

Consumer FAQ

1. What is an Oklahoma navigator?

2. Who may utilize the services of an Oklahoma navigator?

3. Am I required to use an Oklahoma navigator when applying for enrollment in the federally-facilitated health exchange?

4. How do I find an Oklahoma navigator?

5. Does it cost anything to utilize the services of an Oklahoma navigator?

6. If I decide to use an Oklahoma navigator, should I confirm that the navigator is registered?

7. How do I know my personal information is safe when speaking to a navigator?

8. How do I file a complaint against an Oklahoma navigator or navigator entity?

1. What is an Oklahoma navigator?

Navigators assist consumers in finding health insurance plans which meet their needs (financial and otherwise) in the Federally Facilitated Marketplace (“FFM”). Navigators are to serve as unbiased, knowledgeable resources for consumers enrolling in health insurance affordability programs. While helping consumers complete applications for health coverage, navigators are expected to provide fair, impartial, and accurate information to consumers. Oklahoma navigators and navigator entities that may provide assistance to you, in Oklahoma, must be registered with the Oklahoma Insurance Department and are required to comply with all provisions set forth in 36 O.S. § 1415.3.

2. Who may utilize the services of an Oklahoma navigator?

Any individual, group, or family applying for enrollment in a health insurance affordability program may use the services of a registered Oklahoma navigator.

3. Am I required to use an Oklahoma navigator when applying for enrollment in the federally-facilitated health exchange?

No. Navigators are a federally-created resource for consumers that may, but are not required to, assist consumers in applying for health insurance in the marketplace

4. How do I find an Oklahoma navigator?

You are able to search and verify the status for all registered navigators from the Oklahoma Insurance Department’s website. Please follow the link here: [VERIFY A REGISTRATION](#).

5. Does it cost anything to utilize the services of an Oklahoma navigator?

NO. It is prohibited by 36 O.S. § 1415.4 for any Oklahoma navigator to receive any commission, compensation or anything of value from any insurer, health benefit plan, business or consumer for performing activities specifically required to be provided as a navigator pursuant to the provisions of the federal act.

6. If I decide to use an Oklahoma navigator, should I confirm that the navigator is registered?

Yes. The Oklahoma Insurance Department always recommends verifying the status of any individual who is required to hold a license or registration in the state of Oklahoma prior to doing business with them. You can verify the status of their registration from our website [VERIFY A REGISTRATION](#) or by calling the Oklahoma Insurance Department's Licensing Division

7. How do I know my personal information is safe when speaking to a navigator?

Various safeguards are in place to ensure that your personally identifiable information is protected. Additionally, you may consult with a particular navigator or navigator entity whose services you are seeking concerning the respective safeguards that they have taken to protect sensitive personal information

8. How do I file a complaint against an Oklahoma navigator or navigator entity?

If you feel that this navigator or navigator entity is in violation of Oklahoma law, complaints should be filed with the Oklahoma Insurance Department. Please send a written, detailed explanation to the Oklahoma Insurance Department's Licensing Division. You must include your name and contact information as well as a detailed account of the complaint against the navigator or navigator entity. Every Oklahoma navigator is required to provide you with a "Disclaimer" that is created by the Oklahoma Insurance Department. This disclaimer will list all of that individual's information including their registration number and the registration number of the Oklahoma navigator entity that is responsible for them. Detailed instructions on filing a complaint are listed at the bottom of the disclaimer. You can also find instructions on our website: WWW.OID.OK.GOV