

CERTIFIED MAIL

RETURN RECEIPT REQUESTED

STATE OF ALASKA

DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT

DIVISION OF INSURANCE

550 W. 7th AVENUE, SUITE 1560

ANCHORAGE, ALASKA 99501-3567

STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC
DEVELOPMENT
DIVISION OF INSURANCE
550 W. 7th AVENUE, SUITE 1560
ANCHORAGE, ALASKA 99501-3567
PHONE: (907) 269-7900

Order No. SR25-03)	Revocation of Insurance
In the Matter of)	Producer License Pursuant
JENNIFER CHARLENE JOHNSON)	to AS 21.27.440
NPN# 20610137)	
_____)	

ACCUSATION AND ORDER OF REVOCATION

Heather Carpenter, Acting Director of the Division of Insurance, Department of Commerce, Community and Economic Development, State of Alaska (Division), issues this Accusation to initiate a proceeding under Alaska Statute (AS) 21.27.025, 21.27.410, and 21.27.440, to revoke Alaska Producer License 3002988766 issued to **JENNIFER CHARLENE JOHNSON (JOHNSON)** domiciled in the State of Alabama, and states and alleges as follows:

1. On March 7, 2024, **JOHNSON** was issued Alaska producer license 3002988766, to transact the business of Life and Health, and has an expiration date of August 31 on even numbered years. **JOHNSON** has national producer license number 20610137. **JOHNSON** informed the **JENNIFER CHARLENE JOHNSON**
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1 Division that her business address was 108 Mountain Breeze Street,
2 Anniston, Alabama, her business telephone number was 256-391-7196,
3 and her business email address was
4 Jennifer.johnson@healthmarkets.com.¹ According to the Centers for
5 Medicare and Medicaid Services (CMS) Agent-Broker (A-B) Registration
6 Completion List at “data.healthcare.gov/ab-registration-completion-list”,
7 **JOHNSON** was a registered agent/broker for the HealthCare.gov
8 marketplace for 2023, 2024, and 2025.

- 11 2. In 2024 and 2025, the Division investigated a large-scale health insurance
12 scheme involving fraudulently obtained Alaska Premera marketplace
13 policies sold via HealthCare.gov for use at California substance abuse
14 treatment facilities that billed Premera as much as \$9,000 per day in
15 treatment costs. During the investigation, the Division interviewed an
16 Alaska resident who said he obtained his Premera policy through
17 **JOHNSON** with the intent of using the policy coverage at a California
18 treatment facility. The Division learned from the interview that
19 **JOHNSON** had used a questionable enrollment procedure involving
20 misreporting to CMS the resident’s expected qualifying income level. The
21 Division then learned that Premera identified **JOHNSON** as the
22 agent/broker for six additional Alaska residents with questionable Premera
23
24
25
26

27 ¹ HealthMarkets.com is the website of HealthMarkets Insurance Agency Inc., Alaska License
28 82560, National Producer Number 14412207. HealthMarkets Insurance Agency Inc. is
domiciled in Texas with an Alaska license due to expire October 23, 2025.

1 policy enrollments all who incurred claims at California substance abuse
2 treatment facilities. Based on subsequent Premiera application fraud
3 submissions to CMS four of the residents' policies were retroactively
4 rescinded and the other two are pending.
5

6 3. On April 17, 2025, the Division's investigators, as part of the above-
7 outlined investigation, attempted to call **JOHNSON** for an interview and
8 to gather information about her marketplace enrollment practices. The call
9 to her telephone number of record went straight to a voicemail message
10 stating that **JOHNSON** was "no longer a health insurance broker." The
11 message further provided the telephone number and website for
12 HealthCare.gov for callers looking for health insurance and again said,
13 "I'm no longer a licensed health insurance broker." Following the call,
14 the Division, through its records, verified that **JOHNSON** was still a
15 licensed producer in the State of Alaska and was still on the CMS A-B
16 Registration Completion List.
17

18 4. On April 21, 2025, pursuant to AS 21.27.350(e), which allows the director
19 to inspect records, the Division attempted to contact **JOHNSON** through
20 the following methods:
21

- 22 a. The Division sent **JOHNSON** a message to her email address of
23 record with an attached letter requesting the insurance transaction
24 records regarding her involvement with the eight Alaska
25 consumers for whom she facilitated the purchase of Premiera
26
27
28

1 policies on HealthCare.gov. That email message remains
2 unanswered.

3 b. The Division sent **JOHNSON** an email message to her backup
4 email address of record (jnnfr_churchill46@yahoo.com) with the
5 same statutory records request attached. That email message
6 remains unanswered.

