

BEFORE THE INSURANCE COMMISSIONER OF  
THE STATE OF ARKANSAS

IN THE MATTER OF HEALTH PLAN INTERMEDIARIES HOLDINGS, LLC.,  
DBA HEALTH INSURANCE INNOVATIONS  
NPN 16714695  
RESPONDENTS

AID NO. 2016- 026

**EMERGENCY CEASE AND DESIST ORDER &  
ORDER TO SHOW CAUSE**

Now, on this day, the matter of Health Plan Intermediaries Holdings, LLC, DBA Health Insurance Innovations, "(Respondents)", is taken under consideration by Allen Kerr, Insurance Commissioner for the State of Arkansas ("Commissioner"), with the Arkansas Insurance Department (the "Department") appearing through Gray Allen Turner, Associate Counsel, and from the facts, matters and other items before him, the Commissioner finds as follows:

1. Health Plan Intermediaries Holdings, LLC., DBA Health Insurance Innovations is a licensed insurance agency based in Florida, NPN 16714695. The Commissioner has jurisdiction to prohibit persons or entities from engaging in unauthorized insurance transactions with residents in this state under Ark. Code Ann. § 23-61-103(f)(1)(A).
2. Under Ark. Code Ann § 23-64-201(a), no insurance producer, insurer, insurance consultant, or adjuster shall permit any person not properly licensed under this chapter to solicit, sell, negotiate, engage, consult, or adjust in the

business of insurance on behalf of the insurance producer, insurer, insurance consultant, or adjuster.

3. Under Ark. Code Ann. § 23-61-103, the Commissioner may summarily order a person or entity to cease and desist from an act or practice if there is reason to believe that a person or entity has engaged in or is about to engage in any act or practice constituting a violation of an insurance law, rule, or order of this state.

The Commissioner finds that a public emergency exists for the issuance of an emergency order. The Commissioner hereby Orders the following:

1. Pursuant to Ark. Code Ann § 23-61-103, Respondents and their affiliates are hereby ordered to immediately cease and desist from the sale, solicitation, or advertising of any health plans or medical insurance in this state using unlicensed agents or entities, a violation of Ark. Code Ann. § 23-64-201.

2. Pursuant to Ark. Code Ann. § 23-61-103, Respondents and their agents are hereby ordered to immediately cease and desist from intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance, a violation of Ark. Code Ann. § 23-64-512(a)(5).

3. Pursuant to Ark. Code Ann. § 23-61-103, the Respondents are given notice that upon written request within thirty days of the entry of this order, a hearing shall be held under Ark. Code Ann. § 23-61-301 *et seq.* to determine if the cease and desist order should continue. If no hearing is requested, the order shall remain in effect until it is modified or vacated by the commissioner.

4. Respondents are further ordered to produce at the Arkansas Insurance Department, within fifteen days of receipt of this Order, a complete listing of the names and addresses of all Arkansas consumers who have enrolled in any health insurance plans issued by Respondents, as well as provide a detailed accounting of the amount of premium collected by Respondents from the consumers and are further ordered to provide to the Department, within fifteen days of receipt of this Order, a complete listing of all of its books, records and accounts for examination by the Department.

IT IS SO ORDERED THIS 28 DAY OF MARCH 2016.



ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS