OKLAHOMA INSURANCE DEPARTMENT

3625 NW 56th Street, Suite 100, Oklahoma City, OK 73112-4511

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WWW.OID.OK.GOV

LICENSING DIVISION

NAVIGATOR DISCLAIMER

REVISED 08/19/2014

Navigator Name:	Date:
OK Registration Number	Date First Registered:
National Producer Number: (if applicable)	
Affiliated Navigator Entity:	
OK Entity Registration Number:	Date First Registered:

A. Registration as a navigator does not constitute licensing as an insurance producer. If you need advice about which health benefit plan or benefits, terms, and features of a particular benefit plan are better or worse for you, or if you need a recommendation about which particular benefit plan to choose, you should consult a licensed producer.

B. The navigator who is assisting you shall not, except as specifically required by federal law:

1. Provide advice about which health benefit plan or benefits, terms and features of a particular health benefit plan are better or worse for a particular individual or business;
2. Recommend a particular health benefit plan or advise individuals or businesses about which health benefit plan to choose;
3. Receive any commission, compensation or anything of value from any insurer, health benefit plan, business or consumer for performing navigator activities;
4. Accept any compensation or anything of value that is dependent, in whole or in part, on whether a person enrolls in or purchases a health plan;
5. Offer gifts of any value to enrollees or prospective enrollees as an inducement to, or conditioned upon, the submission of an application for health insurance or the purchase or renewal of a health plan;
6. Engage in door-to-door solicitations, make unsolicited telephone calls, or send unsolicited electronic communications;
7. Solicit any person that is known to be currently insured under a health benefit plan;
8. Engage in voter registration activities while performing the duties of a navigator;
9. Make or cause to be made any communication relating to the exchange, health benefit plans, an insurance contract, the insurance business, any insurer or any producer that contains false, deceptive or misleading information;
10. Engage in any unfair method of competition or any fraudulent, deceptive or dishonest act or practice; or
11. Violate any applicable insurance law or regulation of this state or any subpoena or order of the Commissioner.

I have read the above provisions and I understand that as a Navigator, I am not acting as an Oklahoma licensed insurance producer and I cannot provide services specifically reserved for Oklahoma licensed producers. A Navigator is a federally- certified & Oklahoma registered individual that provides impartial assistance to the public with respect to enrollment in the federally facilitated health exchange in Oklahoma. A registered Navigator is not allowed to receive any compensation from any insurance company. Registered Navigators must be sponsored by an OID approved and registered Navigator Entity. A registered Navigator is prohibited from choosing a health plan, enrolling in health coverage, or accepting payment for health coverage, on behalf of any individual they assist. Navigators are likewise prohibited from charging any fees for assisting individuals in obtaining healthcare coverage through the federally facilitated health exchange.

Signature of Navigator: _____ **Date**_____

Registered Navigators are required by law to provide a copy of this completed disclaimer to every individual they assist. If you feel that this Navigator or Navigator Entity is in violation of these provisions, complaints should be filed with the Oklahoma Insurance Department. Please send your written, detailed request to the address below. You must include your name and contact information as well as a detailed account of the complaint against the Navigator or Navigator Entity.

ADDRESS TO REMIT IN PERSON OR BY MAIL:

Oklahoma Insurance Department
Licensing Division
3625 NW 56th Street, Suite 100
Oklahoma City, OK 73112-4511