

ORIGINAL

FILED

MAR 13 2009

**NEW JERSEY BOARD OF
CHIROPRACTIC EXAMINERS**

STATE OF NEW JERSEY
DEPARTMENT OF LAW & PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS
BOARD OF CHIROPRACTIC EXAMINERS

IN THE MATTER OF THE SUSPENSION
OR REVOCATION OF THE LICENSE OF

Administrative Action

ALEXANDER CARAPLIS, D.C.
License No. 38MC00434300

FINAL ORDER
OF DISCIPLINE

TO PRACTICE CHIROPRACTIC
IN THE STATE OF NEW JERSEY

This matter was opened to the New Jersey State Board of Chiropractic Examiners upon receipt of information which the Board has reviewed and on which the following findings of fact and conclusions of law are made.

FINDINGS OF FACT

1. Respondent, Alexander Caraplis, D.C., is a chiropractic physician in the State of New Jersey and has been a licensee at all times relevant hereto.
2. On April 18, 2008, the New Jersey Superior Court, Law Division, Morris County, declared Respondent to have violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq. (A copy of the default judgment against Respondent is annexed hereto as "Exhibit A" and made a part hereof)
3. Plaintiff in that matter, Selective Insurance Company of America, demonstrated to the satisfaction of the court a *prima facie* case that Respondent had engaged in a pattern of violations of the New Jersey Insurance Fraud Prevention Act by providing misleading information to the company during its investigation of his personal injury claim, and during the trial of the underlying motor vehicle accident case.

CONCLUSIONS OF LAW

1. The default judgment described in paragraph #2 above provides grounds for the suspension or revocation of Respondent's license to practice chiropractic in New Jersey pursuant to N.J.S.A 45:1-21(k), in that it declares that Respondent violated provisions of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq., and imposes civil penalties under that act against him.

2. The default judgment described in paragraph #2 above provides grounds for the suspension or revocation of Respondent's license to practice chiropractic in New Jersey pursuant to N.J.S.A 45:1-21(b), in that Respondent was necessarily found by the Court to have engaged in dishonesty, fraud, deception, misrepresentation, false promise or false pretense.

Based on the foregoing findings and conclusions, a Provisional Order of Discipline provisionally suspending Respondent's license to practice chiropractic in the State of New Jersey for not less than five (5) years was issued on October 3, 2008, and a copy was forwarded to Respondent by means of both regular and certified mail to his address of record. The Provisional Order was subject to finalization by the Board at 5:00 p.m. on the 30th business day following entry unless Respondent requested a modification or dismissal of the stated Findings of Fact or Conclusions of Law by submitting a written request for modification or dismissal setting forth in writing any and all reasons why said findings and conclusions should be modified or dismissed and submitting any and all documents or other written evidence supporting Respondent's request for consideration and reasons therefor.

The certified mail return receipt from the Board's Provisional Order has been returned by the United States Postal Service as unclaimed and/or undeliverable. The regular mail containing the Provisional Order has not been returned.

To date, the Board has received no communication from Respondent.

Accordingly, having considered the matter in light of Respondent's failure to request that a hearing be scheduled, and his failure to provide the Board with any substantive response to the provisional order; and the Board having determined that further proceedings are therefore not necessary; the Board has determined that the Provisional Order should be made final.

THEREFORE, IT IS on this 11th day of March, 2009,

ORDERED that:

1. Respondent's license to practice chiropractic in the State of New Jersey be and hereby is suspended for not less than five (5) years.
2. Prior to resuming active practice of chiropractic in New Jersey, Respondent shall be required to appear before the Board (or a committee thereof) to demonstrate his fitness to do so; and any practice in this State prior to said appearance shall constitute grounds for a charge of unlicensed practice. In addition, the Board reserves the right to place restrictions upon Respondent's practice should his license be reinstated to active status.
3. The Directives of the Board applicable to any Chiropractic Board licensee who is suspended, revoked or whose surrender of licensure has been accepted are incorporated by reference as though fully set forth herein, whether or not they are attached hereto.

NEW JERSEY STATE BOARD OF CHIROPRACTIC EXAMINERS

By 
Albert Stabile, Jr., D.C.
Board President

Dated:

EXHIBIT A

FILED

APR 18 2008

W. HUNT DUMONT
J.S.C.

SULLIVAN AND GRABER
60 Maple Avenue
P.O. Box 912
Morristown, NJ 07963-0912
(973) 540-0877

Attorneys for Plaintiff
Selective Insurance Company of America
Our File No. 9959-000a-1

SELECTIVE INSURANCE COMPANY
OF AMERICA,

Plaintiff(s),

vs.

