

**STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION**

In the Matter of **Kaiser Foundation Health Plan**) **STIPULATION** and
of the **Northwest dba Kaiser Permanente**) **FINAL ORDER**
) Case No. INS 07-09-002

STIPULATION

The Director of the Oregon Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take enforcement action against Kaiser foundation Health Plan of the Northwest dba Kaiser Permanente (Kaiser Permanente).

Kaiser Permanente desires to conclude this proceeding without a hearing by entering into this stipulation pursuant to ORS 183.415(5).

Kaiser Permanente waives all rights relative to an administrative hearing and judicial review thereof.

Kaiser Permanente stipulates to the following facts, conclusions, action, and to the issuance of a final order incorporating this stipulation.

Facts and Conclusions

Licensing Information

Kaiser Permanente has been licensed in Oregon as a domestic health care service contractor since 12/30/81. Kaiser Permanente's last recorded principal business address is located in Portland, Oregon.

Evaluated Health Status of Applicant for Group Health Insurance Policy

Kaiser Permanente is subject to enforcement action pursuant to ORS 743.734(4) and ORS 743.751 by using a health statement when it offered a health benefit plan to employers in Oregon in 263 instances from 12/1/02 to 8/12/05.

Action

Pursuant to ORS 731.988, Kaiser Permanente is assessed a civil penalty of \$10,000.00. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The

payment shall be delivered to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE, Room 440 (4th Floor), Salem, Oregon; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment shall be *received* by the Insurance Division by the date of the final order.

Dated October 15, 2007

/s/ Andrew McCulloch

[Signature of Representative]

Andrew McCulloch

[Printed Name of Representative]

Regional President

[Printed Title of Representative]

Kaiser foundation Health Plan of the Northwest
dba Kaiser Permanente

FINAL ORDER

The director incorporates herein the above stipulation, adopts it as the director's final decision in this proceeding, and orders that the action stated therein be taken.

Dated November 8, 2007

/s/ Cory Streisinger

Cory Streisinger

Director

Department of Consumer and Business Services

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