



**Frequently Asked Questions:
Insurance Agents Regarding Navigators, Certified Application Counselors,
and Participating on the Federal Health Insurance Exchange**

May 20, 2024

These frequently asked questions are presented for information purpose only. The intent is to help agents with frequently asked questions about navigators, certified application counselors (CACs), and participating on the federal health insurance exchange.

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1. What are navigators?

Navigators are federally funded individuals, employed by or affiliated with a federally funded navigator entity, and licensed by the Office of the Commissioner of Insurance, who:

- Educate consumers and help them fill out electronic or paper applications to establish eligibility for the federal exchange and public assistance programs;
- Help consumers enroll in coverage through the federal exchange; and
- Provide outreach and education to raise awareness about the federal exchange.

OCI Agent Licensing

Navigators are not permitted to provide advice to consumers or employers about which health insurance plan offered on the federal exchange best meets their needs. Only a licensed health insurance agent may offer such advice. Additionally, navigators have a responsibility to make consumers aware that health insurance plans are available for purchase off the federal exchange but are not permitted to assist consumers in comparing health insurance plans offered off the federal exchange.

2. What are certified application counselors (CACs)?

CACs in a federal exchange will be individuals working in settings such as federally qualified health centers, hospitals, health care providers, social service agencies, local health departments, and Indian Health Services.

CACs' duties are to:

- Help consumers fill out electronic and paper applications to establish eligibility for the federal exchange and public assistance programs; and
- Help consumers enroll in coverage on the federal exchange.

Unlike navigators, CACs are not federally funded and are not responsible for education and outreach to raise awareness about the federal exchange.

CACs are not permitted to provide advice to consumers or employers about which health insurance plan offered in the federal exchange best meets their needs. Only a licensed health insurance agent may offer such advice. Additionally, CACs have a responsibility to make consumers aware that health insurance plans are available for purchase off the federal exchange but are not permitted to assist consumers in comparing health insurance plans offered off the federal exchange.

3. I am a licensed health insurance agent; can I become a licensed navigator?

Yes. Agents that hold an active resident license with the accident and health line of authority and complete the Wisconsin and the federal training required to be a navigator may apply to be licensed as a navigator.

However, agents will need to be certified by the federal exchange as a navigator or must be affiliated with one of the entities that received a federal navigator grant. In addition, agents cannot be a licensed navigator if the agent has any active appointments with a health insurance company. As a licensed navigator, agents cannot receive commission from a health insurance company.

4. What federal and Wisconsin training requirements do I have to complete to become a navigator?

- Federal Training/Examination Requirements:

Agents wishing to become navigators must complete all required federal training. Information on federal requirements is available at <https://marketplace.cms.gov/>.

- Wisconsin Training/Examination Requirements

Agents that hold an active resident license with the accident and health line of authority are required to complete 4 hours of navigator training specific to public assistance programs, including Medicaid, or complete 16 hours of Commissioner-approved navigator prelicensing training. No examination is required. They are also required to submit fingerprints and criminal history from the Wisconsin Department of Justice prior to applying for the license.

Agents with an active resident license but who do not have the accident and health line of authority are required to complete 16 hours of Commissioner-approved navigator prelicensing training and successfully complete the navigator examination. They are also required to submit fingerprints and criminal history from the Wisconsin Department of Justice prior to applying for the license.

5. Do I have to become a navigator or CAC to sell on the federal exchange?

No. A licensed agent with the proper line of authority and appointments who has registered with the federal exchange and completed required federal training can sell, solicit, or negotiate insurance business on the federal exchange.

6. I am a licensed agent; can I work for a non-navigator entity as a certified application counselor?

If the agent sells, solicits, or negotiates a particular contract of insurance on behalf of an insurance company, the agent must comply with all applicable Wisconsin insurance laws and regulations. If that sale, solicitation or negotiation arises while acting as a CAC, then the agent must also comply with ss. Ins 6.91 to 6.99, Wis. Adm. Code.

If the agent is acting as a CAC to provide information to consumers and help facilitate consumer enrollment in qualified health plans and insurance affordability programs, the agent must comply with all federal requirements set forth in 45 CFR 155.255. These requirements include, but are not limited to: successful training completion, registration with a designated organization, protection of privacy and security standards and disclosure of potential conflict of interest. For more information, please contact the Centers for Medicare & Medicaid Services at <https://marketplace.cms.gov>.

7. Where can I get information about the federal exchange?

General information about the federal exchange is available at <https://www.healthcare.gov>.

Federal exchange information specific to agents and brokers is available online on the "Resources for Agents and Brokers in the Health Insurance Marketplace" webpage on the Center for Consumer

Information & Insurance Oversight's website at <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>.

8. Do I have to register to sell individual plans and small group plans offered on the federal exchange?

Before selling health plans available on the federal individual exchange, an agent must register with the federal exchange.

Information about the federal exchange and how an agent can take any required training and register with the federal exchange is available online at <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html>.

9. As an agent, do I need to be appointed with the company and will I receive commission for business placed via the federal exchange?

Yes. Wisconsin laws regarding appointments apply to both on- and off-exchange business. In addition, insurers are required to pay the same commission levels on and off the federal exchange.

10. I am interested in helping individuals who will lose their Medicaid eligibility and will be newly eligible for premium tax credits in the federal exchange. Do I need to complete any additional training?

Agents assisting this population are strongly encouraged to complete a four-hour continuing education course relating to public assistance health care programs in Wisconsin. Agents can find a list of approved courses at <https://sbs.naic.org/solar-external-lookup/>. Under *Jurisdiction*, select "Wisconsin," the *Search Type* is "Course or Provider," the *Education Type* is "Continuing Education," and the *Course Group* is "Navigator CE Training."

11. What companies are on the exchange?

A map of individual health insurers in Wisconsin is available on the OCI website at <https://oci.wi.gov/Pages/Consumers/FindHealthInsurer.aspx>.

12. How do I get appointed with the companies on the exchange?

Agents seeking new appointments with companies they are not currently appointed with should contact the company directly. Companies are permitted to make their own business decision regarding how many and which agents it chooses to do business with.

If you still have any questions regarding licensing requirements to participate in the federally facilitated exchange, please contact the Agent Licensing Section at (608) 266-8699 or ociagentlicensing@wisconsin.gov.