

STATE OF MICHIGAN
CIRCUIT COURT FOR THE 30TH JUDICIAL CIRCUIT
INGHAM COUNTY

PATRICK MCPHARLIN, DIRECTOR
OF THE DEPARTMENT OF INSURANCE AND
FINANCIAL SERVICES,

Petitioner,

v

CONSUMERS MUTUAL INSURANCE OF
MICHIGAN,

Respondent.

Case No. 15-948-CR

HON. JAMES S. JAMO

[IN LIQUIDATION]

In Re: Consumers Mutual Insurance of Michigan
v PDI Grand Rapids East

PROVIDER PETITION
NO. 6

Christopher L. Kerr (P57131)
Aaron W. Levin (P81310)
Assistant Attorneys General
Attorneys for Petitioner
Corporate Oversight Division
P. O. Box 30736
Lansing, MI 48909
(517) 335-7632

NOTICE OF HEARING
TO REQUEST ENTRY OF JUDGMENT AGAINST
PDI GRAND RAPIDS EAST

To: Clerk of the Court
PDI Grand Rapids East
Other Interested Parties

PLEASE TAKE NOTICE that on **Wednesday, May 22, 2019 at 3:15 p.m.**, a hearing will be held in the sub-captioned matter above (*In Re: Consumers Mutual Insurance of Michigan v PDI Grand Rapids East*, Provider Petition No. 6) before the Honorable James S. Jamo in the Veterans Memorial Courthouse, 313 W. Kalamazoo Street, Lansing, Michigan 48933.

At the hearing, Anita G. Fox, Director of the Michigan Department of Insurance and Financial Services (“DIFS”) and duly appointed Liquidator of Consumers Mutual Insurance of Michigan (the “Liquidator”),¹ by and through her Special Deputy Liquidator, James Gerber, and her undersigned legal counsel, will request entry of a Judgment against PDI Grand Rapids East in the amount of \$9,180.80.

This Notice of Hearing and the requested Judgment in the amount of \$9,180.80 are based upon, and comply with the procedures established by: (a) the *Petition for Establishment of Court Procedures to Adjudicate Liquidator’s Claims against PDI Grand Rapids East*, which is attached hereto as Exhibit A and was served on PDI Grand Rapids East on November 7, 2018; and (b) the corresponding *Order Granting Petition for Establishment of Court Procedures to Adjudicate Liquidator’s Claims against PDI Grand Rapids East*, which is attached hereto as Exhibit B and was served on PDI Grand Rapids East on November 9, 2018, as reflected by Exhibit C.

¹ Governor Gretchen Whitmer appointed Anita G. Fox as the Director of DIFS effective January 14, 2019, making her the Liquidator of Consumers Mutual Insurance of Michigan (“Consumers Mutual”) as of that date.

Upon entry of the requested Judgment, and barring PDI Grand Rapids East's timely payment of same within thirty (30) days after entry, the Liquidator may request the Court to impose an additional fine not exceeding \$10,000 due to PDI Grand Rapids East obstructing and/or interfering with this Consumers Mutual liquidation proceeding, pursuant to MCL 500.8106 and Paragraph 15 of the Order of Liquidation and Declaration of Insolvency of Consumers Mutual that the Court entered on February 10, 2016.

Respectfully submitted,

Dana Nessel
Attorney General



Christopher L. Kerr (P57131)
Aaron W. Levin (P81310)
Assistant Attorneys General
Attorneys for Petitioner
Corporate Oversight Division
P. O. Box 30736
Lansing, MI 48909
(517) 335-7632

Dated: April 12, 2019

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STATE OF MICHIGAN
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INGHAM COUNTY

PATRICK MCPHARLIN, DIRECTOR
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Attorneys for Petitioner
Corporate Oversight Division
P. O. Box 30755
Lansing, MI 48909
(517) 373-1160

