

MAR 23 2026

INSURANCE REGULATION
Dictated by: *A.M.V.*



OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

IN THE MATTER OF:
MIRRA HEALTH CARE, LLC

Index: OIR 2026-25
CASE NO.: 402554-26

IMMEDIATE FINAL ORDER TO SUSPEND CERTIFICATE OF AUTHORITY

TO: MIRRA HEALTH CARE, LLC
c/o Dr. Pariksith Singh
14690 Spring Hill Drive
Spring Hill, FL 34609

The STATE OF FLORIDA authorized and directed the OFFICE OF INSURANCE REGULATION (“Office”) to administer and enforce the Florida Insurance Code. Pursuant to its lawful authority, the Office hereby enters this Immediate Final Order to Suspend MIRRA HEALTH CARE, LLC’s (“Mirra Health”) certificate of authority, pursuant to section 626.891(3), Florida Statutes.¹

INTRODUCTION

Mirra Health maintains contracts with three Florida domestic health maintenance organizations—Secur, Inc. (“Secur”), Solis Health Plans, Inc. (“Solis”), and Ultimate Health Plans, Inc. (“Ultimate”) (collectively, the “Florida HMOs”).² Under these contracts, Mirra Health agreed to perform core administrative functions on behalf of the Florida HMOs. Mirra Health’s

¹ All statutory citations contained herein refer to Florida Statutes (2025), unless otherwise noted.

² Health maintenance Organizations (“HMOs”) are regulated under chapter 641.

obligations include such administrative functions as, member enrollment, claims adjudication and payment, utilization management, and grievance and appeals processing. These functions directly affect 23,119 Florida Medicare Advantage enrollees, the substantial majority of whom participate in Chronic Condition Special Needs Plans (C-SNPs), Dual Eligible Special Needs Plans (D-SNPs), and Institutional Special Needs Plans (I-SNPs).

Without the knowledge or prior written approval of the Florida HMOs or their enrollees, and in violation of the terms of its contracts with the Florida HMOs, Mirra Health unilaterally delegated claims-processing and other functions to four unlicensed offshore entities operating in India and the Philippines: Data Marshall, BluOne India, LLP (“BluOne”), HOM India Private Limited (“HOM”), and Saibervet, LLC (“Saibervet”) (collectively, the “Unlicensed Offshore Entities”). As a result of the unauthorized delegation, Mirra Health provided these Unlicensed Offshore Entities access to sensitive claims and enrollment data.

Moreover, when the Office examined Mirra Health to investigate this matter, Mirra Health failed to produce all contracts with the Unlicensed Offshore Entities in violation of section 626.884.

Because Mirra Health has engaged in business practices which pose an imminent threat to the public health, safety, and welfare of the residents of this State, the Office issues this Immediate Final Order suspending Mirra Health’s certificate of authority.

JURISDICTION

1. The Florida Insurance Code (“Code”) grants the Office jurisdiction over the subject matter and the parties herein.
2. The Office has discretionary authority under section 626.891(3) to immediately suspend the certificate of authority (“COA”) of an administrator, without advance notice or

hearing, if the Office finds that “[t]he financial condition or business practices of the administrator otherwise pose an imminent threat to the public health, safety, or welfare of the residents of this state.”

FINDINGS OF FACT

3. The Office licensed Mirra Health as an administrator in the State of Florida by issuing Consent Order No. 128227-12-CO on August 30, 2012.

4. Mirra Health maintains its principal place of business at 10161 Cortez Blvd., Brooksville, Florida 34613.

5. Mirra-Auto Holdings, LLC wholly owns Mirra Health.

6. Pariksith Singh, M.D., and Maria Scunziano-Singh, M.D., each hold a 47.5% partnership interest in Mirra-Auto Holdings, LLC. Manjusri Vennamaneni, M.D. holds the remaining 5%.

7. Mirra Health’s management consists of Chief Executive Officer Pariksith Singh, M.D.; President Maria Scunziano-Singh, M.D.; and, Chief Medical Officer Manjusri Vennamaneni, M.D.

8. Karen Vieira and Goran Jankovic comprise Mirra Health’s board.

9. Mirra Health contracts for and provides administrator services to the Florida HMOs.

10. As of December 31, 2025, Secur has 242 subscribers, Solis has 15,172 subscribers, and Ultimate has 7,705 subscribers.

11. Mirra Health is responsible for performing critical services, like enrollment, claims adjudication, and appeals on behalf of the Florida HMOs pursuant to several administrative service agreements.

