

No. 4576

OFFICIAL ORDER
of the
TEXAS COMMISSIONER OF INSURANCE

Date: JUL 14 2016

Subject Considered:

UNITED CONCORDIA DENTAL PLANS OF TEXAS, INC.
4401 Deer Path Road
Harrisburg, PA 17110

CONSENT ORDER
TDI ENFORCEMENT FILE NO. 11049

General remarks and official action taken:

The commissioner of insurance considers whether disciplinary action should be taken against United Concordia Dental Plans of Texas, Inc. (United Concordia Dental Plans).

WAIVER

United Concordia Dental Plans acknowledges that the Texas Insurance Code and other applicable laws provide certain rights. United Concordia Dental Plans waives all of these rights and any other applicable procedural rights in consideration of the entry of this consent order.

FINDINGS OF FACT

1. On October 3, 1988, TDI issued United Concordia Dental Plans single service health maintenance organization license no. 5263.
2. On January 22, 2016, the MCQA office sent a warning letter to United Concordia Dental Plans advising them of prompt pay insurance code violations for Q3 2015.
3. On February 15, 2016, Q4 2015 reporting was due and again, United Concordia Dental Plans had prompt pay code violations.
4. On February 18, 2016, MCQA received correspondence from United Concordia Dental Plans stating that they would review the claim process.

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COMMISSIONER'S ORDER
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Late Paid Claims Violation

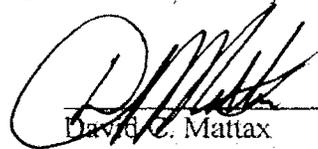
5. United Concordia Dental Plans is required to submit quarterly claims payment information to TDI, and is subject to penalties if they violate the claims payment provisions for more than two percent of clean claims.
6. United Concordia Dental Plans provided payment information and data that revealed that United Concordia failed to pay claims in a timely manner as follows:

Year 2015 Quarter 3 – 2.08% of clean claims paid late
 Quarter 4 – 2.68% of clean claims paid late

CONCLUSIONS OF LAW

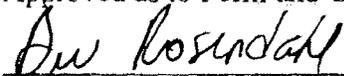
1. The commissioner has jurisdiction over this matter pursuant to TEX. INS. CODE §§ 31.002; 82.051-82.055, 84.021-84.022, and 843.336-843.354; 28 TEX. ADMIN. CODE §§ 21.2801-21.2826; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to informally dispose of this matter under TEX. GOV'T CODE § 2001.056, TEX. INS. CODE §§ 82.055 and 36.104, and 28 TEX. ADMIN. CODE § 1.47.
3. United Concordia Dental Plans of Texas, Inc. violated TEX. INS. CODE § 843.342(k) and 28 TEX. ADMIN. CODE §§ 21.2801-21.2826 because it failed to pay clean claims in a timely manner.

The commissioner orders United Concordia Dental Plans of Texas, Inc. to pay an administrative penalty of \$10,000 within 30 days of the date of this Order. The administrative penalty must be paid by company check, cashier's check, or money order made payable to the "State of Texas." Mail the administrative penalty to the Texas Department of Insurance, Attn: Enforcement Section, Division 40111, MC 9999, P.O. Box 149104, Austin, Texas, 78714-9104.



David C. Mattax
Commissioner of Insurance

Approved as to Form and Content:



Beverly Rosendahl, Staff Attorney
Enforcement Section, Compliance Division
Texas Department of Insurance