**PETITION FOR ESTABLISHMENT OF COURT
PROCEDURES TO ADJUDICATE LIQUIDATOR'S
CLAIMS AGAINST PDI GRAND RAPIDS EAST**

INTRODUCTION

Patrick M. McPharlin, Director of the Michigan Department of Insurance and
Financial Services ("DIFS"), as Liquidator of Consumers Mutual Insurance of

Michigan (the "Liquidator"), by and through his attorneys, Bill Schuette, Attorney General, and Christopher L. Kerr and Aaron W. Levin, Assistant Attorneys General, files this petition ("Petition") pursuant to 500.8121(1)(f) for a Court Order establishing procedures for this Court's adjudication of the Liquidator's claims for refunds of Consumers Mutual Insurance of Michigan ("Consumers Mutual") overpayments made to certain healthcare providers, including in this instance, PDI Grand Rapids East ("PDI").¹

In addition, the Liquidator files this Petition pursuant to MCL 500.8105(1) to prevent PDI's interference in this liquidation by refusing to refund Consumers Mutual for overpayments made to PDI that the Court adjudicates as outstanding, due, and owing to Consumers Mutual and orders PDI to pay. These refunds represent assets of the Consumers Mutual liquidation estate that the Liquidator has requested PDI to repay, but to date PDI has refused, subjecting it to a claim of interference with the Liquidator's duties and obligations in this proceeding. In support of this Petition, the Liquidator states as follows:

FACTS

1. On November 13, 2015, the Court entered an Order placing Consumers Mutual into rehabilitation and appointing the Director as the Rehabilitator of Consumers Mutual (the "Rehabilitator").

¹ Several healthcare providers owe Consumers Mutual similar overpayment refunds. For purposes of identification, this Petition is sub-captioned *In re: Consumers Mutual Insurance of Michigan v PDI Grand Rapids East*, Provider Petition No. 6.

2. On February 3, 2016, the Rehabilitator filed with the Court a Petition for Order Converting Rehabilitation to Liquidation and for Judicial Declaration of Insolvency of Consumers Mutual Insurance of Michigan (“Liquidation Petition”), which sought: (a) an order converting the rehabilitation of Consumers Mutual to a liquidation proceeding; and (b) a judicial declaration of Consumers Mutual’s insolvency.

3. On February 10, 2016, the Court granted the Liquidation Petition and entered an Order of Liquidation and Declaration of Insolvency of Consumers Mutual (“Liquidation Order”). Pursuant to the Liquidation Order, the Court appointed the Director as the Liquidator of Consumers Mutual and affirmed the Liquidator’s appointment of James Gerber and Julieanne Gulliver as Special Deputy Liquidators (the “Special Deputy Liquidators”).

4. The Liquidation Order granted the Liquidator all the powers contained in MCL 500.8121, including the power to “collect all debts and money due and claims belonging to” Consumers Mutual, and to “do other acts as necessary or expedient to collect, conserve, or protect the assets or property” of Consumers Mutual. MCL 500.8121(1)(f).

5. MCL 500.8105(1) further authorizes the Liquidator to apply for any order that may be necessary and proper to prevent “[i]nterference with the receiver or with a proceeding under this chapter” and “[w]aste of the insurer’s assets.”

6. Paragraph 14 of the Liquidation Order provides that

Any person or entity with possession, custody, or control of assets . . .
of . . . Consumers Mutual shall immediately:

(b) Tender possession, custody, and control of such assets . . . to the
Liquidator/Special Deputy Liquidators.

7. Pursuant to MCL 500.8106 and paragraph 15 of the Liquidation Order,
any interference with the Liquidator in this liquidation proceeding may be punished
by a “fine not exceeding \$10,000.00, or imprisonment for a term of not more than 1
year, or both.”

8. As the Liquidator worked to marshal all assets of the Consumers
Mutual liquidation estate, the Liquidator identified numerous healthcare providers,
including but not limited to PDI, that had received overpayments from Consumers
Mutual and, therefore, owed refunds to Consumers Mutual of the overpayment
amounts. These refunds are assets of the Consumers Mutual liquidation estate.

