

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED JULY 27 , 2023 by GE

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

BEESON, NATHAN

(National Producer No. 18226231)

and

HEALTHCARE SOLUTIONS, LLC

(National Producer No. 19376041)

Respondents.

No. 23A-040-INS

CONSENT ORDER

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Nathan Beeson (“Beeson”)** and **Healthcare Solutions, LLC (“Healthcare”)** or (collectively **“Respondents”**) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondents wish to resolve this matter without the commencement of formal proceedings, and admit the following Findings of Fact are true, and consent to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Beeson was at all material times licensed as an Arizona non-resident insurance producer, National Producer Number 18226231, with lines of authority in accident and health or sickness and life insurance. The Department first licensed Beeson on March 17, 2017. Beeson’s license is scheduled to expire on October 31, 2024.

2. Beeson’s addresses of record with the Department are 136 W. 12300S, #200,

1 Draper, Utah 84020 (business); and 305 Foster St, Ste 201, Littleton, Massachusetts 01460-
2 2021 (mailing).

3 3. Healthcare was at all material times licensed as an Arizona non-resident
4 insurance producer, National Producer Number 19376041, with lines of authority in
5 accident and health or sickness and life insurance. The Department first licensed Healthcare
6 on February 25, 2020. Healthcare's license is scheduled to expire on February 29, 2024.

7 4. Healthcare's addresses of record with the Department are 136 W. 12300 S.,
8 Ste 201, Draper, Utah 84020 (business), and 30 N. Gould St., Ste. R, Sheridan, Wyoming
9 82801 (mailing).

10 5. Beeson is the designated responsible producer ("DRP") for Healthcare.

11 6. On or about January 12, 2023, the Department received a Notice of
12 Termination from the Centers for Medicare & Medicaid Services ("CMS") stating Beeson's
13 "resident license in Wyoming has been suspended, terminated, or revoked. Accordingly,
14 CMS is terminating [his] PY 2023 FFE Agreements and registration for cause."

15 7. The Department commenced an investigation into this matter. The
16 investigation determined the following:

17 a) On or about September 21, 2022, the Department of Insurance, State of
18 Wyoming, issued a Default Order, Docket No. 21-35, against Beeson revoking
19 his Wyoming non-resident insurance producer license and imposing a civil
20 money penalty against him. Beeson failed to report this action to the Department.

21 b) On or about October 27, 2022, the Department of Insurance, State of Wyoming,
22 issued a Stipulation for Consent Order, Docket No. 21-36, against Beeson and

1 Healthcare by which Healthcare agreed to “terminate the resident producer firm
2 license” as a consequence of Beeson’s license being revoked in September 2022,
3 and Healthcare inability to conduct insurance business in Wyoming without a
4 DRP. Healthcare failed to report this action to the Department.

5 c) On or about November 4, 2022, the Department of Insurance, State of Wyoming,
6 issued a Motion to Adopt Stipulation for Consent Order, Docket No. 21-36,
7 adopting the Stipulation for Consent Order, issued October 27, 2022, as an Order
8 of the Commissioner.

9 d) On or about November 4, 2022, the Department of Insurance, State of Wyoming
10 issued a Consent Order, Docket No. 21-36, approving the Stipulation for Consent
11 Order dated the 27th day of October, 2022, and adopting it as “an order of the
12 Commissioner.”

13 e) On or about October 18, 2022, the Utah Insurance Commissioner, issued a Notice
14 of Agency Action and Order, Docket No. 2022-4402, against Respondents
15 revoking Beeson’s Utah resident insurance producer licenses number 598468 and
16 888903 (inactive), and also revoking Healthcare’s Utah non-resident insurance
17 producer license number 855465. Respondents failed to report this action to the
18 Department within the 30-day deadline.

19 f) On or about December 1, 2022, the Utah Insurance Commissioner, issued a
20 Notice of Agency Action, Docket No. 2022-4447, against Healthcare revoking its
21 Utah “resident producer organization license number 758278.” Healthcare failed
22 to report this action to the Department within the 30-day deadline.

1 g) On or about February 1, 2023, the Department of Commerce & Insurance, State
2 of Missouri, issued a Voluntary License Surrender Order of Beeson's license.

