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## PIA National & ObamaCare Navigator Standards

PIA has filed comments with the National Association of Insurance Commissioners (NAIC) Producer Licensing Task Force about the ObamaCare navigators.

In our comments, PIA points out that since navigators are not permitted to sell, solicit or negotiate insurance, a producer license should continue to be required in order to perform those functions.

In addition, PIA advocates strict standards be adopted governing navigators. These include allowing exchanges to encourage or even require navigators to carry errors and omissions liability coverage. Appropriate vetting of navigators should be required as well. This includes background checks, the nationwide tracking of navigator violations and the creation of a navigator license that is fulfilled through education requirements.

In its remarks, PIA said: “At this critical juncture in the healthcare market, now is not the time to gamble with consumer protections. Agents and brokers have been relied on for generations because consumers trust them and value their sound advice. We therefore support approaches that continue to utilize the expertise of professional insurance agents.”

***UPDATE: On Wednesday July 17, the U.S. Department of Health and Human Services (HHS) is expected to publish a final rule addressing requirements applicable to Navigators and non-Navigator assistance personnel. PIA has reviewed a pre-published version of the rule that we obtained, and notes that many of our concerns remain.***