9. In November 2016, the Liquidator mailed demand letters to PDI and
each other provider that owed a refund to Consumers Mutual. A sample of this
form letter is attached as Exhibit 1. The letters to the various providers identified
each overpayment and the total refund amount due to Consumers Mutual. The
letters informed each provider of the Liquidation Order entered by this Court and
that if payment was not provided within 30 days, the Liquidator would pursue
additional legal action in this Court. Some providers promptly refunded the
overpayments to Consumers Mutual. PDI, however, did not respond to the
November 2016 letter or to the follow-up demand letter that the Liquidator mailed

to PDI in November 2017, a copy of which is attached as Exhibit 2. Accordingly, PDI has refused to provide refunds of overpayments made by and owed to Consumers Mutual. The total amount of refunds due from PDI is \$9,180.80. Support for the amount of the refund the Liquidator has determined PDI owes is attached as Exhibit 3.

10. As of the date of this Petition, the PDI refunds are over 90 days past due. PDI's refusal to pay refunds has created additional burdens and costs for the Liquidator, which further reduces the assets of the liquidation estate.

11. Contemporaneously with the filing of this Petition, the Liquidator has served a copy of this Petition on PDI.

12. To allow PDI the opportunity to provide any information or argument it may have to show why this Court should not order prompt payment of the refunds totaling \$9,180.80, the Liquidator requests that the Court enter the proposed order attached as Exhibit 4, which grants this Petition and sets a schedule for PDI's response and oral argument.

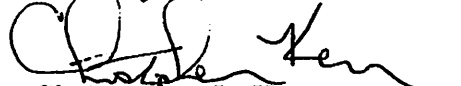
13. Upon the Court's entry of an order against PDI requiring prompt payment of all refunds due to Consumers Mutual, PDI's refusal to pay these refunds as ordered—which are assets of the Consumers Mutual liquidation estate—would constitute interference with the Liquidator's conduct of this proceeding, subjecting PDI to additional fines and penalties under MCL 500.8106 and paragraph 15 of the Liquidation Order.

RELIEF REQUESTED

WHEREFORE, for the reasons stated above, the Liquidator respectfully requests the Court to grant this Petition for Establishment of Court Procedures to Adjudicate Liquidator's Claims against PID Grand Rapids East and to enter the proposed order attached as Exhibit 4.

Respectfully submitted,

Bill Schuette
Attorney General



Christopher L. Kerr (P57131)
Aaron W. Levin (P81310)
Assistant Attorneys General
Attorneys for Petitioner
Corporate Oversight Division
P. O. Box 30755
Lansing, MI 48909
(517) 373-1160

Dated: November 7, 2018

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11/17/2016

[REDACTED]
[REDACTED]
[REDACTED]

Re: Overpayment of Claims

Dear Provider,

CMI has made multiple attempts to recover claims overpayments made to you. As of this date, payment has not been received for claim overpayment(s) listed on the attached sheet.

Total overpayment refund due CMI: \$ [REDACTED]

On February 10, 2016, the Honorable James S. Jamo, Ingham County Circuit Court Judge, entered an Order placing Consumers Mutual Insurance of Michigan into Liquidation (Case Number 15-948-CR). This debt is an asset of the Consumers Mutual Insurance of Michigan Liquidation Estate. If payment is not received within 30 days from the date of this letter, the Special Deputy Liquidator will be forced to proceed with legal action to collect this debt in Ingham County Circuit Court.

Please forward a check or money order in the amount listed above to:

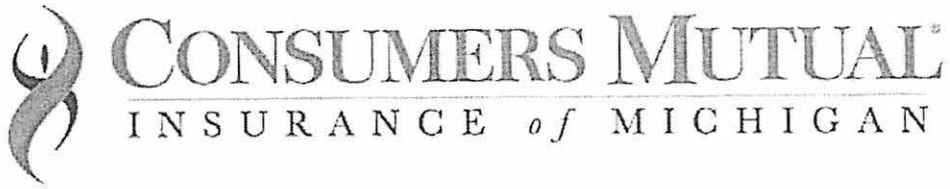
Consumers Mutual Insurance of Michigan
P.O. Box 1738
Fort Mill, SC 29716

If you have questions in regards to this refund request, please contact our office at (877) 371-9112.
Thank you,

Yours truly,

A handwritten signature in black ink, appearing to read "James Gerber".

