

BILL SUMMARY
2nd Session of the 54th Legislature

Bill No.:	HB3286
Version:	CS
Request Number:	10470
Author:	Mulready
Date:	3/7/2014
Impact:	Not Required

Research Analysis

The committee substitute for HB3286 states a legislative finding that registration of navigators operating under the federal Patient Protection and Affordable Care Act ensures that they are subject to appropriate oversight.

The measure defines a navigator as an individual authorized under the PPACA to provide advice and guidance to uninsured people seeking health insurance. It requires four hours of education, understanding of recordkeeping requirements, and a background check. Navigators who meet all requirements and are registered with the Insurance Commissioner would be required to provide disclaimers to individuals or groups they assist and to record name and contact information on all contacts. Organizations employing or overseeing navigators would be required to maintain all records from navigators for three years after end of employment.

Navigators would not be allowed to solicit any person that is currently insured, or to receive anything of value from any insurer, business, or consumer for providing advice or services as a navigator. Navigators would not be allowed to engage in any activities that require licensing under the Producer Licensing Act, unless they are already licensed. Navigators would not be allowed to provide advice concerning benefits or features, whether a given plan is better or worse for an individual, or to recommend a health benefit plan. The Insurance Commissioner is authorized to enforce the measure.

Prepared By: Sean Webster

Fiscal Analysis

Not required.

Prepared By: Mark Tygret

Other Considerations

None.