

---

## DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

---

Pearson

HB No. 764

**Abstract:** Provides for licensing and regulation of health insurance navigators and registration of non-navigator personnel by the commissioner of insurance.

Proposed law requires that health insurance navigators be licensed by the commissioner of insurance. Also requires non-navigator personnel to register with the commissioner.

Proposed law requires that navigators be at least 18 year old and not be disqualified for any act that would be grounds for denial or revocation of an insurance producer license under present law. Proposed law requires that navigators complete all training and education required by the federal government or an exchange.

Proposed law requires that navigators identify any entities affiliated with and any supervisors.

Proposed law requires that entities licensed as a navigator provide the commissioner with a list of licensed navigators employed by the entity.

Proposed law provides that a navigator license is valid for two years from the date issued.

Proposed law requires all applicants for a navigator license to submit a full set of fingerprints to the commissioner and successfully complete a criminal history and regulatory background check conducted by the commissioner. Proposed law requires that the commissioner submit the fingerprints of every navigator license applicant to the Louisiana Bureau of Criminal Identification and Information for state and national criminal history checks. Proposed law requires that the applicant's fingerprints and any criminal history record information received be treated as confidential and are exempt from the Public Records Law.

Proposed law provides that the commissioner may require education and training in addition to that required by the federal government or exchange. Such training will not exceed 30 hours for initial training and education, or 15 hours for continuing education.

Proposed law specifies the activities that navigators and non-navigator personnel may perform and may not perform.

Proposed law provides penalties that the commissioner may impose for violations, including a fine up to \$500.00 per violation, probation, suspension of license, revocation of license, or refusal to issue, renew, or reinstate a navigator license, and provides for appeal of the

commissioner's decision to impose a penalty.

Proposed law requires navigators to report to the commissioner any administrative action taken against him by a governmental agency in any jurisdiction within 30 days of the final disposition of the matter.

Proposed law requires navigators to report to the commissioner any criminal prosecution instituted in any jurisdiction within 30 days of the initial pretrial hearing date.

Proposed law requires an entity acting as a navigator that terminates the employment or other association with an individual navigator to notify the commissioner within 30 days following the effective date of the termination, the reason for the termination if the reason is one set forth in R.S. 22:1554.

Proposed law requires navigators to file with the commissioner the annual and quarterly progress reports or annual financial reports the navigators file with the Centers for Medicare and Medicaid Services.

Proposed law provides for the commissioner to establish an enforcement moratorium for the provisions of this section to allow the drafting of regulations to implement the provisions of this section.

(Amends R.S. 44:4.1(B)(11); Adds R.S. 22:1566)