

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
**FILED** April 28, 2025 by AS

**STATE OF ARIZONA**

**DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

In the Matter of:

**No. 25A-039-INS**

**FRANCOIS HENRY**

**CONSENT ORDER**

(National Producer No. 19213428)

Respondent.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that Francois Henry (“Respondent”), violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true, and consents to the entry of the following Conclusions of Law and Order.

**FINDINGS OF FACT**

1. Respondent was at all material times licensed as an Arizona non-resident insurance producer, National Producer Number 19213428, with lines of authority in life and accident and health or sickness insurance. The Department first licensed Respondent on December 21, 2022. Respondent’s license is scheduled to expire on April 30, 2026.

2. Respondent’s business and mailing address of record with the Department is 13212 Old Biscayne Drive, Apt 1903, Homestead, FL 33033-7409, and his email address [isfrancoishealthinsurance@gmail.com](mailto:isfrancoishealthinsurance@gmail.com).

3. In January 2023, the Department received a complaint from three (3) Arizona

1 consumers alleging unauthorized enrollment in a health insurance plan or unauthorized  
2 changes to an existing policy.

3 4. The Department commenced an investigation into these allegations. The  
4 Department's investigation found the following:

5 **Complaint Number 52057**

6 a. On or about January 18, 2023, the Department received a complaint from E.F.  
7 alleging that Respondent enrolled her in a United Healthcare policy without  
8 her knowledge or consent.

9 b. On or about February 8, 2023, in his response to the Department, Respondent  
10 provided the telephone call log and a copy of the follow-up email he sent to  
11 E.F. after their telephone call stating “[i]t was great speaking with you just  
12 now.”

13 c. E.F. denied that she ever spoke with Respondent.

14 d. On or about June 7, 2023, the Department received records from the Center  
15 for Medicare and Medicaid Services (“CMS”) related to E.F.’s healthcare  
16 applications. The records included four (4) versions of E.F.’s application as  
17 follows:

- 18 • The first version occurred on October 24, 2022, and was submitted by  
19 E.F.
- 20 • The second version occurred on January 9, 2023, and, according to the  
21 CMS records, it was completed within forty-four (44) seconds.
- 22 • Respondent’s call log, however, reflected that the telephone call with

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E.F. lasted fifteen minutes and thirty-nine seconds. Further, the CMS records showed that the application was completed by Carl Henry, National Producer Number 17608632. The Department’s investigation later determined that Carl Henry is Respondent’s brother.

- The third version also occurred on January 9, 2023, and was canceled three (3) seconds upon completion. Respondent completed this version.
- The fourth version occurred on January 18, 2023, and was completed by Respondent.

**Complaint Number 52077**

- e. On or about January 19, 2023, the Department received a complaint from A.K. stating, in part, “[t]here is a huge exploit in the healthcare.gov system, please reach out to me and I can explain. Basically, any agent/broker can override applications and insert their NPN number.”
- f. On or about February 3, 2023, A.K. provided a response and the following records: his, at that time, current application reflecting Respondent as the agent or record; a record showing agent/broker information change on January 19, 2023; a Request for Health Plan Cancellation email from the insurer to A.K. dated January 19, 2023, stating, in part, that A.K.’s “coverage was canceled on 01/31/2023 due to member request.” A.K. stated that his plan changed to “UHC Bronze Essential” and upon contacting healthcare.gov he learned that Respondent “overrode [A.K.’s] application and injected his own information as to be an agent/broker for [A.K.’s] healthcare.gov application.”

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- g. Records provided by Respondent on or about February 8, 2023, included a telephone call from Respondent to A.K. dated January 15, 2023. The call lasted ten minutes and nineteen seconds.
- h. The CMS records provided to the Department on or about June 7, 2023, included eight (8) versions of the application associated with A.K. as follows:
  - The first version occurred on October 24, 2022, and was submitted by A.K.
  - The second version occurred on November 9, 2022, and reflected a modification completed by A.K.
  - The third version occurred on January 15, 2023, and, according to CMS records, it was completed within sixty-seven (67) seconds.
  - The fourth version also occurred on January 15, 2023.
  - The fifth version occurred on January 19, 2023, and was submitted by A.K.
  - Versions six, seven, and eight were unrelated to this case.

