

**BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS**

**IN THE MATTER OF THE
REPORT OF EXAMINATION OF
USAbLe HMO, INC.**

A.I.D. NO. 2024- 55

ADOPTION ORDER

Now on this day the matter of the Report of Examination (“Report”) as of December 31, 2022, of USAbLe HMO, Inc. d/b/a Arkansas Blue Medicare (“Company”), NAIC No. 16750, of Little Rock, Arkansas is taken under consideration by Alan McClain, Insurance Commissioner for the State of Arkansas (“Commissioner”), as presented by Associate Counsel, Amanda Capps Rose, and the Finance Division of the Arkansas Insurance Department (“Department”). From the facts, matters, and other things before him, the Commissioner finds as follows:

FINDINGS OF FACT

1. The Company is an Arkansas-domiciled health maintenance organization licensed to sell Medicare Advantage products.

2. Pursuant to Ark. Code Ann. §§ 23-61-201, *et seq.*, and 23-76-122, the Commissioner authorized and directed the Department to conduct a regular examination of the affairs, transactions, accounts, records, and assets of the Company as of December 31, 2022.

3. Said examination was commenced by the Department on July 5, 2023, and completed on April 25, 2024.

4. The verified Report of Examination was filed with the Department on May 29, 2024. It was then posted electronically and mailed to the Company via certified mail on May 30, 2024. The Company received the Report electronically on May 30,

2024, and via certified mail on June 3, 2024, according to the tracking service available through the United States Postal Service.

5. In correspondence dated June 11, 2024, the Company acknowledged receipt of the Report and waived the remainder of the twenty (20) days available for its review of the Report.

6. The Report notes that the Company failed to provide appointment termination notifications to producers within fifteen (15) days.

7. The Company also failed to notify the Commissioner of producer appointment terminations within thirty (30) days.

CONCLUSIONS OF LAW

Based upon the above and foregoing Findings of Fact, the Commissioner makes the following Conclusions of Law:

1. The Commissioner and the Department have jurisdiction over the parties and the subject matter contained herein.

2. This Adoption Order has been properly entered in accordance with the Arkansas Insurance Code and Department Rules.

3. The Company's failure to notify producers of appointment terminations within fifteen (15) days is a violation of Ark. Code Ann. § 23-64-515(d)(1).

4. The Company's failure to notify the Commissioner of producer appointment terminations within thirty (30) days is a violation of Ark. Code Ann. § 23-64-515(b).

THEREFORE, pursuant to the provisions of Ark. Code Ann. § 23-61-205 and other provisions of the Arkansas Insurance Code, the Commissioner hereby orders:

1. That the Examination Report, as filed with the Department, is hereby adopted;


2. That the Department shall forward a copy of this Adoption Order and the adopted Examination Report, as filed, to the Company via certified mail. The mailing to the Company shall include specimen affidavit forms for the Company's Board of Directors to use in acknowledgement of receipt of the adopted Report of Examination and this Adoption Order;

3. That within twenty (20) days of receipt of this Adoption Order and the adopted Examination Report, the Company shall file with the Department affidavits executed by each one of its directors, stating under oath or affirmation that each has received a copy of this Adoption Order and the adopted Examination Report;

4. That the adopted Examination Report shall be open for public inspection upon the expiration of thirty (30) days from the Company's receipt of this Adoption Order; and

5. That the Company shall comply with the provisions of Ark. Code Ann. § 23-64-515 regarding notification to producers and the Commissioner of the termination of producer appointment.

IT IS SO ORDERED this 14th day of June, 2024.



ALAN McCLAIN
INSURANCE COMMISSIONER
STATE OF ARKANSAS