

No. **2024-9018**

**Official Order  
of the  
Texas Commissioner of Insurance**

**Date: 10/12/2024**

**Subject Considered:**

Michael David Schlichte  
Sugar Land, Texas 77479

Consent Order  
TDI Enforcement File No. 33341

**General remarks and official action taken:**

This is a consent order with Michael David Schlichte (Schlichte). Schlichte enrolled consumers into Medicare health plans without the insured's knowledge or consent. Schlichte has agreed to an administrative penalty of \$5,000.

**Waiver**

Schlichte acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Schlichte waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

**Findings of Fact**

1. Schlichte holds a general lines agent license with life, accident, health, and HMO qualification issued by the Texas Department of Insurance (TDI) on July 28, 2004.
2. Schlichte enrolled at least 13 different consumers into Medicare health plans through Cigna without their consent or knowledge.
3. Schlichte enrolled at least 11 consumers into Medicare health plans through Humana without their consent or knowledge.

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4. The impacted consumers reported to the companies (Cigna and Humana) that they did have interactions with Schlichte about the health insurance plans but they did not understand they were agreeing to enroll in the plans.
5. Schlichte represents that he did obtain consent from each insured to submit the enrollments and that the insured's recollections of their interactions as reported to Cigna and Humana were inaccurate.
6. Schlichte represents that he has implemented new procedures to ensure future enrollments are authorized and that the insureds are fully informed of what they are signing up for.
7. TDI has no evidence of financial harm to consumers.

## Conclusions of Law

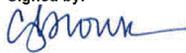
1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, and 4054.051.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. Schlichte has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Schlichte engaged in fraudulent or dishonest acts or practices, as contemplated in TEX. INS. CODE § 4005.101(b)(5) by enrolling consumers into Medicare health plans without their knowledge or consent.

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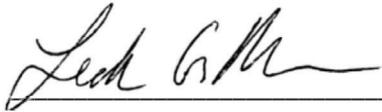
## Order

It is ordered that Michael David Schlichte pay an administrative penalty of \$5,000 within 60 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

Signed by:  
  
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Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner  
Fraud and Enforcement Division



Sydney Moore, Staff Attorney  
Enforcement