**Complaint Number 52078**

- i. On or about January 10, 2023, the Department received a complaint from A.N. alleging that Respondent made changes to her health insurance plan without her knowledge or consent.
- j. In her response to the Department, A.N. stated that on or about January 17, 2023, upon reviewing her healthcare.gov account she discovered that the amount of the premium tax credit she selected to use was changed and that she

1 subsequently learned that the change was made by Respondent.

2 k. On or about January 31, 2023, in his response to the Department, Respondent  
3 provided a call log and an email sent to A.N. stating “[i]t was great speaking  
4 with you just now and reviewing your 2023 health insurance coverage.”

5 l. The CMS records provided to the Department on June 7, 2023, contained five  
6 (5) versions of A.N.’s application.

7 • The first version occurred on October 24, 2022, and was submitted by  
8 A.N.

9 • The second version occurred on November 16, 2022, and contained a  
10 modification made by A.N.

11 • The third version occurred on December 19, 2022, and contained  
12 another modification made by A.N.

13 • The fourth version occurred on January 11, 2023, and reflected  
14 Respondent as the “application assister.” According to CMS records,  
15 this version was completed within a little over four (4) minutes.

16 • The fifth version occurred on February 23, 2023, and also reflected  
17 Respondent as the “application assister.”

18 m. On or about March 13, 2023, the Department conducted an on-the-record  
19 interview with Respondent attended by two (2) Department’s investigators.  
20 To verify his identity during the interview, Respondent provided his date of  
21 birth, the last four digits of his social security number, and a copy of his  
22 Florida’s Driver License. The Department’s investigators advised Respondent

1 that his contact information on the record with the Department was not current  
2 and he needed to update it. Regarding the complainants' allegations of  
3 unauthorized enrollment and/or changes to their policies, Respondent denied  
4 that he accessed the consumers' accounts without their permission and that the  
5 reason the complainants did not remember speaking with him is that  
6 consumers receive "a thousand, a million calls" per day from agents during  
7 open enrollment and they simply cannot recollect that they spoke with him.  
8 Respondent further stated that the calls to consumers were made through a  
9 cloud communications platform RingCentral so the calls showed as  
10 originating from an Arizona area code.

- 11 n. Following the interview with Respondent, the Department's investigators  
12 were uncertain if the person they interviewed was, in fact, Respondent as they  
13 noticed a considerable disparity in physical appearance between the person  
14 they interviewed and the person pictured on the Florida's Driver License.
- 15 o. Upon further investigation, including an Internet search, the Department's  
16 investigator located a LinkedIn<sup>1</sup> page of the person who appeared as  
17 Respondent at the interview and determined that the person's name was Carl  
18 Henry. The Department also found that Carl Henry is Respondent's brother.
- 19 p. On or about February 3, 2025, the Department sent email correspondence to  
20 Respondent and his brother Carl Henry to notify them of the ongoing  
21 investigation and requested their separate responses to the following:

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22 <sup>1</sup> <https://www.linkedin.com/in/carl-henry-b8bb111a4> (last visited on March 16, 2025)

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- The Department requested that Carl Henry explain the impersonation of his brother at the Department’s interview and enrolling Arizona consumer E.F. in a health insurance policy through Marketplace without her knowledge or consent.
  - The Department requested that Respondent explain his failure to appear before the Department for the interview and enrollment of three (3) Arizona consumers, including E.F., in a health insurance policy through Marketplace without their knowledge or consent.
- q. On or about February 12, 2025, Carl Henry responded to the Department stating that the email correspondence with the Department was completed by Respondent but that Respondent “felt extremely nervous and intimidated with the video interview request” and “at that time I felt the best thing to do was to protect my little brother as I have always done and join the call as him.” Carl Henry failed to address enrollment of E.F. in a Marketplace plan.
- r. On or about February 13, 2025, Respondent responded to the Department stating, in part, “I failed to appear for the interview because I was scared of answering a question incorrectly and it impacting my state of Arizona license. I spoke to my brother about the interview and how nervous I was about it, as it was the only complaint I have ever dealt with. My brother saw my concern and suggested to take the call for me as a way to assist.”