ALEXANDER CARAPLIS,

Defendant(s).

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION: MORRIS COUNTY

Docket No. MRS L 1008-07

Civil Action

**ORDER ENTERING DEFAULT
JUDGMENT AGAINST DEFENDANT
ALEXANDER CARAPLIS**

THIS MATTER BEING opened to the court by Sullivan and Graber, attorneys for plaintiff Selective Insurance Company of America, on Notice of Motion for the entry of default judgment against the defendant, and the court having reviewed and considered the moving papers, and for good cause shown;

IT IS ON THIS 18th day of April, 2008,

ORDERED that default judgment be and hereby is entered against the defendant Alexander Caraplis:

DECLARING that:

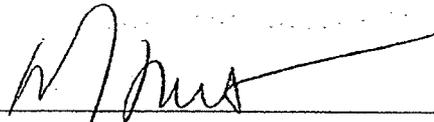
1. Alexander Caraplis violated the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 et seq.;

2. Awarding the plaintiff Selective Insurance Company of America compensatory damages in the amount of \$ 27,444.⁶⁸;
3. Awarding the plaintiff Selective Insurance Company of America treble damages in the amount of \$ 82,334.⁰⁴;
4. Awarding the plaintiff Selective Insurance Company of America ~~treble~~ ^{attorneys} ~~investigation costs~~ ^{fees} in the amount of \$ 38,007.⁵⁰;
5. Awarding the plaintiff Selective Insurance Company of America treble attorney's fees and costs in the amount of \$ 114,022.⁵⁰

and it is further

ORDERED that a copy of this Order be served upon all counsel within 7 days from the date of its receipt.

This motion was opposed
 unopposed


by W. HUNT DUMONT, J.S.C. J.S.C.

**DIRECTIVES APPLICABLE TO ANY CHIROPRACTIC BOARD LICENSEE
WHO IS SUSPENDED, REVOKED OR WHOSE SURRENDER OF LICENSURE
HAS BEEN ACCEPTED**

A practitioner whose license is suspended or revoked or whose surrender of license with or without prejudice has been accepted by the Board, shall conduct him/herself as follows:

1. Document Return and Agency Notification

The licensee shall promptly deliver to the Board office at 124 Halsey Street, 6th floor, Newark, New Jersey 07102, the original license and current biennial registration certificate. With respect to suspensions of a finite term, at the conclusion of the term, the licensee may contact the Board office for the return of the documents previously surrendered to the Board.

2. Practice Cessation

The licensee shall cease and desist from engaging in the practice of chiropractic in this State. This prohibition not only bars a licensee from rendering professional services, but also from providing an opinion as to professional practice or its application, or representing him/herself as being eligible to practice. (Although the licensee need not affirmatively advise patients or others of the revocation, suspension or surrender, the licensee must truthfully disclose his/her licensure status in response to inquiry.) The disciplined licensee is also prohibited from occupying, sharing or using office space in which another licensee provides health care services. The disciplined licensee may contract for, accept payment from another licensee for or rent at fair market value office premises and/or equipment. In no case may the disciplined licensee authorize, allow or condone the use of his/her provider number by the practice or any other licensee or health care provider. (In situations where the licensee has been suspended for less than one year, the licensee may accept payment from another professional who is using his/her office during the period that the licensee is suspended, for the payment of salaries for office staff employed at the time of the Board action.)

A licensee whose license has been revoked, suspended for one (1) year or more or permanently surrendered must remove signs and take affirmative action to stop advertisements by which his eligibility to practice is represented. The licensee must also take steps to remove his/her name from professional listings, telephone directories,

professional stationery, or billings. If the licensee's name is utilized in a group practice title, it shall be deleted.

3. Practice Income Prohibitions/Divestiture of Equity Interest in Professional Service Corporations

A licensee shall not charge, receive or share in any fee for professional services rendered by him/herself or others while barred from engaging in the professional practice. The licensee may be compensated for the reasonable value of services lawfully rendered and disbursements incurred on a patient's behalf prior to the effective date of the Board action.

