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# Issue Paper

## *Navigators in the Health Care System*

August 2014

### PIA:

- **Supports the critical role insurance agents and brokers play in the sale and service of health insurance.**
- **Opposes allowing navigators to sell, solicit, or negotiate insurance without a proper license.**
- **Supports strong consumer protections, including errors and omissions liability coverage for navigators.**

The Affordable Care Act (ACA) creates a group of individuals or entities called navigators that will be charged with conducting public education and raising awareness of health plans, distributing information on exchanges, and facilitating enrollment. Additionally, the ACA requires all states to have online portals, called exchanges or marketplaces, to facilitate the purchase of health insurance for individual consumers and small businesses. The law allows broad authority for states to regulate navigators on top of federal law and regulation.

The best way to serve and protect consumers is to create tight parameters that navigators work within. This includes creating a navigator license that is fulfilled by thorough educational requirements. Unlicensed, untrained navigators could lead to incorrect information being distributed, fraud, market disruption, sensitive consumer information being released and failed consumer protections.

The list of individuals that can become a navigator is lengthy, which leads to an increased concern that many navigators will have little-to-no experience with insurance. A navigator's role should be carefully defined and overseen by the states. Additionally, navigators should not be allowed to engage in activities that include selling, soliciting, or negotiating insurance.

As both the states and federal government continue to establish navigator parameters, PIA encourages utilization of the current agent and broker community. Agents and brokers are licensed, regulated, experienced professionals that educate consumers on complex products and enroll them in policies that best fit their personal needs. Agents and brokers have a deep familiarity of insurance markets and products, service plans throughout the year, assist with renewals, and are held to strict compliance standards. Consumers would be subjected to risks by allowing untrained, unlicensed navigators the ability to educate and facilitate enrollment with no liability protection.

At this critical juncture in the healthcare market, now is not the time to gamble away the future at the expense of the consumer. Agents and brokers have been relied on for generations due to their trusted nature and sound advice of our most valued assets. Any approach that moves away from the utilization of agents and brokers is greatly opposed by PIA.

For additional information on this issue, please contact PIA's federal affairs department or visit [www.pianet.com/healthcare](http://www.pianet.com/healthcare).