

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

JUL 03 2024

STATE OF OKLAHOMA, ex rel.)
GLEN MULREADY, Insurance Commissioner,)
)
Petitioner,)
v.)
)
JUAN PABLO TOVAR CELIS,)
a licensed insurance producer,)
)
Respondent.)

**INSURANCE COMMISSIONER
OKLAHOMA**

Case No. 24-0419-DIS

CONDITIONAL ADMINISTRATIVE ORDER

COMES NOW the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner,
by and through counsel, Tyler P. Trammell, and alleges and states as follows:

JURISDICTION

1. Glen Mulready is the Insurance Commissioner of the State of Oklahoma and is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101 *et seq.* and the Oklahoma Producer Licensing Act, 36. O.S. §§ 1435.1-1435.41.

2. Juan Pablo Tovar Celis (hereinafter "Respondent") is a non-resident Oklahoma licensed insurance producer holding license 3002138322 and NPN number 20084085. His business address of record is 6941 SW 196th Ave, Ste. 34, Fort Lauderdale, FL 33332.

3. Pursuant to 36 O.S § 1435.13(A) and (D), the Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license issued pursuant to the Oklahoma Producer Licensing Act and/or may levy a civil fine of not more than One Thousand Dollars (\$1,000.00) for each occurrence of a violation of the Oklahoma Insurance Code.

ALLEGATIONS OF FACT

4. On or about August 8, 2023, Respondent solicited and sold an insurance policy to an Oklahoma Insurance Department (“OID”) Complainant, Amie Deisering. (“Complainant”)¹

5. In Respondent’s explanations of the different Federal Marketplace health plans Complainant qualified for, Respondent stated that a Blue Cross Blue Shield of Oklahoma policy would cost the Complainant a monthly premium of \$278.25.

6. Respondent further explained that the Complainant qualified for a policy with Ambetter of Oklahoma, for the same monthly premium amount of \$278.25, but which also included an “Active Care Rider”, which would cover life events such as cancer treatment, heart attacks, and strokes.

7. In reality, the “Active Care Rider” was not a rider with Ambetter but was a supplement product not on the Federal Marketplace called “Active Care” through Washington National Insurance Company. The monthly premium for “Active Care” was \$278.25.

8. Due to the income level of the Complainant, after any advanced premium tax credits, the Ambetter plan would have had a monthly premium of \$0.00 instead of the \$278.25 quoted with the fraudulent attached “riders”.

9. At no point during the telephone solicitation call was the Complainant told or explained to that she qualified for a monthly premium of \$0.00 or that “Active Care” was a separate policy through Washington National Insurance Company.

10. During the course of the August 8, 2023, solicitation and enrollment of Complainant, Respondent fraudulently misrepresented the content of a policy and the monthly premium associated with said policy.

¹ The OID has a recorded phone conversation between the Respondent and Complainant, which will be provided upon request.

ALLEGED VIOLATIONS OF LAW

11. Respondent violated 36 O.S. § 1435.13(A)(7) by being found to have committed any insurance unfair trade practice or fraud.

12. Respondent violated 36 O.S. § 1435.13(A)(8) by using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that the Respondent is **FINED** in the amount of **TWO THOUSAND DOLLARS (\$2,000.00)**. The fine shall be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Conditional Administrative Order and made payable by check or money order to the Oklahoma Insurance Department, with Case Number 24-0419-DIS in the memo line. The fine shall be sent to the Oklahoma Insurance Department located at 400 NE 50th Street, Oklahoma City, Oklahoma 73105. Failure to comply with a proper order of the Commissioner will result in further administrative action.


IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent requests a hearing with respect to the Findings of Fact set forth above within thirty (30) days of the date of this Conditional Order, the penalties set forth above will become a Final Order on the 31st day following the date of mailing this Order. A request for hearing should be in writing and addressed to Tyler P. Trammell, Oklahoma Insurance Department, Legal Division, 400 NE 50th Street, Oklahoma City, Oklahoma 73105. The request for hearing must state the grounds for the request to set aside or modify the Order and must be served on the Oklahoma Insurance Department within

the 30 days allotted. The proceedings on such requested hearing will be conducted in accordance with the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., and the Oklahoma Administrative Procedures Act, 75 O.S. §§ 250 through 324. If the Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order will act as a notice of the matters to be reviewed at the hearing and the Findings of Fact, Conclusions of Law, and penalties imposed in this Conditional Order shall be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 3 day of July, 2024



**GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA**


Tyler P. Trammell, OBA No. 32885
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400 N.E. 50th St.
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CERTIFICATE OF MAILING

I, Tyler P. Trammell, hereby certify that a true and correct copy of the above and foregoing *Conditional Administrative Order* was sent by certified mail with postage prepaid and return receipt requested on this 5th day of July, 2024 to:

Juan Pablo Tovar Celis
6941 SW 196th Ave., Ste. 34
Fort Lauderdale, FL 33332
juan@healthenrollmentgroup.org

CERTIFIED MAIL NO.
9589 0710 5270 0154 8798 32



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