

Insurance Benefit Exchange
Workgroup Reporting Format to the Insurance Benefit Exchange Steering Team
Version 03/23/2011

Workgroup Name: Agents/Brokers/Navigators

Date presenting to Steering Team: October 20, 2011

Topic or Decision Point Being Addressed: Certification of Navigators

1. Recommendations or perspectives considered

The workgroup considered three possibilities in the oversight of Navigators: licensing, certification, and accreditation. After reviewing the language in the federal law and exploring how the SHICK program volunteers were certified, workgroup members decided that ‘certifying’ Navigator volunteers and ‘accrediting’ Navigator entities would be the best recommendation. By using this language, the process of Navigator oversight would be distinctly different than the process of licensing insurance agents and brokers.

2. Consensus Recommendation from the Workgroup to the Steering Team

The workgroup recommends a combination accreditation-certification process to ensure the oversight of Navigator entities and volunteers. A sample application for this accreditation-certification process has been developed. All certified Navigator volunteers must be associated with an accredited Navigator entity regardless of whether or not that entity receives a grant. Organizations, such as churches or nonprofits, that are not looking for grants should be able to apply for accreditation without also applying for a grant. The workgroup also recommends that the Kansas Insurance Department be in charge of the entire Navigator oversight process.

<u>Pros</u>	<u>Cons</u>
<ul style="list-style-type: none">• Using the term ‘certification’ instead of ‘licensing’ would give oversight of Navigator volunteers a complete and separate process of oversight from the ‘licensing’ of insurance agents and brokers.• Also ‘accrediting’ Navigator entities would provide a two-fold oversight process, giving more control over both the entity and the volunteer.• The Kansas Insurance Department already has an infrastructure in place for overseeing agents and brokers, and this infrastructure could be adapted to fit the Navigator program.	<ul style="list-style-type: none">• The term ‘license’ may have a stronger authoritative tone than the term ‘certification’ or ‘accreditation’.

3. If a Consensus Recommendation was not reached, please list here the Majority and Minority Recommendations as well as pros/cons for each

Majority Recommendation:

<u>Pros</u> <ul style="list-style-type: none"> • 	<u>Cons</u> <ul style="list-style-type: none"> •
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Minority Recommendation:

<u>Pros</u> <ul style="list-style-type: none"> • 	<u>Cons</u> <ul style="list-style-type: none"> •
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4. Rationale behind the recommendation(s)

The Steering Committee has already approved the recommendation that Navigators have some kind of oversight, either by the Exchange governing body or by another appropriate agency. The workgroup recommends that the Kansas Insurance Department be this governing body because of the infrastructure and staffing already in place.

Workgroup members agreed that there needed to be a system in place that would allow for repercussions should a Navigator volunteer or Navigator entity conduct themselves inappropriately. The workgroup decided to recommend that Navigator entities go through an accreditation process to ensure that KID has a complete list of organizations overseeing Navigator volunteers. This accreditation process would be a necessary step before the organization could go through the grant application process; it would be possible for an organization to gain accreditation status without also applying for a grant, but it would not be possible for an organization to apply for a Navigator grant without also gaining accreditation. It was decided that individual Navigator volunteers would earn certification in order to keep the oversight process separate from the process of licensing agents and brokers.

An application form for both Navigator volunteers and Navigator entities was designed based on the SHICK program. In conjunction with grant application forms (to be developed at a later date), these applications would be submitted by Navigator entities and volunteers to the Kansas Insurance Department (and/or exchange governing organization) to demonstrate how the Navigator might reach eligible populations of the state of Kansas.

5. Impact or Consequences

Please address all of the following that apply

- a) Adverse selection
- b) Fiscal impact (Cost of care, Cost of the exchange)
- c) Quality of care
- d) Other, please list
- e) Topic requires support from or may impact another workgroup:
 - i. Focus/Business Operations Issues

- ii. Governance/Legal/Legislative – **Recommendation would impact this workgroup depending on the governing structure that is recommended to the Kansas Legislature.**
- iii. Background Research
- iv. Customer Outreach/Education/Information – **Navigators would be involved in Consumer Outreach processes once the Exchange is functional.**
- v. Insurance Market Issues
- vi. Funding/Financial
- vii. Agents/Brokers/Navigators
- viii. Medicaid Integration and Interagency Communications
- ix. Insurance Company IT Interface