STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of:	Case No. INS-19-0032
ALLCARE HEALTH PLAN, INC., Respondent.	FINAL ORDER TO CEASE AND DESIST AND ORDER ASSESSING CIVIL PENALTIES, ENTERED BY CONSENT

The Director of the Department of Consumer and Business Services for the State of Oregon ("the Director") conducted an investigation of AllCare Health Plan, Inc. ("AllCare") and determined that AllCare violated certain provisions of the Insurance Code, Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748, and 750 and Oregon Administrative Rules ("OAR") chapter 836.

AllCare wishes to settle this matter with the Director.

Now, therefore, as evidenced by the signature(s) subscribed in this Order, AllCare hereby CONSENTS to entry of this Order upon the Director's Findings of Fact and Conclusions of Law as stated below.

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

FINDINGS OF FACT

The Director FINDS that:

1. AllCare has been licensed in Oregon as a domestic insurer since January 28, 2005. Its NAIC Company Code is 12253, and its principal place of business is located at 1701 NE 7th Street, Grants Pass, OR 97526.

2. The Director, through the Oregon Division of Financial Regulation ("the Division"), required AllCare to submit a Corporate Governance Annual Disclosure ("CGAD") by June 1, 2018.

3. AllCare did not submit a CGAD to the Division by June 1, 2018.

4. On August 30, 2018, the Division emailed AllCare, requesting that it submit a CGAD, which was past due. AllCare did not respond.

5. On September 19, 2018, the Division emailed AllCare again, requesting that it submit a CGAD. AllCare did not respond.

6. On September 24, 2018, the Division emailed AllCare for the third time, requesting that it submit a CGAD. This time, AllCare responded.

7. The Division received an electronic copy of AllCare's CGAD on September 27, 2018, and a hard copy of AllCare's CGAD on October 1, 2018.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

8. Because the Director has reason to believe that AllCare has violated the Insurance Code, the Director is authorized under ORS 731.252(1) to order AllCare to cease and desist from violating the Insurance Code.

9. ORS 732.680(1) and OAR 836-011-0022(1) authorize the Director to require AllCare to submit a CGAD by June 1 of each calendar year.

10. By failing to submit a CGAD to the Division by June 1, 2018, AllCare violated ORS 732.680(1) and OAR 836-011-0022(1).

11. ORS 731.988(1) authorizes the Director to impose upon AllCare a civil penalty of up to Ten Thousand Dollars ($10,000) per violation of the Insurance Code.

ORDERS

Now therefore, the Director issues the following Orders:

12. As authorized by ORS 731.252(1), the Director hereby ORDERS AllCare to CEASE AND DESIST from violating the Insurance Code.

13. As authorized by ORS 731.988(1), the Director ORDERS AllCare to pay a CIVIL PENALTY of One Thousand Dollars ($1,000) for violating ORS 732.680(1) and OAR 836-011-0022(1).

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14. The civil penalty assessed herein is due and payable at the time this Order is returned to the Division.

15. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to that provision, entry of this Order in no way limits or prevents further remedies available to the Director under Oregon law to enforce this Order or take action for violations of this Order or of the Insurance Code that are not covered by this Order.

SO ORDERED this 17th day of April, 2019

CAMERON C. SMITH, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

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ENTITY CONSENT TO ENTRY OF ORDER

I, Twila M. Farris, am an officer or manager of AllCare Health Plan, Inc. ("AllCare"), and I am authorized to act and sign on its behalf. I have read the foregoing Order, and I know and fully understand the contents hereof. The factual allegations stated herein are true and correct. I have been advised of the right to a hearing and of the right to be represented by counsel in this matter. AllCare voluntarily consents to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order. AllCare understands that the Director reserves the right to take further action against it to enforce this Order or to take appropriate action upon discovery that AllCare has committed other violations of the Insurance Code. AllCare, along with its officers, directors, employees, or agents, will fully comply with the terms and conditions stated herein.

AllCare understands that this Order is a public document.

Signature: */s/ Twila M. Farris*

Position Held: CFO

State of Oregon

County of Josephine

Signed or attested before me on this 12th day of April, 2019.

/s/ Patricia Anne Day

Notary Public

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