

BEFORE THE DIVISION OF INSURANCE
DEPARTMENT OF LABOR AND REGULATION
STATE OF SOUTH DAKOTA

IN THE MATTER OF
ESSENTIAL HEALTH SOLUTIONS

INS 26-30607
CONSENT ORDER

In resolution of the above matter and in lieu of issuance of a Notice of Hearing and a formal hearing, the undersigned parties do hereby agree to the following:

ESSENTIAL HEALTH SOLUTIONS, NPN 20360439, with an address of record is 4699 N Federal Highway, Pompano Beach, FL 33064, holds a Business Entity License in the State of South Dakota;

ESSENTIAL HEALTH SOLUTIONS is aware that the South Dakota Division of Insurance (Division) has conducted an investigation into their insurance related business;

The Division alleges the following with regard to ESSENTIAL HEALTH SOLUTIONS:

1. ESSENTIAL HEALTH SOLUTIONS operated in South Dakota without a business entity license, in violation of SDCL 58-30-143;
2. ESSENTIAL HEALTH SOLUTIONS sold consumers policies provided by unlicensed insurance companies and/or through unapproved associations, and/or utilizing an unregistered third-party administrator, and/or unappointed producers, in violation of SDCL 58-8-1, 58-29D-21, 58-30-167(2)(8)(12), 58-30-176, and ARSD 20:06:42:01;
3. The Director of the Division may deny ESSENTIAL HEALTH SOLUTIONS' Business Entity License application for any one of the above-cited violations;

ESSENTIAL HEALTH SOLUTIONS is aware of and understands the nature of the allegations and has been informed that it has the right to a Notice of Hearing, counsel, and appeal, and that by signing this Consent Order, waives these rights;

In return for ESSENTIAL HEALTH SOLUTIONS agreeing to, signing, and complying with the provisions of this Consent Order, the Division agrees not to proceed to administrative hearing and agrees that this Consent Order will constitute an informal disposition of this licensing matter pursuant to SDCL 1-26-20;

ESSENTIAL HEALTH SOLUTIONS waives its right to contest the allegations contained in this Consent Order in any future actions or licensing procedures;

ESSENTIAL HEALTH SOLUTIONS agrees to a monetary penalty in the amount of \$10,000 pursuant to 58-4-28.1, in lieu of an administrative hearing and Final Decision;

ESSENTIAL HEALTH SOLUTIONS further agrees to conduct its business in accordance with the insurance laws and regulations of the State of South Dakota; and

ESSENTIAL HEALTH SOLUTIONS further agrees that this Consent Order may be considered for the purpose of determining the appropriate sanction in any future actions with the Division for any violations of the laws or regulations of the State of South Dakota or for failing to abide by any order of the Director;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that ESSENTIAL HEALTH SOLUTIONS pay a monetary penalty in the amount of \$10,000 payable to "South Dakota Division of Insurance" for deposit in the General Fund of the State of South Dakota; and it is further

ORDERED that ESSENTIAL HEALTH SOLUTIONS abide by the agreements made by it in this Consent Order; and it is further

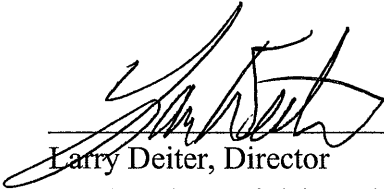
ORDERED that the Business Entity License application of ESSENTIAL HEALTH SOLUTIONS is hereby APPROVED on the effective date of this Consent Order; and it is further

ORDERED that the use of this Consent Order for competitive purposes by an insurance agent or third-party administrator holding a license in the State of South Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority; and it is further

ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

[Signature page follows]


Dated at Pierre, South Dakota this 30th day of March, 2026.



Larry Deiter, Director
South Dakota Division of Insurance

The undersigned, on behalf of ESSENTIAL HEALTH SOLUTIONS, represents it understands the terms of this Consent Order and the waiver of its due process rights and voluntarily enters into this Consent Order.

Dated this 25 day of March, 2026.



Signature of Authorized Representative
Joseph Clifford

Printed Name
AMBR

Title