



FILED

JUN 05 2024

INSURANCE REGULATION
Docketed by: *[Signature]*

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

IN THE MATTER OF:

CASE NO.: 326920-24

MMM OF FLORIDA, INC.
_____ /

CONSENT ORDER

THIS CAUSE came on for consideration as the result of MMM OF FLORIDA, INC. ("MMM OF FLORIDA") failure to timely file its Quarterly Comprehensive Health ("Quarterly Comprehensive Health") data with the FLORIDA OFFICE OF INSURANCE REGULATION ("OIR") as required by Section 641.27, Florida Statutes.

Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, OIR hereby finds as follows:

1. OIR has jurisdiction over the subject matter and the parties herein. MMM OF FLORIDA is a health maintenance organization authorized to transact business in Florida and subject to regulation by OIR, pursuant to the Florida Insurance Code.
2. Section 641.27, Florida Statutes, allows OIR to examine the affairs, transactions, accounts, business records, and assets of any health maintenance organization as often as it deems it expedient.
3. In January, OIR issued a Data Call Notice for Quarterly Comprehensive Health data to each health maintenance organization required to submit a filing.

4. Health maintenance organizations were required to submit Quarterly Comprehensive Health data by March 1, 2024.

5. MMM OF FLORIDA failed to timely submit its Quarterly Comprehensive Health data with OIR, which was due on or before March 1, 2024.

6. On March 11, 2024, MMM OF FLORIDA submitted its Quarterly Comprehensive Health data with OIR.

7. Section 641.25, Florida Statutes, provides that if OIR finds that one or more grounds exist for the discretionary revocation or suspension of a certificate of authority issued under Chapter 641, Florida Statutes, OIR may, in lieu of such revocation or suspension, impose a fine upon the health maintenance organization.

8. OIR finds that MMM OF FLORIDA violated Sections 641.27, Florida Statutes. OIR deems the violation as non-willful warranting a fine in the amount of \$3,000 for the violation pursuant to Section 641.25, Florida Statutes.

9. MMM OF FLORIDA agrees that within 10 days of the execution of this Consent Order, MMM OF FLORIDA shall pay an administrative fine in the amount of \$3,000 U.S. Dollars ("USD") and administrative costs of \$1,000 USD to OIR.

10. Any deadlines, reporting requirements, other provisions, or requirements set forth in this Consent Order may be altered or terminated by written approval of OIR. Such approval must be requested in writing prior to any proposed deviation from the terms of this Consent Order.

11. MMM OF FLORIDA agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may result, without further proceedings, in OIR suspending, revoking, or taking other administrative action as it deems

appropriate upon MMM OF FLORIDA's certificate of authority in this state in accordance with Sections 120.569(2)(n) and 120.60(6), Florida Statutes.

12. MMM OF FLORIDA additionally agrees that, upon execution of this Consent Order, failure to adhere to one or more of the terms and conditions contained herein may subject MMM OF FLORIDA to such administrative action as OIR deems appropriate as specifically authorized by law.

13. MMM OF FLORIDA additionally agrees that any future violations of the statutes or rules named herein may be deemed willful, subjecting MMM OF FLORIDA to penalties as OIR deems appropriate.

14. MMM OF FLORIDA expressly waives a hearing in this matter, the making of findings of fact and conclusions of law by OIR, and all further and other proceedings herein to which it may be entitled by law or rules of OIR. MMM OF FLORIDA hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order in any forum available to it, now or in the future, including the right to any administrative proceeding, state or federal court action, or any appeal.

15. Except as noted above, each party to this action shall bear its own costs.

16. The parties agree that this Consent Order shall be deemed to be executed when OIR has signed and docketed a copy of this Consent Order bearing the notarized signature of the authorized representative of MMM OF FLORIDA.

[REMAINDER OF PAGE LEFT BLANK INTENTIONALLY]

WHEREFORE, the agreement between MMM OF FLORIDA, INC. and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED.

All terms and conditions contained herein are hereby ORDERED.

DONE AND ORDERED this 5th day of June, 2024.




Michael Yaworsky, Commissioner
Office of Insurance Regulation

By execution hereof, MMM OF FLORIDA, INC. consents to entry of this Consent Order, agrees without reservation to all the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that they have the authority to bind MMM OF FLORIDA, INC. to the terms and conditions of this Consent Order.

MMM OF FLORIDA, INC.

By: Ronald Schutzen

[Corporate Seal]

Print Name: Ronald Schutzen

Title: CEO & President

Date: 6/4/24

STATE OF Florida

COUNTY OF Miami-Dade

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 4 day of June 2024, by Ronald Schutzen (name of person) as CEO & President for MMM of Florida, Inc. (type of authority; e.g., officer, trustee, attorney in fact) (company name)

Niambi Emanuel
(Signature of the Notary)

Niambi Emanuel
(Print, Type or Stamp Commissioned Name of Notary)

Personally Known OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires 9/20/25



COPIES FURNISHED TO:

RONALD SCHUTZEN
PRESIDENT
MMM of Florida, Inc.
PO BOX 260430
Miami, Florida 33126
Telephone: (954)-654-8955
Email: Claude.Chevance@mmm-fl.com

SAMANTHA HEYN
DIRECTOR
Florida Office of Insurance Regulation
L & H Market Regulation
200 East Gaines Street
Tallahassee, Florida 32399

CARSON GAINES
ASSISTANT GENERAL COUNSEL
Florida Office of Insurance Regulation
200 E. Gaines Street
Tallahassee, Florida 32399
Telephone: (850) 413-4139
Email: Carson.Gaines@flair.com