James Gerber
Special Deputy Liquidator
Consumers Mutual Insurance of Michigan



11/17/2016

[Redacted]

Claims Detail

<u>Member ID</u>	<u>Last Name</u>	<u>First Name</u>	<u>Date of Service</u>	<u>Claim #</u>	<u>Refund Owed</u>
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$ [Redacted]
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$ [Redacted]
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$ [Redacted]
[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	\$ [Redacted]

Total Refund Owed to CMI: \$ [Redacted]

If you have recently sent payment, please disregard. If you have question regarding refund amount, please contact CMI at 1-877-371-9112 for further assistance.

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11/8/2017

PDI GRAND RAPIDS EAST
PO BOX 402946
ATLANTA, GA 30384-2946

Re: Overpayment of Claims

Dear Provider,

CMI had previously sent your office a letter in November 2016 to recover claims overpayments made to you. As of this date, payment has not been received for claim overpayment(s) listed on the attached sheet nor have we received a written objection from your office indicating reasons why these amounts are not owed to CMI.

Total overpayment refund due CMI: \$9,180.80

On February 10, 2016, the Honorable James S. Jamo, Ingham County Circuit Court Judge, entered an Order placing Consumers Mutual Insurance of Michigan into Liquidation (Case Number 15-948-CR). This debt is an asset of the Consumers Mutual Insurance of Michigan Liquidation Estate. If payment is not received within 30 days from the date of this letter, the Special Deputy Liquidator will be forced to proceed with legal action to collect this debt in Ingham County Circuit Court.

Please forward a check or money order in the amount listed above to:

Consumers Mutual Insurance of Michigan
P.O. Box 1738
Fort Mill, SC 29716

If you have questions in regards to this refund request, please contact our office at (877) 371-9112.

Thank you,

Yours truly,

A handwritten signature in black ink, appearing to read "James Gerber".

James Gerber
Special Deputy Liquidator
Consumers Mutual Insurance of Michigan



11/8/2017

PDI GRAND RAPIDS EAST
PO BOX 402946
ATLANTA, GA 30384-2946

Claims Detail

<u>Member ID</u>	<u>Last Name</u>	<u>First Name</u>	<u>Date of Service</u>	<u>Claim #</u>	<u>Refund Owed</u>
██████████	██████████	██████████	20150916	5028055904	\$9,180.80

Total Refund Owed to CMI: \$9,180.80

If you have recently sent payment, please disregard. If you have question regarding refund amount, please contact CMI at 1-877-371-9112 for further assistance.

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STATE OF MICHIGAN
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OF THE DEPARTMENT OF INSURANCE AND
FINANCIAL SERVICES,

Petitioner,

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Case No. 15-948-CR

HON. JAMES S. JAMO

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PROVIDER PETITION
No. 6

Christopher L. Kerr (P57131)
Aaron W. Levin (P81310)
Assistant Attorneys General
Attorneys for Petitioner
Corporate Oversight Division
P. O. Box 30755
Lansing, MI 48909
(517) 373-1160

**ORDER GRANTING PETITION FOR ESTABLISHMENT
OF COURT PROCEDURES TO ADJUDICATE
LIQUIDATOR'S CLAIMS AGAINST PDI GRAND RAPIDS EAST**

At a session of said Court
held in the Circuit Courtrooms
for the County of Ingham,
State of Michigan, on the
_____ day of _____, 2018.

