

HCS HB 1243 -- HEALTH EXCHANGE NAVIGATOR LICENSING

SPONSOR: English

COMMITTEE ACTION: Voted "Do Pass" by the Standing Committee on Health Insurance by a vote of 7 to 3. Voted "Do Pass with HCS by the Select Committee on Insurance by a vote of 10 to 1.

This bill requires an applicant for a navigator license to take an exam administered by the Department of Insurance, Financial Institutions and Professional Registration or an independent testing service contracted by the department. Any certification examination that allows the individual to perform duties identified in 42 U.S.C. Section 18031(i) or related duties that is taken in lieu of the examination must not satisfy the examination requirements under these provisions, regardless of the purpose of the examination.

PROPOSERS: Supporters say that the bill is a consumer protection bill. Navigators are given very private, vital information to enroll individuals in the exchange. There have been issues in Illinois with navigators misusing private information they obtained through acting as navigators. Navigators are only supposed to act as guides for insurance enrollment but have been giving insurance advice, which they are prohibited from doing. Navigators are permitted to speak about the four levels of insurance available on the exchange but nothing specific; however, that has not been the case. Under Missouri law, if navigators are not licensed as an insurance agent, they cannot discuss anything about insurance pricing and what is or isn't good for the consumer. The U. S. Department of Health and Human Services specifically intended to allow states to be able to regulate navigators and insurance at a state level. Under federal law, states are prohibited from requiring navigators to be licensed as insurance producers, thus states must create unique licensure for navigators.

Testifying for the bill was Representative English.

OPPOSERS: There was no opposition voiced to the committee.