

**STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

In re: QuickHealth.Care

Docket No.: INS No. 22-060-EP

CEASE AND DESIST ORDER

The Commissioner of the New Hampshire Insurance Department (“NHID”), pursuant to his authority under RSA 400-A:3, orders QuickHealth.Care to immediately Cease and Desist from engaging in insurance business in this State, as it is causing or is reasonably expected to cause significant, imminent, and irreparable injuries to New Hampshire citizens and policyholders. In support this Order to Cease & Desist, the NHID states as follows:

FINDINGS OF FACT

1. QuickHealth.Care is a health insurance agency which sells insurance products throughout the United States.
2. QuickHealth.Care is not licensed to sell insurance in New Hampshire.¹
3. QuickHealth.Care’s Chief Operating Officer is Arthur Walsh.
4. Mr. Walsh is also associated with another insurance agency, Seguro Medico, most recently having served as its designated responsible licensed producer.²
5. In 2022, the NHID’s Consumer Division received a complaint from a NH consumer who had purchased a policy from QuickHealth.Care.
6. That consumer, after reviewing the policy in its 30-day free-look period, requested cancellation and a refund of the premium she had paid.
7. Though QuickHealth.Care initially indicated it would provide that refund, it was not until over eight months later, after the intervention of the NHID, that the consumer’s premiums were returned by QuickHealth.Care.

¹ Nor it appears, any other state. The NHID had searched but failed to find any registration or license for QuickHealth.Care in any jurisdiction.

² In 2022, the NHID denied Seguro Medico’s license renewal application, citing concerns about the company providing incorrect, misleading, incomplete or materially untrue information in its license application, failing to report to the NHID other states’ administrative actions, and failing to have a licensed designated responsible licensed person.

8. The NHID is aware of numerous complaints from other jurisdictions regarding QuickHealth.Care's conduct, related to misrepresentation of policies, failure to return premiums upon cancellation of policies, and poor customer service.

CONCLUSIONS OF LAW

9. The Commissioner regulates the business of insurance in New Hampshire pursuant to RSA 400-A:3.
10. Because QuickHealth.Care has not complied with New Hampshire's licensing requirement, QuickHealth.Care has violated and will continue to violate NH RSA 402-J:3 I and II.
11. Because QuickHealth.Care has failed to timely return premium monies upon cancellation of a policy, QuickHealth.Care has violated multiple sections of NH RSA 402-J:12.
12. Because QuickHealth.Care has failed to timely return premium monies upon cancellation of a policy, QuickHealth.Care has violated multiple sections of NH RSA 417:4.

ORDER

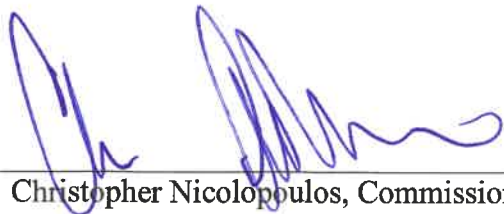
13. Based upon the information and allegations recited above, the New Hampshire Commissioner of Insurance hereby ORDERS that QuickHealth.Care immediately CEASE AND DESIST from any and all insurance business in the State of New Hampshire.
14. Pursuant to RSA 400-A:17, QuickHealth.Care may request a hearing regarding this Order by filing a written application for hearing with the Commissioner within 30 (thirty) days of the date QuickHealth.Care either knew or should have known of the issuance of this Order.

SO ORDERED

NEW HAMPSHIRE
INSURANCE DEPARTMENT

Date:

10-6-2022



Christopher Nicolopoulos, Commissioner

CERTIFICATION OF SERVICE

I certify that a copy of the foregoing Cease and Desist Order has been served upon QuickHealth.Care by United State first class mail, postage prepaid, at 8 Morgan Drive, Sinking Springs, PA 19608, and via e-mail to CEO Arthur Walsh at awalsh413@aol.com.

Date: 10/17/22



Joshua Hilliard, Esq.