

No. 2026-9921

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

**Date:** 05/14/2026

**Subject Considered:**

Jason Heflin  
Spring Branch, Texas

Default Order  
TDI Enforcement File No. 37383

**General remarks and official action taken:**

This is a default order taken against Jason Heflin (Respondent) because he submitted over 500 unauthorized applications for health plan policies and owes at least \$29,492 in unearned commissions to the carriers. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order revokes Respondent's license and orders him to pay restitution.

The following findings of fact and conclusions of law are adopted:

**Findings of Fact**

Failure to Respond to Notice of Allegations

1. On April 2, 2026, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, [REDACTED], Spring Branch, Texas 78070-5450. The department also sent the Notice of Allegations to Respondent's electronic mail address he last designated for receipt of official department communications.

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Jason Heflin

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3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

## Conclusions of Law

1. The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 4001.002, 4005.101, 4005.102, and 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. The department provided proper notice to Respondent under TEX. GOV'T CODE §§ 2001.003(1), 2001.051, 2001.052, 2001.054, and 2001.056(4), and 28 TEX. ADMIN. CODE §§ 1.1302, 1.28, 1.47, and 19.906.
4. Based on Respondent's failure to send the department a written response to the Notice of Allegations, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondent failed to show compliance with the law.
6. The department's factual and legal allegations set out in the attached Notice of Allegations are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.47.

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## Order

It is ordered that any licenses held by Jason Heflin are revoked. A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

It is further ordered that Jason Heflin pay restitution of \$4,602 to Humana Insurance Company and \$24,890 to UnitedHealthcare Insurance Company. Proof of payment of the restitution must be sent electronically to TDI within 30 days from the date of this order to EnforcementReports@tdi.texas.gov.

Signed by:

*Amanda Crawford*

FE10434BC41A470...

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Amanda Crawford  
Commissioner of Insurance

Prepared and reviewed by:

*Whitney Fraser*

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Whitney Fraser, Director  
Enforcement

**Affidavit**

**STATE OF TEXAS** §

§

**COUNTY OF TRAVIS** §

Before me, the undersigned authority, personally appeared Mary Ruiz, who, being by me duly sworn, deposed as follows:

"My name is Mary Ruiz and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning Jason Heflin. I have confirmed that:

- a. The last mailing address provided to the department in writing by Jason Heflin is [REDACTED], Spring Branch, Texas 78070-5450.
- b. The file maintained by Enforcement contains a Notice of Allegations dated April 2, 2026, which was sent to Jason Heflin.
- c. On April 2, 2026, the Notice of Allegations addressed to Jason Heflin was mailed first-class and certified, return receipt requested, to his last known address.

Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

Signed by:

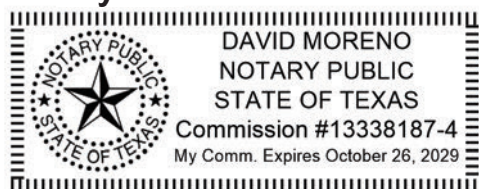
*Mary Ruiz*

8AC4377C9D1F483...

Affiant

SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 4/28/2026. This notarial act was an online notarization.

**Notary Seal**



**Digital Certificate**

Signed by:

*David Moreno*

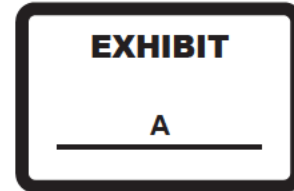
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Notary Public State of Texas

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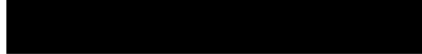


PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov



April 2, 2026

Jason Heflin



Spring Branch, TX 78070-5450

Via CM/RRR No.

9214 8901 9403 8364 7868 02

**TDI ENFORCEMENT CASE NO. 37383  
NOTICE OF ALLEGATIONS AGAINST JASON HEFLIN**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against you. This Notice states the allegations against you and the relief sought by TDI.

***YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS***

**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

If you fail to send a written response by the deadline, without further notice to you, the commissioner of insurance may issue a default order that admits the factual matters asserted, deems all allegations as true, and orders the relief recommended in this Notice.

You must send your written response by mail, fax, or email to:

Whitney Fraser, Director  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
whitney.fraser@tdi.texas.gov

## Jurisdiction

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021-84.044, 4001.002, 4005.101, 4005.102, and 4054.051; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

## Factual Allegations

1. Jason Heflin (Heflin), individual identification number 2271183, holds a general lines agent license with life, accident, health, and HMO qualification issued by TDI on October 30, 2020.
2. Heflin previously held appointments to sell policies for Humana Insurance Company (Humana), UnitedHealthcare Insurance Company (UHC), and Aetna Health Inc. (Aetna).
3. Between November 2023 and October 2024, Humana received 20 member complaints that they were enrolled in health plans without their knowledge or consent.
4. Heflin has a debit balance with Humana of \$4,602 for unearned commissions on the unauthorized policies.
5. Humana canceled his appointment on November 20, 2024.
6. Between April and May 2025, Heflin submitted 541 applications to UHC for health plan policies. UHC received 56 member complaints that they were enrolled in health plans without their knowledge or consent.
7. All of the applications submitted listed Heflin as the "Durable POA Insurance" or the United States Secret Service as the member's representative.
8. Heflin has a debit balance with UHC of \$24,890 for unearned commissions on the unauthorized policies.
9. UHC canceled his appointment on August 27, 2025.
10. Aetna identified Heflin as having the highest volume of enrollments in September 2025 which resulted in an investigation into Heflin's enrollments.