7 c. The Division, through the U.S. Mail, sent **JOHNSON** a certified
8 letter to her business address of record requesting information
9 about the eight aforementioned insurance transactions. That letter
10 was returned to the Division on April 29, 2025, and labeled
11 “Return to Sender – Unclaimed – Unable to Forward.”

12 5. On June 11, 2025, 51 days after formal inquiries, the Division attempted
13 to send another email message to **JOHNSON**’s email address of record,
14 that email was immediately returned with the message, “The email
15 account that you tried to reach does not exist.” The licensing records at
16 that time listed **JOHNSON** as an active producer for Life and Heath
17 insurance at that email. There had been no change notifications to the
18 Division for her email and business address or telephone number.

19 6. On June 17, 2025, 57 days after the initial formal inquiries, the Division
20 attempted another call to **JOHNSON** at her telephone number of record.
21 The recording again stated that she was “no longer a licensed health
22 insurance broker” The Division left a voicemail message informing her
23 that she must either submit to an interview and produce the requested

1 insurance records under AS 21.27.350(e) or surrender her Alaska producer
2 license. That same day, the Division, again using her business email
3 address, emailed **JOHNSON** form 08-1256 to voluntarily cancel her
4 Alaska producer license. That email was not returned and remains
5 unanswered.
6

7 7. As of July 7, 2025, 77 days after the initial formal inquires, **JOHNSON**
8 had not responded to any of the Division's statutory requests for records or
9 an interview nor has she indicated a desire to voluntarily cancel her Alaska
10 producer license. **JOHNSON** still had not notified the Division of any
11 change of address, telephone number, or email address.
12

13 8. AS 21.27.025(a) requires a licensee to "notify the director in writing not
14 later than 30 days after a change in residence, place of business, legal
15 name, fictitious name or alias, mailing address, electronic mailing address,
16 or telephone number..."
17

18 9. AS 21.27.350(e) requires a licensee to "reply in writing within 10 working
19 days to a records inquiry of the director."
20

21 10. AS 21.27.410(a)(2) provides that the director of the Division of Insurance
22 may "revoke a license...for...a violation or participation in a violation of a
23 provision of this title."
24

25 11. AS 21.27.410(a)(8) provides that the director of the Division may revoke a
26 license for the "conduct of affairs under a license if the licensee exhibits
27 conduct considered by the director to reflect incompetence or
28

1 untrustworthiness, or to be a source of potential injury and loss to the
2 public.”

3 12. AS 21.27.440(a)(3) provides that “[i]n addition to any other penalty
4 provided by law, a person that the director determines under AS 21.06.170
5 – 21.06.240 has violated the provisions of this chapter is subject to ...(3)
6 denial, nonrenewal, suspension, or revocation of a license.”
7

8 13. **JOHNSON’s** violations described in Paragraphs 1-7 are grounds to
9 revoke her license under AS 21.27.025(a), AS 21.27.350(e), AS
10 21.27.410(a)(2), AS 21.27.410(a)(8), and AS 21.27.440(a)(3) because she
11 failed to notify the director of a change in contact information, failed to
12 respond to the director’s records request, and in doing so exhibited
13 incompetence and untrustworthiness. This conduct may subject her to
14 penalties under AS 21.27.440 and AS 21.97.020.
15
16

17 **IT IS HEREBY ORDERED**, under the provisions of AS 21.27.410, that
18 **JOHNSON’s** Insurance Producer license number 3002988766 is REVOKED for
19 a period of five years.
20

21 This Order is effective dated this 17th day of July 2025.

22 Signed by:

23 

24 746E718010F9486...

25 HEATHER CARPENTER
26 ACTING DIRECTOR
27 DIVISION OF INSURANCE
28

29 JENNIFER CHARLENE JOHNSON
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I hereby certify that, on the 17th day of July, 2025, I mailed copies of the accusation to:

JENNIFER CHARLENE JOHNSON
108 MOUNTAIN BREEZE STREET
ANNISTON, ALABAMA 36207
United States



Blankenship, Ira J. Administrative Assistant 3

FINAL ORDER

IT IS ORDERED that this license revocation is adopted in full resolution of the issues in the case and shall constitute the final order of this matter. **JENNIFER CHARLENE JOHNSON's** licensure in the State of Alaska is REVOKED for five years following the effective date of this order.

This Order is effective the 15th of August 2025.

Signed by:



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HEATHER CARPENTER
ACTING DIRECTOR
DIVISION OF INSURANCE

JENNIFER CHARLENE JOHNSON
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