

HB 1668 -- HEALTH INSURANCE NAVIGATORS

SPONSOR: Allen

COMMITTEE ACTION: Voted "Do Pass" by the Committee on Health Insurance by a vote of 7 to 4.

This bill changes the laws regarding health insurance navigators. The bill requires a navigator to:

- (1) Have received a high school diploma or general equivalency diploma;
- (2) Successfully complete all federally required training programs; and
- (3) Submit two full sets of fingerprints to the State Highway Patrol for the purpose of obtaining a state and federal criminal records check under Section 43.540, RSMo, and Public Law 92-554. The Department of Insurance, Financial Institutions and Professional Registration is prohibited from issuing a license if a person has been convicted of a felony offense or a misdemeanor offense involving fraud or dishonesty.

The bill requires any organization or entity employing or supervising a navigator to report any event that results in the unauthorized release of a consumer's personally identifiable information to the department. The organization or entity must attempt to report the unauthorized release of personally identifiable information to the affected individual within 24 hours after discovering the breach. The department must submit a report on or before February 1 of each year to the General Assembly detailing the number of breaches reported to the department in the immediately preceding calendar year under these provisions and the circumstances of each breach.

The bill prohibits a navigator from selling, soliciting, or negotiating insurance for any class or classes of insurance when assisting individuals with enrollment or any other navigator activities or duties through any health care exchange established or operating, including any exchange established or operated by the United States Department of Health and Human Services.

The department is required to make available to the public on the department's website a complete list of all currently licensed navigators.

PROPOSERS: Supporters say that the bill contains requirements for navigators. The bill requires navigators have a high school

diploma or GED and meet all federal requirements, including criminal background check. Supporters say the bill is meant to protect consumers and isn't controversial. With all breaches in security lately, people can surely understand that there is a need for some sort of assurance that people are qualified and not criminals when handling such personal information. Testifying for the bill were Representative Allen; Missouri Association of Insurance Agents; and Missouri State Medical Association.

OPPONENTS: There was no opposition voiced to the committee.