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Notice of Allegations

Jason Heflin

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11. Aetna confirmed that Heflin enrolled 23 consumers using his personal address and phone number.
12. Aetna confirmed that at least eight enrollments were submitted without the knowledge or consent of the members.
13. Aetna canceled his appointment on October 24, 2025.
14. TDI sent Heflin a request for information on September 8, 2025, and Heflin failed to timely respond as required by TEX. INS. CODE § 38.001.
15. Heflin used several names for his businesses without obtaining the proper license or filing an assumed name with TDI.

## Legal Allegations

1. Heflin misappropriated, converted to his own use, or illegally withheld money belonging to an insurer, HMO, insured, enrollee, or beneficiary as contemplated by TEX. INS. CODE § 4005.101(b)(4).
2. Heflin engaged in fraudulent or dishonest acts or practices, as contemplated by TEX. INS. CODE § 4005.101(b)(5).
3. Heflin violated TEX. INS. CODE § 38.001 by failing to respond to a department inquiry not later than the 15th day after the date the inquiry was received.
4. Heflin violated 28 TEX. ADMIN. CODE § 19.902 by failing to submit the proper filing with TDI to operate a business under an assumed name.

## Relief Sought

TDI seeks the following relief:

1. revocation of your license;
2. an administrative penalty under TEX. INS. CODE §§ 84.021 and 84.022;
3. restitution of \$4,602 to Humana Insurance Company and \$24,890 to UnitedHealthcare Insurance Company under TEX. INS. CODE § 82.053; and
4. imposition of any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

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Notice of Allegations

Jason Heflin

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Respectfully,



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Whitney Fraser  
State Bar No. 24057835  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6341 (Direct)  
(512) 490-1020 (Fax)  
whitney.fraser@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF  
Administrative Review, MC: CO-AAL

**CERTIFICATE OF SERVICE**

I, Whitney Fraser, certify that a true and correct copy of this *Notice of Allegations Against Jason Heflin* was sent by the following methods on this 2nd day of April, 2026 to:

Jason Heflin

[REDACTED]

Spring Branch, TX 78070-5450

*Via CM/RRR No.:*

9214 8901 9403 8364 7868 02

*Via First Class Mail*

*Via Email:*

[REDACTED]

*WFraser*

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Whitney Fraser

2026-9921



Shipment Confirmation  
Acceptance Notice

A. Mailer Action

Note to Mailer: The labels and volume associated to this form online, must match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 04/02/2026

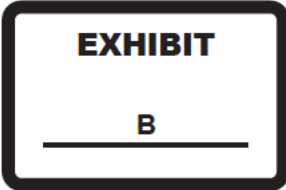
Shipped From:

Name: ENF M RUIZ

Address: 1601 CONGRESS AVENUE

City: AUSTIN

State: TX ZIP+4® 78701



Type of Mail	Volume
Priority Mail Express®	
Priority Mail®	
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

\*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

B. USPS Action

Note to RSS Clerk:

1. Home screen > Mailing/Shipping > More
2. Select Shipment Confirm
3. Scan or enter the barcode/label number from PS Form 5630
4. Confirm the volume count message by selecting Yes or No
5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail.  
Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



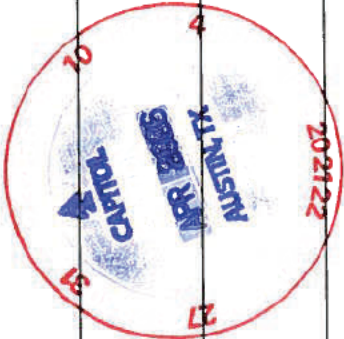
9275 0901 1935 6200 0069 5880 81

ROSALES/37383



<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>										Addressee (Name, Street, City, State, & ZIP Code™) JASON HEFLIN [REDACTED] SPRING BRANCH, TX 78070-5450									
Postage 0.74										(Extra Service) Fee 5.30									
Handling Charge Handling Charge - if Registered and over \$50,000 in value										Actual Value if Registered Insured Value									
Due Sender if COD										ASR Fee Adult Signature Required									
ASRD Fee Adult Signature Restricted Delivery										RD Fee Restricted Delivery									
RR Fee Return Receipt										SC Fee Signature Confirmation									
SCRD Fee Signature Confirmation Restricted Delivery										SH Fee Special Handling									

**RECEIVED**  
 APR 07 2026  
 TDI - ENFORCEMENT



Total Number of Pieces  
 Received at Post Office

EXHIBIT

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US POSTAGE

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CORRECTION  
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\$002.40  
PROCEEDS ARE FROM  
SALES OF STAMPS



Special Han  
Signature Confirmation  
Signature Confirmation  
Return Receipt  
Restricted Delive  
Adult Signature Restricted  
Adult Signa R

Handling Charge

RECEIVED  
APR 07 2026  
TD - ENFORCEMEN



Total Number of Pieces  
Labelled by Sender