



Frequently Asked Questions for Navigators

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OCI Agent Licensing

General

1. What are navigators?

Navigators are federally funded entities and individuals who help consumers determine their eligibility for public assistance programs. They also help consumers compare health insurance options displayed on the federal exchange website after consumers input their preferences.

In addition to federal training and licensure requirements, navigators serving Wisconsin consumers must obtain a state navigator license by completing 16 hours of state-specific training and successfully pass a state examination.

2. Is there a list of permitted and prohibited activities for navigators?

Yes, that list is available in the navigator and nonnavigator assisters bulletin the Office of the Commissioner (OCI) released on July 26, 2013. The bulletin is available on the OCI website at oci.wi.gov/Pages/Regulation/Bulletin20130726Navigator.aspx. This list is also available in the Intermediary Study Guide, also available on the OCI website at oci.wi.gov/Documents/AgentsAgencies/PI-060.pdf.

3. Am I or is my organization required to be licensed or to submit an application to the Office of the Commissioner of Insurance (OCI) in order to assist consumers with the exchange?

Yes, prior to performing services on behalf of the federal exchange:

- Individual navigators must be licensed with OCI.
- Navigator organizations (i.e., business entity navigators) must register with OCI.

Individual Navigators

4. What are the requirements to be licensed as an individual navigator in Wisconsin?

An individual must:

- Have received a funding grant from the federal government or be affiliated with an entity that has received a navigator grant,
- Be at least 18 years of age,
- Be a Wisconsin resident or maintain his or her principal place of business in Wisconsin,
- Have completed Wisconsin training and the training required by the federal exchange,
- Have passed a written examination,
- Have submitted a full set of fingerprints and successfully completed a regulatory and criminal history background investigation, and
- Have paid the applicable fee

5. Do I have to take any training before I can become licensed as a navigator?

Yes. To become a licensed navigator you must complete 16 hours of approved prelicensing training and any federally mandated exchange training.

6. How do I find a list of approved prelicensing courses and information on how to register for a course?

There are vendors offering training courses across the state. Fees and offerings may vary depending on the vendor. To view a list of approved courses visit <https://sbs.naic.org/solar-external-lookup/>. In the "Lookup" area, select "Wisconsin" as the Jurisdiction, the Search Type is "Course," the Education Type is "Pre-Licensing," and the Course Group is "Pre-Licensing Navigator PE Training." Check that you agree to the NAIC's terms and conditions, and click "Search."

7. Is there a fee for the prelicensing training?

Yes. The cost of the prelicensing training may vary based on the source of the training.

8. Do I have to take a state licensing examination to become a licensed navigator?

Yes. You must successfully complete the navigator licensing examination prior to applying for a navigator license.

9. Where can I find information on how to register for and where to take the examination?

Information on how to register for the examination and the examination process can be found in the Wisconsin Candidate Information Bulletin available at <https://home.psiexams.com/api/tests/YTLQVU5M/bulletins>. There is a \$75.00 fee to take the examination and you must register in advance.

10. I've taken the federal courses and passed the federal test; do I also need to take the state training and examination?

Yes.

11. What information will the written navigator examination cover?

The written state examination will test applicants on their knowledge of the insurance laws and regulations of Wisconsin, the state's public assistance programs and eligibility, and the duties and responsibilities of a navigator. An overview of the topics upon which the examination is based is included in the Wisconsin Candidate Information Bulletin available at <https://home.psiexams.com/api/tests/YTLQVU5M/bulletins>.

12. Should I study before taking the state examination?

Yes, you are encouraged to review the following materials prior to taking the state examination:

- Intermediary’s Study Guide (<https://oci.wi.gov/Documents/AgentsAgencies/PI-060.pdf>)
- State Public Assistance Programs (<https://oci.wi.gov/Documents/AgentsAgencies/NavigatorHealthcareAssistance.pdf>)

OCI has assembled a variety of additional materials to assist individuals preparing for the examination. They are available for download – free of charge – at <https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx>.

13. How long are the written navigator examination scores valid?

Examination scores are valid for 180 days. If you do not apply for a navigator license within 180 days of taking the examination, you will be required to re-take the examination.

14. How do I apply for a license?

After completing the Wisconsin prelicensing training, the federally mandated exchange training, passing the written examination, and submitting a full set of fingerprints to OCI, individuals may apply for a navigator license online via nopr.com or by submitting a completed Application for Individual Navigator License (OCI 11-090) to OCI. The application is available on the OCI website at <https://oci.wi.gov/Documents/OCIForms/11-090.pdf>.

15. How do I submit fingerprints?

Information on submitting fingerprints is contained in the Wisconsin Candidate Information Bulletin available on the OCI Website at <https://home.psiexams.com/api/tests/YTLQVU5M/bulletins>.

16. After licensure, are navigators required to complete continuing education training?

Yes. After licensure, an individual navigator shall complete a course study of at least eight hours of approved training every one-year period. Training must be completed prior to seeking annual renewal of a navigator license. Training required must be approved by the Commissioner and provided by an approved education provider. Navigators must also satisfy any federal exchange training requirements.

Navigators Entities

17. How does the navigator entity register with OCI?

To register as a navigator business entity, the entity must:

- Either submit an application online via nopr.com or submit a paper application— Navigator Business Entity Registration Application (OCI 11-091) Please note: Designated Responsible Licensed Navigator must have application submitted and approved prior to submitting the entity application.
- Pay the applicable non-refundable application fee of \$100.00
- Submit evidence of financial responsibility
- Identify an individually licensed Designated Responsible Licensed Navigator

- Provide a list of all individual navigators that it employs, supervises, or is affiliated with

The Navigator Business Entity Registration Application License (OCI 11-091) is available on the OCI website at oci.wi.gov/Documents/OCIForms/11-091.pdf.

18. Are navigator entities legally responsible for the acts of the navigators that are employed, supervised or affiliated with the entity?

Yes. The entity is legally responsible for the acts of the individual navigators that it employs, supervises, or is affiliated with that are performed in this state and that are within the scope of the navigator's apparent authority.

19. Are navigator entities responsible for filing with OCI a list of individual licensed navigators it employs, supervises, or is affiliated with?

Yes. A list of individual licensed navigators the entity employs, supervises or is affiliated with should accompany the registration form. After providing the initial list of navigators with the application form, the navigator entity shall report any updates to the list of navigators, including additions, deletions or modifications, within 30 days of the addition, deletion or modification to the list of navigators.

20. Where do I find information on what my employees need to do in order to become a licensed navigator?

Information on what must be done to become an individual licensed navigator is included in the Individual Navigators section of this document.

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