Registration FAQ

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1. Who MUST register as an Oklahoma navigator?

Any individual or entity meeting the definition of "Navigator" or "Navigator Entity" in 36 O.S § 1415.3 and meeting the requirements set forth in the Oklahoma Insurance Navigator Act must register.

- "Navigator" means a person, including assistor, application counselor or other person, certified or designated by an exchange to facilitate enrollment in health benefit plans offered by an exchange or to perform any of the other acts described in Section 1311(i) of the federal act. Such term does not include a person licensed as a health insurance producer under the Oklahoma Producer Licensing Act. For the purposes of this act, if an organization or business entity serves as a navigator, an individual performing navigator duties for that organization or business entity shall be considered to be acting in the capacity of a navigator;
- "Navigator entity" means an organization or business entity which employs or oversees the activities of a navigator or which has received and possesses funding for the purpose of employing or overseeing navigators; and
- "Registered navigator" means a navigator who has applied, been approved, and maintains approval under the requirements of this act

2. What steps do I take to register as an Oklahoma navigator?

You must first be certified by the federal government (CMS) as a navigator. To apply for registration as an individual or an entity you will need to submit the appropriate application, fees, background check (for individuals), and proof of certification required by Oklahoma statute.

3. What fees are associated with registration?

The application fee for individuals is $25.00 per year.
The application fee for business entities is $50.00 per year.

4. What actions are required of a registered navigator or navigator entity?

A registered individual navigator must:

1. Provide a disclaimer in a form prescribed by the Commissioner to each individual or group whom the

navigator assists, which shall include the name of the navigator and the navigator entity;

2. Record the name and contact information for each individual or group whom the navigator assists in enrolling on the exchange and the date of contact and provide such information to the navigator entity immediately;

3. Allow for an inspection of operations and records specifically related to the fulfillment of the enrollment or assistance with enrollment duties as required by this act by the_navigator at any time, including providing reports as requested by the Commissioner;

4. Report to the Commissioner any administrative action taken by a governmental agency against the navigator in this state or in any other jurisdiction within thirty (30) calendar days of the final disposition of the matter;

5. Report to the Commissioner any criminal prosecution of the navigator taken in any jurisdiction within thirty (30) calendar days of the initial pretrial hearing date; and

6. Notify the Commissioner within ten (10) calendar days of any action by an exchange or related party that restricts or terminates the navigator's authorization to act as a navigator.

A registered navigator entity must:

1. Maintain a record of all individuals employed or overseen as a navigator for a period of three (3) years following the termination of the employment or oversight of the individual as a navigator;

2. Maintain all records required to be provided to the navigator entity by registered navigators for a period of three (3) years following the termination of the employment or oversight of each individual as a navigator;

3. Allow for an inspection of operations and records specifically related to the fulfillment of the enrollment or assistance with enrollment duties as required by this act by the_navigator at any time, including providing reports as requested by the Commissioner;

4. Provide the Commissioner with a list of all individual navigators that it employs, supervises or is affiliated with, in a manner prescribed by the Commissioner; and

5. Report to the Commissioner any termination of employment, engagement, affiliation or other relationship with an individual navigator within thirty (30) days, using a format prescribed by the Commissioner, if the navigator is terminated for failing to comply with any requirement of this title.

5. Will I have to complete continuing education to maintain my navigator certification?

An individual applicant for a renewal registration shall provide proof that he or she has completed continuing education as required under the federal act and shall establish to the satisfaction of the Commissioner that he or she has read and will comply with written materials provided by the Commissioner concerning ethics, consumer privacy, the insurance laws of this state and any other topic or topics the Commissioner deems necessary and attests to such understanding and intent to comply with all state statutes and rules.

6. How long is my registration valid?

Registration is valid for 12 months from the date of issuance of the registration.

7. May I advise consumers on which health benefit plan to select?

No. Oklahoma navigators are strictly prohibited from advising consumers on which health benefit plans the consumer should select. Currently, health insurance producers and brokers licensed in the State of Oklahoma are the only individuals authorized to provide advice on specific plan selection. Without this licensure, Oklahoma navigators do not have the training, expertise, or authorization required to offer this very specific type of recommendation.

8. Which entities MUST register as an Oklahoma navigator entity?

Any organization or business entity which employs or oversees the activities of a navigator or which has received and possesses funding for the purpose of employing or overseeing navigators.

9. Which entities CANNOT become an Oklahoma navigator entity?

An entity cannot obtain registration if the entity, or any owner, partner, officer, director, member, or manager of the entity, receives compensation directly from a health insurance issuer in connection with the enrollment of an individual in a health plan.

10. What fees are associated with becoming an Oklahoma navigator entity?

There is a $50.00 registration fee that is due with the completed application for registration.