



STATE OF CONNECTICUT
INSURANCE DEPARTMENT

IN THE MATTER OF:)
)
) Docket No. MC 18-34
AMERICAN PLAN ADMINISTRATORS)
)
Respondent)

CEASE AND DESIST ORDER

The Insurance Commissioner of the State of Connecticut (hereinafter "the Commissioner") has cause to believe that the acts, practices, transactions, and course of business engaged in by American Plan Administrators may be conducted in an illegal and improper way and that irreparable harm may be caused to the citizens of the State of Connecticut. As a result the issuance of the following Cease and Desist order appears warranted:

FINDINGS OF FACT

1. American Plan Administrators, hereinafter referred to as "Respondent", is an entity located at 18 Heyward Street, Brooklyn, NY 11249.

2. On January 10, 2018, the Connecticut Insurance Department, ("Department") received information that the Respondent was acting in Connecticut as a third party administrator on behalf of a self-insured health benefit plan and was involved in the adjusting process that resulted in the denial of a claim submitted by a Connecticut resident, Alfred Acebedo, Jr.

3. The Respondent does not currently hold, nor has it ever held, an insurance license issued by the Department or a registration authorizing the Respondent to engage in activities for which a license or registration as a third party administrator in the State of Connecticut is

required.

4. On or about January 22, 2018 a representative of the Respondent, having received an inquiry from the Department about the denial of Alfred Acebedo's claim, admitted that the Respondent was involved in adjusting such claim and indicated that it had been denied because not covered under the plan.

5. On February 14, 2018 the Department sent written communications to the Respondent advising the Respondent that its activities in Connecticut required a third party administrator license or registration and asking the Respondent to procure such license or registration forthwith.

6. Having the Respondent failed to answer the February 2, 2018 communication, on March 2, 2018, April 5, 2018 and May 1, 2018, the Department sent additional written communications to the Respondent requesting a response, advising the Respondent that its activities in Connecticut required a third party administrator license or registration and asking the Respondent to apply for such license or register with the Commissioner forthwith.

7. To the present the Respondent failed and refused to address or acknowledge the Department's requests, to procure the necessary license or registration and to respond to the Department's communications.

CONCLUSIONS

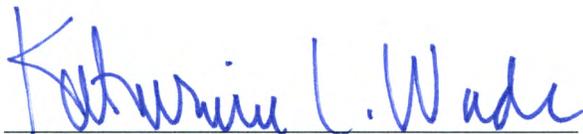
1. The facts set forth in paragraphs 1 through 7 of the Findings of Fact herein show that the Respondent has violated and continues to violate Sections 38a-720 through 38a-720k of

the Connecticut General Statutes and the Unfair Insurance Practices Act, 38a-815 *et seq.* of the Connecticut General Statutes, and that the continuation of such activities with regard to an insurance business would cause irreparable harm to residents of Connecticut. The public welfare, therefore, imperatively requires that American Plan Administrators, Respondent herein, be ordered to CEASE AND DESIST immediately from acting as a Third Party Administrator in Connecticut, engaging in acts violating any provisions of Title 38a of the Connecticut General Statutes and conducting any insurance business in Connecticut as an unlicensed entity.

Pursuant to section 38a-817 of the Connecticut General Statutes, IT IS THEREFORE ORDERED by the Insurance Commissioner:

That American Plan Administrators IMMEDIATELY CEASE AND DESIST from (1) acting as a Third Party Administrator without the proper license; (2) engaging in acts in violation of any provisions of Title 38a of the Connecticut General Statutes; and (3) conducting any further insurance business in the State of Connecticut as an unlicensed entity.

SO ORDERED this 29 day of May, 2018.



Katharine L. Wade
Insurance Commissioner