PRESENT: HONORABLE JAMES S. JAMO, CIRCUIT COURT JUDGE

WHEREAS, Patrick M. McPharlin, Director of the Michigan Department of Insurance and Financial Services and duly appointed Liquidator of Consumers Mutual Insurance of Michigan (the "Liquidator"), has filed a Petition for Establishment of Court Procedures to Adjudicate Liquidator's Claims against PDI Grand Rapids East (the "Petition"); and

WHEREAS, as described in the Petition, there is an unresolved dispute requiring this Court's review and adjudication that has been raised by the Liquidator regarding refunds of overpayments made to PDI Grand Rapids East ("PDI") and the determinations on those claims made by the Liquidator and his appointed Special Deputy Liquidator James Gerber (the "Special Deputy Liquidator"); and

WHEREAS, the Court therefore finds it appropriate for the Court's orderly, thorough, and fair adjudication of this dispute, as well as in the interest of judicial economy, to set a schedule for PDI's response and oral argument and to establish certain other procedures governing the Court's adjudication of this dispute;

NOW, THEREFORE, IT IS HEREBY ORDERED that the Court **GRANTS** the Liquidator's Petition, and the Court will adjudicate the Liquidator's unresolved claims regarding refunds of overpayments made to PDI, as described more fully in the Petition and the Exhibits attached thereto.

IT IS FURTHER ORDERED that the Court's adjudication of the Liquidator's claims against PDI is governed by the following procedures:

- 1) PDI will file a response to the Petition with the Court and serve its response on the Liquidator's counsel within 30 days of the date of this Order.
- 2) The Court will schedule oral argument to adjudicate the Liquidator's claims against PDI at an available date and time not earlier than 45 days after PDI files its response.
- 3) At least 7 days before the oral argument, the Liquidator may file a reply.

IT IS SO ORDERED.

Honorable James S. Jamo
Circuit Court Judge

STATE OF MICHIGAN
CIRCUIT COURT FOR THE 30TH JUDICIAL CIRCUIT
INGHAM COUNTY

PATRICK MCPHARLIN, DIRECTOR
OF THE DEPARTMENT OF INSURANCE AND
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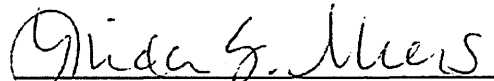
Christopher L. Kerr (P57131)
Aaron W. Levin (P81310)
Assistant Attorneys General
Attorneys for Petitioner
Corporate Oversight Division
P. O. Box 30755
Lansing, MI 48909
(517) 373-1160

PROOF OF SERVICE

The undersigned certifies that a copy of the **Petition for Establishment of Court Procedures to Adjudicate Liquidator's Claims against PDI Grand Rapids East**, together with this Proof of Service, was served upon the party listed below by mailing the same to the address indicated with first class postage fully prepaid thereon, on the 7th day of November, 2018:

PDI Grand Rapids East
P.O. Box 402946
Atlanta, GA 30384-2946

In addition, electronic copies of the foregoing documents will be provided to the Department of Insurance and Financial Services, which will provide courtesy notice to other potentially interested individuals/entities by posting the documents on its website, www.michigan.gov/difs, under the section "Who We Regulate," the subsection "Receiverships," and the sub-subsection "Consumers Mutual Ins. of Michigan."

A handwritten signature in cursive script that reads "Linda S. Miers". The signature is written in black ink and is positioned above a horizontal line.

Linda S. Miers,
Legal Secretary

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STATE OF MICHIGAN
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**ORDER GRANTING PETITION FOR ESTABLISHMENT
OF COURT PROCEDURES TO ADJUDICATE
LIQUIDATOR'S CLAIMS AGAINST PDI GRAND RAPIDS EAST**

At a session of said Court
held in the Circuit Courtrooms
for the County of Ingham,
State of Michigan, on the
8 day of november, 2018.