12. In total, Mirra Health provides administrator services to 23,119 Florida residents enrolled in Medicare Advantage Plans, including Chronic Condition Special Needs Plan (“C-SNP”), Dual Eligible Special Needs Plan (“D-SNP”), and Institutional Special Needs Plan (“I-SNP”) participants, along with Medicare Prescription Drug coverage.³

13. C-SNP enrolls special needs individuals with severe or disabling chronic conditions, defined in 42 C.F.R § 422.2.⁴

14. D-SNP enrolls individuals who federal law entitles to both Medicare and Medicaid due to their condition(s).⁵

15. I-SNP enrolls individuals who, for 90 days or longer, have had or are expected to need the level of services provided in a long-term care skilled nursing facility, an intermediate care facility for individuals with intellectual disabilities, or an inpatient psychiatric facility.⁶

16. Mirra Health delegates claims processing service responsibilities for the Florida HMOs to the Unlicensed Offshore Entities located in India and the Philippines.

17. Mirra Health provided the Office with copies of its administrative service agreements with the Florida HMOs.

18. None of the administrative service agreements contained any language allowing the contract to be cancelled by order of the Office.

19. Mirra Health’s administrative service agreements with the Florida HMOs require Mirra Health to secure advanced written approval prior to any new delegation of Mirra Health’s

³ The breakdown is as follows: Secur – 242 members (I-SNP only); Solis – 15,172 members (C-SNP and D-SNP); and Ultimate Health Plans – 7,705 members (C-SNP and D-SNP).

⁴ Centers for Medicare & Medicaid Services, Chronic Condition Special Needs Plans (C-SNPs), CMS.gov (March 9, 2026, 2:34PM), <https://www.cms.gov/medicare/enrollment-renewal/special-needs-plans/chronic-conditions>.

⁵ Centers for Medicare & Medicaid Services, Dual Eligible Special Needs Plans (D-SNPs), CMS.gov (March 9, 2026, 2:34PM), <https://www.cms.gov/medicare/enrollment-renewal/special-needs-plans/dual-eligible>

⁶ Centers for Medicare & Medicaid Services, Institutional Special Needs Plans (I-SNPs), CMS.gov (March 9, 2026, 2:34PM), <https://www.cms.gov/medicare/enrollment-renewal/special-needs-plans/institutional>

responsibilities, duties, and functions. Mirra Health admitted in writing that it did not proactively notify the Florida HMOs that it delegated its responsibilities to the Unlicensed Offshore Entities. Accordingly, Mirra Health violated its contractual agreements with the Florida HMOs.

20. Mirra Health supplied to the Office its contractual agreements with BluOne, HOM, and Saibervet. In each of these agreements, BluOne, HOM, and Saibervet agreed to perform claims processing services on behalf of the Florida HMOs.

21. Mirra Health failed to secure the Florida HMOs' advanced written approval before contracting with BluOne, HOM, and Saibervet.

22. Mirra Health's contractual agreements with BluOne and HOM show that BluOne provided claims processing services for the Florida HMOs from July 20, 2017, until March 1, 2024, when HOM, BluOne's wholly owned subsidiary, assumed the renewal agreement with Mirra Health.⁷

23. Based on HOM's assumption of BlueOne's renewal agreement on March 1, 2024, HOM provides claims processing services for the Florida HMOs.

24. Similarly to BluOne and HOM, Saibervet provides claims processing services for the Florida HMOs. Saibervet has provided claims processing services for the Florida HMOs since June 4, 2025.⁸

25. Mirra Health also entered into an agreement with Data Marshall to provide claims processing services for a specific Florida-domiciled HMO, Ultimate. Mirra Health communicated to the Office in writing that it does not know the effective date of its contract with Data Marshall. Again, Mirra Health failed to notify or obtain Ultimate's advanced written approval before contracting for claims processing services with Data Marshall. The Office requested that Mirra

⁷ Mirra Health wholly owns Mirra Healthcare Services India Pvt. Ltd, which owns 20% of BluOne.

⁸ Mirra Health's contractual agreement with Saibervet.

Health produce a copy of its contract with Data Marshall. Mirra Health failed to provide a copy of the same.

26. Mirra Health also confirmed in writing to the Office that its contractual agreements with Data Marshall, HOM, and Saibervet lack expiration dates. Thus, Data Marshall, HOM, and Saibervet continue to provide claims processing services to the Florida HMOs.

27. The facts and findings set forth above are derived from the Office’s active examination of Mirra Health, conducted pursuant to the Florida Insurance Code, including Mirra Health’s production of its contractual agreements with the Unlicensed Offshore Entities and its written admissions that it delegated claims adjudication and processing responsibilities without obtaining the advanced written approval of the Florida HMOs and without notifying them or their enrollees.

CONCLUSIONS OF LAW

Section 641.234(3) requires Mirra Health’s administrative service agreements with the Florida HMOs to contain a provision granting the Office a limited right to cancel.

28. Section 641.234(3) requires administrative service agreements with HMOs to contain a provision mandating “that the contract shall be canceled upon issuance of an order by the Office of Insurance Regulation pursuant to this section.”

