Frequently Asked Questions Regarding Non-navigator Assister/Certified Application Counselor Entities (Organizations)

1. What are non-navigator assister/certified application counselor (CAC) entities?

Non-navigator assister/CAC entities in a federal exchange will be federally qualified health centers, hospitals, health care providers, social service agencies, local health departments, and Indian Health Services.

Non-navigator assister/CAC entities, with the help of individual non-navigator assisters/CACs, will:

- 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.

Non-navigator assisters/CACs, like navigators, help individuals check their eligibility for public assistance programs. Non-navigator assisters/CACs also help consumers sort through the health insurance plans that display on the federal exchange website after consumers enter their preferences. Non-navigator assister/CAC entities and their affiliated individual non-navigator assister/CAC are registered with the Office of the Commissioner of Insurance (OCI).

Unlike navigator entities, non-navigator assister/CAC entities are not federally funded and are not responsible for education and outreach to raise awareness about the federal exchange.

Non-navigator assister/CAC entities 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, non-navigator assister/CAC entities are not permitted to assist consumers in comparing health insurance plans offered off the federal exchange.

2. My organization is interested in becoming a non-navigator assister/CAC entity (organization). How do we start this process?

Your organization must submit an application to the federal exchange. Information on becoming a non-navigator assister/CAC organization and a link to the application are available online at marketplace.cms.gov.

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Once the application is approved, the organization will enter into an agreement with the federal exchange to certify its staff or volunteers to act as certified non-navigator assisters/CACs who perform the duties and meet the requirements for non-navigator assisters/CACs.

See #5 below for Wisconsin registration instructions.

3. Do the individuals employed by or working on behalf of my organization need to take any special training or get licensed?

Yes, individuals serving as non-navigator assisters/CACs are required to complete the federal training requirement and receive a passing score on the federal examination. They are also required to complete the Wisconsin training and examination requirements and be registered with the Office of the Commissioner of Insurance.

4. Where can I find information on the requirements for individual certified application counselors?

Information about the training and examination requirements is available in the FAQs for certified application counselors available on the OCI website at oci.wi.gov/Documents/AgentsAgencies/ALCACFAQ.pdf.

5. Are there any Wisconsin registration requirements for non-navigator assister/CAC entities?

Yes, upon becoming authorized by the federal exchange to provide non-navigator assister/CAC assistance, the entity must register with the Office of the Commissioner of Insurance (OCI) and provide the office with a list of all the individual non-navigator assisters/CACs and any other non-navigator assisters it employs, supervises, or is affiliated with.

Non-navigator assister/CAC entities register with OCI by using the Non-navigator Business Entity Initial Registration/Updates form. This form is available in the non-navigator portal: https://secure.oci.wi.gov/cacform/company. View registration requirements and instructions on the OCI website at: https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx.

NOTE: Any government entity is exempt from the state non-navigator assister/CAC registration requirements.

6. Once my organization is registered with OCI, are there any ongoing reporting requirements?

Yes, the entity must provide OCI with any updates to the list of individual non-navigator Assisters/CACs and other non-navigator assisters, including additions, deletions, or modifications within 30 days of the change. Changes must be reported to OCI using the Non-navigator Business

Entity Initial Registration/Updates form. This form is available in the non-navigator portal: https://secure.oci.wi.gov/cacform/company.

7. Is there a fee for registering with or submitting changes to OCI?

No, there are no fees associated with the initial registration of a non-navigator assister/CAC entity or for reporting changes to the list of individual non-navigator assisters/CACs and other non-navigator assisters employed by, supervised by, or affiliated with a non-navigator assister/CAC entity.

8. Are non-navigator assister/CAC entities responsible for the acts of the non-navigator assisters/CACs it employs or is affiliated with?

Yes, a non-navigator assister/CAC entity assumes full legal responsibility for the acts of the individual non-navigator assisters/CACs that it employs, supervises, or is affiliated with that are performed in Wisconsin that are within the scope of the non-navigator assister/CAC's apparent authority to act as a non-navigator assister/CAC.

The online registration/update form contains an attestation tab which must be completed with each use of the form.

9. Does the organization need to furnish a bond to serve as a non-navigator assister/CAC organization?

No.

If you still have any questions regarding registration requirements for non-navigator assister/CAC entities, please contact the Agent Licensing Section at (608) 266-8699 or ociagentlicensing@wisconsin.gov.