A licensee who is a shareholder in a professional service corporation organized to engage in the professional practice, whose license is revoked, surrendered or suspended for a term of one (1) year or more shall be deemed to be disqualified from the practice within the meaning of the Professional Service Corporation Act. (N.J.S.A. 14A:17-11). A disqualified licensee shall divest him/herself of all financial interest in the professional service corporation pursuant to N.J.S.A. 14A:17-13(c). Such divestiture shall occur within 90 days following the disqualification to own shares in the corporation. Upon divestiture, a licensee shall forward to the Board a copy of documentation forwarded to the Secretary of State, Commercial Reporting Division, demonstrating that the interest has been terminated. If the licensee is the sole shareholder in a professional service corporation, the corporation must be dissolved within 90 days of the licensee's disqualification.

4. Patient Records

If, as a result of the Board's action, a practice is closed or transferred to another location, the licensee shall ensure that during the three (3) month period following the effective date of the disciplinary order, a message will be delivered to patients calling the former office premises, advising where records may be obtained. The message should inform patients of the names and telephone numbers of the licensee (or his/her attorney) assuming custody of the records. The same information shall also be disseminated by means of a notice to be published at least once per month for three (3) months in a newspaper of general circulation in the geographic vicinity in which the practice was conducted. At the end of the three month period, the licensee shall file with the Board the name and telephone number of the contact person who will have access to medical records of former patients. Any change in that individual or his/her telephone number shall be promptly reported to the Board. When a patient or his/her representative requests a copy of his/her medical record or asks that that record be forwarded to another health care provider, the licensee shall promptly provide the record without charge to the patient.

5. Probation/Monitoring Conditions

A disciplined practitioner whose active suspension of license has been stayed in full or in part, conditioned upon compliance with a probation or monitoring program, shall fully cooperate with the Board or its designated representatives, including the Enforcement Bureau of the Division of Consumer Affairs, in ongoing monitoring of the licensee's status and practice. Such monitoring shall be at the expense of the disciplined practitioner.

(a.) Monitoring of practice conditions may include, but is not limited to, inspection of professional premises and equipment, and inspection and copying of patient records (confidentiality of patient identity shall be protected by the Board) to verify compliance with Board Order and accepted standards of practice.

(b.) Monitoring of status conditions for an impaired practitioner may include, but is not limited to, practitioner cooperation in providing releases permitting unrestricted access to records and other information to the extent permitted by law from any treatment facility, other treating practitioner, support group or other individual or facility involved in the education, treatment, monitoring or oversight of the practitioner, or maintained by the rehabilitation program for impaired practitioners. If bodily substance monitoring has been ordered, the practitioner shall fully cooperate by responding to a demand for breath, blood, urine or other sample in a timely manner and by providing the designated sample.

NOTICE OF REPORTING PRACTICES OF BOARD
REGARDING DISCIPLINARY ACTIONS

Pursuant to N.J.S.A. 52:14B-3(3), all orders of the New Jersey State Board of Chiropractic Examiners are available for public inspection. Should any inquiry be made concerning the status of a licensee, the inquirer will be informed of the existence of the order and a copy will be provided if requested. All evidentiary hearings, proceedings on motions or other applications which are conducted as public hearings and the record thereof, including the transcript and documents marked in evidence, are available for public inspection upon request.

Pursuant to Public Law 101-191, the Health Insurance Portability and Accountability Act, the Board is obligated to report to the Healthcare Integrity and Protection Data Bank any adverse action relating to a chiropractor:

- (1) Which revokes or suspends (or otherwise restricts) a license; or
- (2) Which censures, reprimands or places on probation, or restricts the right to apply or renew a license; or
- (3) Under which a license is surrendered.

In accordance with an agreement with the Federation of Chiropractic Licensing Boards of the United States, a report of all disciplinary orders is provided to that organization on a monthly basis.

Within the month following entry of an order, a summary of the order may appear on the public agenda for the monthly Board meeting and is forwarded to those members of the public requesting a copy. In addition, the same summary will appear in the minutes of that Board meeting, which are also made available to those requesting a copy.

On a periodic basis the Board disseminates to its licensees a newsletter which includes a brief description of all of the orders entered by the Board.

From time to time, the Press Office of the Division of Consumer Affairs may issue releases including the summaries of the content of public orders.

Nothing herein is intended in any way to limit the Board, the Division or the Attorney General from disclosing any public document.