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**CONCLUSIONS OF LAW**

5. The Director has jurisdiction over this matter.

6. Respondent’s conduct, as described above, constitutes a violation of Title 20 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).

7. Respondent’s conduct, as described above, constitutes intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance. A.R.S. § 20-295(A)(5).

8. Respondent’s conduct, as described above, constitutes a violation of the requirement that an insurance producer keeps at the insurance producer's principal place of business the usual and customary records that pertain to transactions under the insurance producer's license for there (3) years immediately after the date of the completion of the transaction. A.R.S. § 20-290(A).

9. Respondent’s conduct, as described above, constitutes using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere. A.R.S. § 20-295(A)(8).

10. Grounds exist for the Director to deny, suspend for not more than twelve months, revoke or refuse to renew an insurance producer’s license or may impose a civil penalty in accordance with subsection F of this section or any combination of actions. A.R.S. § 20-295(A).



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**ORDER**

**IT IS HEREBY ORDERED THAT:**

1. Francois Henry’s Arizona non-resident insurance producer license, National Producer License 19213428, is revoked effective immediately.

2. Francois Henry attests that he will not seek to obtain an Arizona insurance producer license, or any other license, permit or registration issued by the Department.

Effective this 28<sup>th</sup> day of April, 2025.

Barbara D. Richardson  
Barbara D. Richardson, Director  
Arizona Department of Insurance and Financial Institutions

**CONSENT TO ORDER**

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1. Respondent acknowledges that they have been served with a copy of the foregoing Consent Order in the above-referenced matter, have read it, are aware of their right to an administrative hearing in this matter and have knowingly and voluntarily waived that right.

2. Respondent accepts the personal and subject matter jurisdiction of the Department over them in this matter.

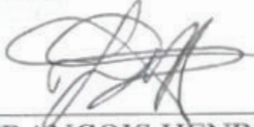
3. Respondent acknowledges that no promise of any kind or nature has been made to induce them to sign the Consent to Order and they have done so knowingly and voluntarily.

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

1 5. Respondent waives 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. Respondent acknowledges 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 they must report this administrative action  
7 to any and all states in which Respondent holds an insurance license and must disclose this  
8 administrative action on any license application.

9 04/23/25  
10 DATE

  
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12 FRANCOIS HENRY  
13 (NATIONAL PRODUCER NUMBER 19213428)  
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1 **COPY** of the foregoing delivered via email  
this 28<sup>th</sup> day of April, 2025, to:

2  
3 Francois Henry  
4 13212 Old Biscayne Dr, Apt 1903  
5 Homestead, FL 33033-7409  
6 [francoishealthinsurance@gmail.com](mailto:francoishealthinsurance@gmail.com)  
7 Respondent

8 **COPY** of the foregoing delivered/mailed same date, to:

9 Alena Caravetta, Regulatory Legal Affairs Officer  
10 Ana Starcevic, Project Specialist  
11 Wendy Greenwood, Chief Investigator  
12 Catherine O’Neil, Consumer Regulatory Affairs Officer  
13 Steven Fromholtz, Division Manager, Licensing  
14 Linda Lutz, Legal Assistant, Licensing  
15 Aqueelah Currie, Licensing Supervisor  
16 Arizona Department of Insurance and Financial Institutions  
17 100 North 15th Avenue, Suite 261  
18 Phoenix, Arizona 85007-2630

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*Ana Starcevic* \_\_\_\_\_