29. Mirra Health provided the Office with its current administrative service agreements with each of the Florida HMOs.

30. The Office reviewed each of these administrative service agreements and found that Mirra Health failed to include the language required by section 641.234(3).

31. The Office concludes that Mirra Health’s administrative service agreements with the Florida HMOs violate section 641.234(3).

Section 626.891(3)(d) authorizes the Office to immediately suspend Mirra Health’s COA

32. Section 626.891(3)(d) authorizes the Office to issue an Immediate Final Order suspending Mirra Health’s COA if it finds that Mirra Health’s business practices pose an imminent threat to the public health, safety, or welfare of the residents of the State of Florida.

33. The Office finds that Mirra Health’s business practices pose an imminent threat to the public health, safety, and welfare of the residents of the State of Florida specifically because:

- a. Mirra Health is delegating claims adjudication services and other functions, including the processing of sensitive claims and enrollment data for 23,119 Medicare Advantage enrollees—including vulnerable C-SNP, D-SNP, and I-SNP participants—to the Unlicensed Offshore Entities;
- b. Mirra Health delegated these functions without the advanced written approval of the Florida HMOs required by contract, without notifying them or their enrollees, and under contracts that contain no expiration dates;
- c. Mirra Health omitted the cancellation provision required by section 641.234(3) from every administrative services agreement the Office has thus far seen;
- d. Mirra Health failed to produce all contracts with the Unlicensed Offshore Entities despite the Office’s request in violation of section 626.884; and
- e. In totality, Mirra Health’s actions demonstrate that Mirra Health is not competent or trustworthy, as required by sections 626.8805(5), .891(2)(e).

34. Mirra Health’s business practices have created—and continue to create—ongoing, unauthorized exposure of sensitive claims and enrollment data to foreign entities beyond the

Office’s regulatory reach and without any contractual mechanism for immediate termination, thereby depriving the Office and the Florida HMOs of the ability to protect these vulnerable residents.

35. The Florida Legislature requires contracts for administrative services with Florida HMOs to afford the Office a limited right to cancel such agreements. Without the ability to utilize the limited right granted to the Office pursuant to section 641.234(3), the Office pursues this Immediate Final Order to protect the public health, safety, or welfare of the residents of Florida.

36. For these reasons, the Office finds that Mirra Health has engaged and continues to engage in business practices that pose an imminent threat to the public health, safety, or welfare of the residents of Florida.

ORDER

37. Based on the foregoing Findings of Fact and Conclusions of Law, the Office hereby issues the following **IMMEDIATE FINAL ORDER**:

- i. The Office suspends Mirra Health’s COA effective the 31st day after the execution of this Order for a period not to exceed one year, unless such suspension or this Order is modified, rescinded, or reversed by the Office;
- ii. Mirra Health shall immediately cease to act or hold itself out to be an administrator in Florida for purposes other than as expressly permitted herein;
- iii. Mirra Health shall cease to enter into new agreements to provide administrator services in Florida;
- iv. Within ten days of the execution of this Order, Mirra Health shall send written notice—by certified mail, return receipt requested, and by electronic mail to each of the Florida HMOs (Secur, Inc.; Solis Health Plans, Inc.; and Ultimate Health

Plans, Inc.) stating that Mirra Health is unable to perform any administrator services under existing agreements in Florida after the thirtieth day following the execution of this Order;

- v. In order to ensure minimal disruption for consumer claims handling, Mirra Health may continue to perform administrator services under existing agreements in Florida through the thirtieth day following the execution of this Order; and
- vi. Mirra Health shall continue to file with the Office its annual statement and pay fees required under chapter 626, Part VII of the Code as if Mirra Health's COA was still in full force.

DONE and ORDERED this 23 day of March, 2026.



A handwritten signature in blue ink, appearing to read "Michael Yaworsky", is written over a horizontal line.

MICHAEL YAWORSKY
Commissioner
Office of Insurance Regulation

NOTICE OF RIGHTS

Any party to these proceedings adversely affected by this Order is entitled to seek immediate appellate review of this Order pursuant to section 120.569(2)(n), Florida Statutes (2025), Rule 28-106.501, *Florida Administrative Code*, and Rule 9.110, Florida Rules of Appellate Procedure. Review proceedings must be instituted by filing a Petition or Notice of Appeal with the Agency Clerk at 200 East Gaines Street, Tallahassee, Florida 32399-4206, and a copy of the same and filing fee with the appropriate District Court of Appeal within thirty (30) days of the rendition of this Order. Mediation under section 120.573 is not available for this agency action.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Immediate Final Order to Suspend Mirra Health Care, LLC's Certificate of Authority has been sent by U.S. Certified Mail this 23 day of March, 2026, to:

MIRRA HEALTH CARE, LLC
c/o Dr. Pariksith Singh
14690 Spring Hill Drive
Spring Hill, FL 34609



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