3 h) On or about January 26, 2023, the Department sent an email correspondence to
4 Beeson requesting clarification regarding all enforcement actions against his and
5 Healthcare licenses by February 16, 2023. Beeson failed to respond to the
6 Department's Request.

7 **CONCLUSIONS OF LAW**

8 8. The Director has jurisdiction over this matter.

9 9. Respondents' conduct, as described above, constitutes a violation of Title 20
10 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).

11 10. Respondents' conduct, as described above, constitutes failing to report an
12 administrative action in another jurisdiction within 30 days after final disposition of the
13 matter. A.R.S. § 20-301(A).

14 11. Respondents' conduct, as described above, constitutes failing to maintain a
15 license in good standing in the person's home state. A.R.S. § 20-287(A)(1).

16 12. Grounds exist for the Director to revoke Respondents' insurance producer
17 licenses. A.R.S. § 20-295(A).

18 **ORDER**

19 **IT IS HEREBY ORDERED THAT:**

20 13. Nathan Beeson's Arizona non-resident insurance producer license, number
21 18226231, is surrendered effective immediately.

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1 **CONSENT TO ORDER**

2 1. Respondents acknowledge that it has been served with a copy of the foregoing
3 Consent Order in the above-referenced matter, has read it, is aware of its right to an
4 administrative hearing in this matter and has knowingly and voluntarily waived that right.

5 2. Respondents accept the personal and subject matter jurisdiction of the
6 Department over it in this matter.

7 3. Respondents acknowledge that no promise of any kind or nature has been
8 made to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.

9 4. Respondents acknowledge and agrees that the acceptance of this Consent to
10 Order by the Director is solely to settle this matter and does not preclude the Department
11 from instituting other proceedings as may be appropriate now or in the future. Furthermore,
12 and notwithstanding any language in this Consent Order, this Consent Order does not
13 preclude in any way any other state agency or officer or political subdivision of this state
14 from instituting proceedings, investigating claims, or taking legal action as may be
15 appropriate now or in the future relating to this matter or other matters concerning
16 Respondent, including but not limited to violations of Arizona's Consumer Fraud Act.
17 Respondent acknowledges that, other than with respect to the Department, this Consent
18 Order makes no representations, implied or otherwise, about the views or intended actions
19 of any other state agency or officer or political subdivision of the state relating to this matter
20 or other matters concerning Respondent.

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1 5. Respondents waive all rights to seek an administrative or judicial review or
2 otherwise to challenge or contest the validity of this Consent Order and its accompanying
3 parts before any court of competent jurisdiction.

4 6. Respondents acknowledge that this Consent Order is an administrative action
5 that the Department will report to the National Association of Insurance Commissioners
6 (NAIC). Respondent further acknowledges that it must report this administrative action to
7 any and all states in which Respondent holds an insurance license and must disclose this
8 administrative action on any license application.

9
10 7/24/23
11 DATE


11 **NATHAN BEESON**
12 (NATIONAL PRODUCER NO. 18226231)

13 7/24/23
14 DATE


14 **HEALTHCARE SOLUTINS, LLC**
15 (NATIONAL PRODUCER NO. 19376041)

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1 **COPY** of the foregoing delivered via email
this 27TH day of JULY, 2023, to:

2
3 Jon M. Hogelin
4 Salcido Law Firm, PLLC
jon@salcidolaw.com
5 Attorney for Respondents

6 Nathan Beeson
7 305 Foster St, Ste 201
8 Littleton, Massachusetts 01460-2021
9 nate@healthlinecare.com
10 nate@ourhcs.com
11 Respondent

12 Healthcare Solutions, LLC
13 Attn: Nathan Beeson, DRP
14 30 N. Gould St., Ste. R
15 Sheridan, Wyoming 82801
16 support@healthlinecare.com
17 Respondent

18 **COPY** of the foregoing delivered/emailed same date, to:

19 Deian Ousounov, Assistant Director
20 Ana Starcevic, Paralegal Project Specialist
21 Cathy O'Neil, Consumer Regulatory Affairs Officer
22 Steven Fromholtz, Division Manager, Licensing
Linda Lutz, Legal Assistant, Licensing
Aqueelah Currie, Licensing Supervisor
Kyle Tapia, Investigator
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100 North 15th Avenue, Suite 261
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19 _____

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21 *Geo Espinosa*

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