2021, Beeson was reissued his Utah resident producer individual insurance license, Utah license number 598468.
- h. Respondent subsequently applied for and obtained a Wyoming non-resident insurance producer license, license number 334592.
- i. On September 21, 2022, Wyoming Department of Insurance entered a Default Order against Beeson, revoked Beeson's Wyoming insurance license, number 334592, and ordered a civil penalty in the amount of \$2,450.00 as a result of findings that Beeson provided incorrect, misleading, incomplete, or material untrue information in his license application, obtained or attempted to obtain a license through misrepresentation or fraud and used fraudulent, coercive, or dishonest practices. This administrative action resulted in Beeson surrendering his Wyoming resident producer organization license, effective November 4, 2022.
- j. On November 4, 2022, Respondent's Utah non-resident producer organization license, license number 855465, and Beeson's Utah resident producer license, license number 598468, were revoked (Docket 2022-4402) as a result of an agency action taken by the Department against the Respondent and Beeson, which alleged fraudulent, coercive, or dishonest practices, failing to immediately report to the commissioner a judgment or injunction entered against that person based on conduct involving fraud, deceit, misrepresentation or a violation of an insurance law or rule, and failing to immediately report the commissioner a revocation, suspension, or limitation of the person's license in

another state or the imposition of a disciplinary sanction imposed on that person by another state.

k. On October 31, 2022, while the revocation paperwork was being processed in Utah and Wyoming, Respondent voluntarily surrendered its Utah non-resident producer organization license number 855465, and the following day, November 1, 2022, Respondent applied to reinstate its' Utah resident producer organization license.

l. On the application, Respondent answered “no” to the question that asked, “has the business entity or any owner, partner, officer or director of the business entity, or manager or member of a limited liability company, ever been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupation license, or registration?”

m. “Involved” was described to mean having a license censured, suspended, revoked, canceled, terminated, or being assessed a fine, a cease-and-desist order, a prohibition order, a compliance order, placed on probation, sanctioned, surrendering a license to resolve an administrative action, or being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license or registration. Involved was also defined as having a license application denied or the act of withdrawing an application to avoid a denial.

n. The Respondent failed to report the Wyoming revocation or the Utah revocations to the Department at the time of the application. Relying on the misleading and untrue information provided in the application by the Respondent, the Department approved the application, and Utah resident producer organization license number 758278 became effective on November 3, 2022.

o. To date, Respondent has failed to report any of the revocations to the Department as required by Utah Code §§ 31A-23a-105(2) and 31A-23a-111(7)(a) and(b).

4. The above declared facts demonstrate that the following Utah insurance law(s) were not complied with by the Respondent:

- a. Utah Code § 31A-23a-105(2)(b) by failing to immediately report to the commissioner an administrative action taken against that person.
- b. Utah Code § 31A-23a-111(5)(b)(i), by being unqualified for a license under Utah Code§ § 31A-23a-104, 105, or 107;
- c. Utah Code § 31A-23a-111(5)(b)(ii), by violating an insurance statute or rule as outlined herein;
- d. Utah Code § 31A-23a-111(5)(b)(ix), by providing information in the license application that is incorrect, misleading, incomplete or materially untrue;
- e. Utah Code § 31A-23a-111(5)(b)(xi), by obtaining or attempting to obtain a license through misrepresentation or fraud;
- f. Utah Code § 31A-23a-111(5)(b)(xvii), by having had an insurance license or other professional or occupation license, or an equivalent to an insurance license or registration or other professional or occupation license or registration denied; suspended; revoked; or surrendered to resolve an administrative action;
- g. Utah Code § 31A-23a-111(7)(a) and (b) by failing to immediately report to the commissioner a revocation, suspension, or limitation of the person's license in another state or the imposition of a disciplinary sanction imposed on that person by another state.

5. Based on Utah Code §§ 31A-2-308, 31A-23a-111 and other similar enforcement cases,

the Respondents' insurance licenses should be revoked.

DATED this 30th day of November, 2022, at Salt Lake City, Salt Lake County, Utah.

*/s/ Carrie Backus*

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Carrie Backus, Market Conduct Examiner  
Utah Insurance Department



**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on this date a true and correct copy of the foregoing Notice of Agency Action and Order, with the Declaration attached to it, was emailed to:

Healthcare Solutions Inc.

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████████████████████  
████████████████

and

Carrie Backus  
Utah Insurance Department

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DATED this 1<sup>st</sup> day of December, 2022.

/s/ Jeanine Couser  
Jeanine Couser  
Utah Insurance Department  
4315 S. 2700 W., Suite 2300  
Taylorsville, UT 84129  
801-957-9321