



## OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**RALPH T. HUDGENS**  
COMMISSIONER OF INSURANCE  
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### BULLETIN 13-EX-3

**TO:** All Potential Certified Application Counselors, In-Person Assistors, and Navigators Subject to O.C.G.A. § 33-23-200, *et seq.*

**FROM:** Ralph T. Hudgens  
Insurance & Safety Fire Commissioner

**DATE:** September 25, 2013

**RE:** Obtaining State Licensure before Beginning Operations

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All individuals who are certified or otherwise authorized by the federal Patient Protection & Affordable Care Act and its implementing regulations (“PPACA”) to facilitate enrollment of individuals or groups into a Qualified Health Plans (“QHP”) offered in the federally-facilitated exchange (the “Exchange”), which includes without limitation persons defined by PPACA to be Certified Application Counselors, In-Person Assistors and Navigators (collectively “Navigators”), must obtain a license from the Georgia Department of Insurance (“Department”) prior to engaging in such activities. This requirement applies to individuals who operate within an organization or business entities that are certified or otherwise authorized to act as Navigators.

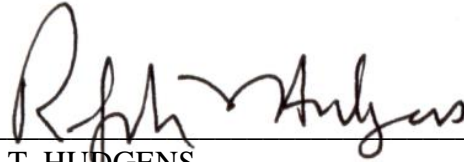
Navigators should only perform the functions enumerated in the federal regulations, set forth at 45 CFR § 155.210 & § 155.225. Navigators shall not engage in activities that are reserved for agents and other persons licensed solicit, negotiate, and sell insurance products pursuant to O.C.G.A. §§ 33-23-1 *et seq.*

Recognizing that Navigators will be responsible for advising Georgia citizens on their health insurance options and will have access to sensitive information belonging to Georgia consumers the General Assembly passed and the Governor signed HB 198, codified at O.C.G.A. § 33-23-200, *et seq.* This law required the Department to create training and background standards so as to ensure that neither unqualified nor unscrupulous individuals could operate as Navigators in Georgia to the detriment of the citizens that Navigators were created to assist. Navigators must obtain 35 hours of prelicensing education and successfully complete an exam and undergo a criminal background check as part of the licensure process. Individuals who satisfactorily complete the federal requirements for certification or to act as Navigators (which includes certification as

Certified Application Counselor, In-Person Assister and Navigator), may apply to receive credit for such training and up to 25 hours of credit towards the Georgia education requirements.

Information about how to obtain a Navigator license from this office can be found at <http://www.oci.ga.gov/Navigators/>. At that web address, potential Navigators can find applications for licensure, information about where to take the prelicensing course, and how to sign up for the newly-created, Navigator-specific exam as well as other information relevant to potential licensees.

If you have any questions, please contact the Department at (404) 656-2070.

A handwritten signature in black ink, appearing to read "R. T. Hudgens", written over a horizontal line.

RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA