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FILED

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**Department of Insurance
State of Idaho**

Attorneys for Idaho Department of Insurance

**BEFORE THE DIRECTOR OF THE IDAHO DEPARTMENT OF INSURANCE
STATE OF IDAHO**

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

PROCARE PHARMACY BENEFIT
MANAGER, INC., a Florida company holding
Idaho Pharmacy Benefit Manager License No.
826992,

Respondent.

Docket No. 18-4704-25

STIPULATION AND FINAL ORDER

COME NOW the staff of the Idaho Department of Insurance (“Department”) and PROCARE PHARMACY BENEFIT MANAGER, INC. (“ProCare”) and do hereby agree and stipulate as follows:

FINDINGS OF FACT

1. ProCare is a licensed pharmacy benefit manager in the state of Idaho, holding Idaho Pharmacy Benefit Manager License No. 826992, which is set to expire on March 31, 2026.

ProCare is subject to the provisions of title 41, Idaho Code, and to the rules of the Idaho Department of Insurance promulgated thereunder.

2. The Director of the Department (“Director”) has jurisdiction over ProCare and the subject matter herein pursuant to the provisions of Idaho’s Producer Licensing Act, Idaho Code §§ 41-1001 *et seq.*, as well as the Idaho Insurance Code, Idaho Code §§ 41-101 *et seq.*

3. On August 22, 2025, the Department filed a Verified Complaint and Notice of Right to Hearing, (hereinafter “Verified Complaint”), seeking the imposition of administrative penalties against ProCare.

4. Among the allegations in the Verified Complaint were that ProCare violated Idaho Code §§ 41-349(10)(a)(i) and 41-349(10)(b) by failing to file its 2023 Spread Report by the deadline of January 1, 2025 and its 2024 Spread Report by the deadline of April 1, 2025; and that ProCare violated Idaho Code § 41-247 by failing to timely respond to the Department’s request for information.

5. On or about October 9, 2025, ProCare filed its missing reports with the Department.

CONCLUSIONS OF LAW

6. Idaho Code § 41-1016(1) provides that the Director of the Department may impose an administrative penalty of up to \$1,000 for certain enumerated violations.

7. Idaho Code § 41-117 provides that each instance of violation may be treated as a separate offense.

8. The parties agree that this matter may be brought to a close by a negotiated and stipulated settlement and entry of this Stipulation and Final Order.

AGREEMENT

9. Based upon the foregoing, ProCare and the Department stipulate and agree as follows:

- a. ProCare admits to two violations collectively of Idaho Code § 41-349(10)(a)(i) and 41-349(10)(b) as alleged in Counts I and II of the Department's Verified Complaint.
- b. ProCare admits to one violation of Idaho Code § 41-247 as alleged in Count III of the Department's Verified Complaint.
- c. As sanction for the violations referenced above, ProCare and the Department agree to the penalties set forth below and agree that the Director may enter the Final Order attached hereto, which provides as follows:
 - i. That the Stipulation be adopted in full and incorporated into the Final Order;
 - ii. That ProCare shall pay an administrative penalty of three thousand dollars (\$3,000), one for each violation admitted above.

10. By entering into this Stipulation, ProCare knowingly and voluntarily waives any rights it would otherwise have to notice and a hearing at which they may be represented by counsel, present evidence, and examine witnesses. The parties hereto further waive their right of reconsideration, appeal, and other rights as set forth in title 67, chapter 52, Idaho Code, including the right to submit this matter for review by a court of competent jurisdiction.

11. The parties agree that the terms of this Stipulation and Final Order are appropriate and proper under the circumstances referenced herein.

12. ProCare acknowledges that it has read this Stipulation and Final Order and understands its contents; that it has been given the opportunity to discuss this Stipulation and Final Order with independent legal counsel of its choosing; and that it has entered into this Stipulation knowingly, voluntarily, and with full knowledge of any rights they may be waiving thereby.

13. ProCare acknowledges that this is an administrative action that may be required to

be reported on license applications and license renewal forms and disclosed to other agencies through which ProCare holds a license.

14. This Stipulation is subject to approval by the Director or the Director's designee and shall become effective and binding upon the Department and ProCare upon such approval. Should the Director decline to approve this Stipulation and Final Order, the Department and ProCare shall retain all of their rights, claims and/or defenses, and any factual and/or legal admissions made by ProCare herein shall be withdrawn.

15. This Stipulation constitutes the full and final resolution of all matters addressed herein, and the Department agrees that, subject to the Director's approval described above, the Department shall seek no further civil or administrative sanctions for the violations alleged in the Verified Complaint, subject to the agreement set forth in Paragraph 9 above.

16. ProCare agrees that, upon execution of this Stipulation and Final Order, no subsequent action or assertion shall be maintained or pursued in any manner asserting the invalidity of this Stipulation and Final Order and its provisions.

17. This Stipulation and Final Order embodies the entire agreement between the Department and ProCare, and there are no agreements, understandings, representations, or warranties that are not expressly set forth herein.

18. Upon the Director's entry of the Final Order approving this stipulation, this Stipulation and Final Order shall be a public record under the Idaho Public Records Act.

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Agreed this 6th day of November 2025.

Barbara

By:

Digitally signed by

Barbara Rambo

Barbara Rambo, CEO/CFO
Pharmacia Pharmacy Benefit Manager, Inc.

Date: 2025.11.06

Approved as to Form
By:  Barbara Rambo, CEO/CFO

Attorney-in-Fact for Respondent

12:42:52 -05'00'

Agreed this 6th day of November 2025.

State of Idaho
Department of Insurance

By:



Shannon Hohl
Bureau Chief, Market Oversight

Approved as to Form:

State of Idaho
Office of the Attorney General

By:



Matt Steen
Deputy Attorney General
Attorney for the Department of Insurance

Final Order

The parties hereto, namely the Idaho Department of Insurance and ProCare Pharmacy Benefit Manager, Inc. ("ProCare"), having entered into the foregoing Stipulation, and the form of the order having been approved, the Director, having reviewed the same, does hereby find that there is a factual basis for entry of a Final Order herein and does hereby conclude that ProCare did violate title 41, Idaho Code, as stated in the Stipulation.

Now, therefore, based on the foregoing and in consideration of the premises,

It is hereby ordered that the foregoing Stipulation is approved and is incorporated herein as if set forth in full and made a part hereof;

It is further ordered that ProCare is assessed an administrative penalty of three thousand dollars (\$3,000).

Dated this 6 day of November 2025.

State of Idaho
Department of Insurance



Dean L. Cameron
Director

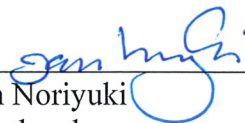
Notice Regarding Reportable Proceedings

The foregoing is considered a reportable administrative proceeding. As such, it is a public record and is public information that may be disclosed to other states and reported to companies for which you are actively appointed. This information will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the online searchable database of the Idaho Department of Insurance. You should be aware that this proceeding must be disclosed on any insurance license application and must be reported to any and all states in which you hold an insurance license.

CERTIFICATE OF SERVICE

I hereby certify that on this 7th day of November 2025, I caused a true and correct copy of the Stipulation and Final Order to be served upon the following parties by the method(s) indicated below:

Barbara Rambo, CEO/CFO ProCare Pharmacy Benefit Manager, Inc. 1267 Professional Parkway Gainesville, GA 30507	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: brambo@procarerx.com
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Jan Noriyuki
Paralegal