PRESENT: HONORABLE JAMES S. JAMO, CIRCUIT COURT JUDGE

WHEREAS, Patrick M. McPharlin, Director of the Michigan Department of Insurance and Financial Services and duly appointed Liquidator of Consumers Mutual Insurance of Michigan (the “Liquidator”), has filed a Petition for Establishment of Court Procedures to Adjudicate Liquidator’s Claims against PDI Grand Rapids East (the “Petition”); and

WHEREAS, as described in the Petition, there is an unresolved dispute requiring this Court’s review and adjudication that has been raised by the Liquidator regarding refunds of overpayments made to PDI Grand Rapids East (“PDI”) and the determinations on those claims made by the Liquidator and his appointed Special Deputy Liquidator James Gerber (the “Special Deputy Liquidator”); and

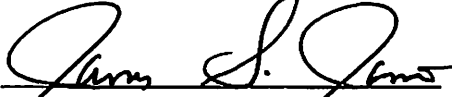
WHEREAS, the Court therefore finds it appropriate for the Court’s orderly, thorough, and fair adjudication of this dispute, as well as in the interest of judicial economy, to set a schedule for PDI’s response and oral argument and to establish certain other procedures governing the Court’s adjudication of this dispute;

NOW, THEREFORE, IT IS HEREBY ORDERED that the Court GRANTS the Liquidator’s Petition, and the Court will adjudicate the Liquidator’s unresolved claims regarding refunds of overpayments made to PDI, as described more fully in the Petition and the Exhibits attached thereto.

IT IS FURTHER ORDERED that the Court’s adjudication of the Liquidator’s claims against PDI is governed by the following procedures:

- 1) PDI will file a response to the Petition with the Court and serve its response on the Liquidator's counsel within 30 days of the date of this Order.
- 2) The Court will schedule oral argument to adjudicate the Liquidator's claims against PDI at an available date and time not earlier than 45 days after PDI files its response.
- 3) At least 7 days before the oral argument, the Liquidator may file a reply.

IT IS SO ORDERED.


Honorable James S. Jamo
Circuit Court Judge

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STATE OF MICHIGAN
DEPARTMENT OF ATTORNEY GENERAL



P.O. Box 30736
LANSING, MICHIGAN 48909

BILL SCHUETTE
ATTORNEY GENERAL

November 9, 2018

Clerk of the Court
Ingham County Circuit Court
Veterans Memorial Courthouse
313 W. Kalamazoo St.
Lansing, MI 48901

**Re: *Patrick McPharlin, Director of the Department of Insurance
and Financial Services v Consumers Mutual Insurance of
Michigan***
Case No. 15-948-CR; Honorable James S. Jamo

Dear Clerk of the Court:

Enclosed for filing in the above-referenced case is the **Proof of Service** of the Order Granting Petition for Establishment of Court Procedures to Adjudicate Liquidator's Claims against PDI Grand Rapids East, which the Court entered on November 8, 2018.

Sincerely,

A handwritten signature in black ink that reads "Christopher L. Kerr".

Christopher L. Kerr (P57131)
Assistant Attorney General
Corporate Oversight Division
(517) 373-1160

Enc.

cc: PDI Grand Rapids East
James Gerber, Special Deputy Liquidator (via e-mail only)

STATE OF MICHIGAN
CIRCUIT COURT FOR THE 30TH JUDICIAL CIRCUIT
INGHAM COUNTY

PATRICK MCPHARLIN, DIRECTOR
OF THE DEPARTMENT OF INSURANCE AND
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Aaron W. Levin (P81310)
Assistant Attorneys General
Attorneys for Petitioner
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Lansing, MI 48909
(517) 373-1160

PROOF OF SERVICE

The undersigned certifies that a copy of the **Order Granting Petition for Establishment of Court Procedures to Adjudicate Liquidator's Claims against PDI Grand Rapids East**, together with this Proof of Service, was served upon the party listed below by mailing the same to the address indicated with first class postage fully prepaid thereon, on the 9th day of November, 2018:

PDI Grand Rapids East
P.O. Box 402946
Atlanta, GA 30384-2946

In addition, electronic copies of the foregoing documents will be provided to the Department of Insurance and Financial Services, which will provide courtesy notice to other potentially interested individuals/entities by posting the documents on its website, www.michigan.gov/difs, under the section "Who We Regulate," the subsection "Receiverships," and the sub-subsection "Consumers Mutual Ins. of Michigan."


Linda S. Miers, Legal Secretary