Arkansas Insurance Department

Asa Hutchinson Governor



Allen Kerr Commissioner

BULLETIN NO.: 9-2016

TO: ALL CURRENTLY LICENSED BROKERS, AGENTS AND ASSISTERS IN THE ARKANSAS HEALTH INSURANCE MARKETPLACE.

FROM:

ARKANSAS INSURANCE DEPARTMENT

SUBJECT:

ACT 1439 TRAINING REQUIREMENTS

DATE:

JUNE 29, 2016

This Bulletin addresses the educational or training requirements for producers and assisters licensed under Act 1439 of 2013, "An Act Concerning The Health Insurance Marketplace Navigator Programs." This Bulletin supersedes and replaces AID Bulletin # 10-2015. As explained previously in AID Bulletin # 10-2015, due to removal of federal funding for state specific training programs, the Arkansas Insurance Department ("Department") no longer provides Exchange Licensure training or education.

For individuals or entities licensed under Act 1439, which include insurance producers. navigators, assisters, guides and counselors facilitating enrollment in the Arkansas Health Insurance Marketplace or Exchange, Act 1439 requires these individuals or entities to receive "instruction in health insurance, the provisions of the federal act for a health insurance marketplace, and the medical assistance programs of this state." In addition, Act 1439 requires these licensees, upon renewal, to complete continuing education as prescribed by the Commissioner. For insurance producers and brokers already licensed by the Department in life and health, the Department maintains that the already existing initial and continuing education requirements imposed on life and health producers and brokers shall satisfy the Act 1439 Exchange Licensure instruction and continuing education requirements. This is due to the fact that most health insurance instruction, education and training already supplies to such licensees instruction or education on federal and state health care insurance laws and rules, including information related to requirements under the Affordable Care Act. To avoid duplicative training requirements, the Department therefore maintains that the current life and health educational and continual educational requirements required for life and health lines satisfy the Act 1439 Exchange Licensure instruction and educational requirements. This includes any Exchange Licensure required instruction or educational requirements under Act 1439 for renewals from the date of this Bulletin.

For individual or entities who are not licensed by the Department as life and health brokers or producers, such as navigators, assisters or other entities subject to Act 1439 of 2013, the Department shall require at initial application and upon renewal one (1) hour of approved instruction, training or education in state-specific Exchange or health insurance marketplace

information on or before September 30, 2017. This may be met by satisfaction and proof to the Department of completion of federally required training requirements. For instruction and training requirements for such persons or entities, on and after January 1, 2017, the Department defers to the Arkansas Health Insurance Marketplace ("AHIM") for development of the manner and requirements of the required instruction and annual training for such persons, if required by AHIM.

For any questions regarding this Bulletin, please contact the Regulatory Health Link Division of the Department at 501-683-4170.

ALLEN KERR

INSURANCE COMMISSIONER

STATE OF ARKANSAS