

HB 1330 -- HEALTH INSURANCE NAVIGATORS

SPONSOR: Barnes

This bill specifies that a health benefit exchange navigator must maintain a bond in an amount no less than \$100,000 from an insurer authorized to do business in this state to protect individuals from the wrongful acts, misrepresentations, errors, omissions, or negligence of the navigator. The bond must be filed with the director and maintained during the term of the license, in force and unimpaired. The bond insurer must not terminate any bond unless at least 30 days prior written notice is given to the navigator and director.

The bill prohibits any navigator from releasing personal identifying information obtained in the course of their duties as a navigator to any party other than to the Department of Social Services; Department of Insurance, Financial Institutions, and Professional Registration; or any federal agency or other entitled entity as required by federal law. The bill creates an action for damage and equitable relief for any individual whose personal identifying information is released in violation of these provisions. Where a court finds in favor of the individual, the individual is entitled to actual damages or \$50,000, whichever is greater, court costs and attorney's fees.