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Indiana Navigator FAQs

(1) Who MUST apply to become an Indiana Navigator?

Any individual meeting the definition of “Navigator” in [Indiana Code 27-19-2-12](#) must become certified as an Indiana Navigator. This includes, but is not limited to:

- (1) Federally-funded federal Navigators;
- (2) Federally-designated Certified Application Counselors;
- (3) Medicaid Enrollment Center staff or volunteers helping complete insurance affordability program applications;
- (4) Licensed insurance producers helping complete insurance affordability program applications who do not sell health insurance plans; and
- (5) Any other staff or volunteers of other organizations who help complete insurance affordability program applications.

(2) Who else has the OPTION to become an Indiana Navigator?

Individuals that may, but are not required to, become Indiana Navigators, include, but are not limited to:

- (1) Presumptive eligibility (“PE”) hospital staff assisting with PE applications and determinations;
- (2) Any employee or contractor of a state agency, division, or subdivision;
- (3) Any authorized representative of individuals applying for Medicaid;
- (4) Any persons assisting individuals who may be eligible for a health insurance program for reasons in addition to the individuals’ income or assets (e.g., individuals who may be eligible for Medicaid Home and Community Based Waiver services or Medicaid nursing facility services); and
- (5) Any persons assisting with applications for health insurance but do not assist with application completion and enrollment.

(3) Who CANNOT become an Indiana Navigator?

Individuals receiving compensation for the sale of health insurance or from health insurance issuers cannot become Indiana Navigators. For example, health insurance producers or agents that receive commission for helping someone enroll in a health insurance plan cannot be an Indiana Navigator. However, if this person is licensed by the State of Indiana, he or she may still serve as a health insurance producer or agent.

(4) What is the difference between an Indiana Navigator and a Federal Navigator?

The differences between Indiana Navigators and Federal Navigators are in how they are selected, trained, monitored, and funded. Indiana Navigators must complete the Indiana Navigator application and training process and abide by the Indiana Navigator laws and regulations passed by the State of Indiana, as well as the federal Patient Protection and Affordable Care Act (PPACA). Indiana does not provide state funding to individual Indiana Navigators or Navigator organizations (called “Application Organizations” in Indiana law).

Federal Navigators are selected, trained, monitored, and funded by the federal Department of Health and Human Services (“HHS”). A Federal Navigator working in Indiana must complete Indiana Navigator certification in addition to any federal certification requirements. Federal Navigators will also be subject to Indiana Navigator monitoring and regulation practices.

(5) What steps do I take to become a certified Indiana Navigator?

To become a certified Indiana Navigator, an individual must:

- (1) Submit online the [New Application for Individual Indiana Navigator Certification](#);
- (2) Pay the non-refundable online application fee (\$50 for Indiana residents; \$100 for non-residents) and processing fee (\$15);
- (3) Email the Conflict of Interest Disclosure Form and any other supporting application materials to: Navigator@idoi.in.gov;
- (4) Complete a criminal background check;
- (5) Complete a pre-certification course of study with an Indiana-approved trainer; and
- (6) Pass the Indiana Navigator Certification Exam.

For additional information on the Indiana Navigator application process, go to: <http://www.in.gov/idoi/2824.htm>.

(6) What fees are associated with becoming an Indiana Navigator?

Indiana Navigator fees include:

- (1) Initial online application filing fee (\$50 for Indiana residents; \$100 for non-residents) and processing fee (\$15);
- (2) Pre-certification training fees (may vary among different training providers);
- (3) Certification Exam fee (\$84.75 per exam);
- (4) Background check fee (currently \$7-17 for Indiana residents – amount subject to change);
- (5) Annual renewal online application filing fee (\$50 for Indiana residents; \$100 for non-residents) and processing fee (\$15);
- (6) Annual continuing education (“CE”) course fees (may vary among different CE providers).

(7) What “Conflicts of Interest” exist for Indiana Navigators?

Conflicts of Interest for Indiana Navigators include both “Conflicts of Loyalty” and “Financial Interests” as defined in the [Conflict of Interest Policy for Navigators and Application Organizations](#).

(8) Am I required to disclose any potential Conflicts of Interest?

Yes. Any actual or potential Conflicts of Interest (*i.e.*, Conflicts of Loyalty or Financial Interests) must be submitted to the Indiana Department of Insurance (IDOI) as part of the Indiana Navigator application process. Any change in the Conflict of Interest status of an Indiana Navigator must be reported to the IDOI within thirty (30) days of status change. In addition, Indiana Navigators must disclose any actual or potential Conflicts of Interest to each consumer they assist.

(8) I am a licensed insurance producer or consultant not receiving any compensation from the sale of health insurance or from a health insurance issuer, and I am applying to become an Indiana Navigator. Am I required to take a pre-certification course of study?

Yes. Licensed insurance producers or consultants applying to become Indiana Navigators are required to take pre-certification training/course(s) of study.

(9) Can pre-certification course hours be credited towards an insurance producer’s continuing education (“CE”) course requirements?

No. Pre-certification course hours cannot be credited toward continuing education (“CE”) course requirements for insurance producers and consultants.

(10) I am a licensed insurance producer or consultant not receiving any compensation from the sale of health insurance or from a health insurance issuer, and I am applying to become an Indiana Navigator. Am I required to take the Certification Exam?

Yes. Licensed insurance producers and consultants applying to become Indiana Navigators must take the Indiana Navigator Certification Exam. No one applying to become an Indiana Navigator is exempt from taking the Certification Exam.

(11) What is tested on the Indiana Navigator Certification Exam?

As required by [Indiana Code 27-19-4-11\(c\)](#), the Certification Exam tests the knowledge of: (1) functions of the Health Insurance Exchange; (2) duties and responsibilities of a Navigator; (3) insurance laws in Indiana that apply to the functions of a Navigator with respect to the Health Insurance Exchange, including rules related to public health insurance programs; and (4) the obligations of a Navigator related to confidentiality of information and conflicts of interest.

All topics tested on the Certification Exam, as well as the number of questions devoted to each topic, are listed on the exam [Score Report](#). The Certification Exam and the Score Report were developed using the Indiana Navigator [Subject Matter Content Outline](#) and

[Training Content Manual](#), which are both useful tools for individuals preparing for the Certification Exam.

For further information on the Indiana Navigator Certification Exam, please visit: <http://www.in.gov/idoi/2836.htm>.

(12) How long is the Certification Exam?

The Certification Exam is a 90-minute exam consisting of 60 multiple choice questions.

(13) Can I take the Certification Exam online?

No. Certification Exams can only be taken onsite at Ivy Tech Test Centers located throughout Indiana. Once an individual registers for an exam, he or she will then be able to view the different exam locations, dates, and times and schedule an exam. **See next question explaining how to register for and schedule a time/place to take the Certification Exam. **An individual must register/schedule online to take an exam. DO NOT call Ivy Tech to register/schedule an exam.****

(14) How do I register for and schedule a time/place to take the Certification Exam?

To register for and schedule a time/place to take the Certification Exam, follow these steps:

- (1) Go to: [IDOI testing website](#).
- (2) Create an account by clicking the “Applicant Registration” link. Complete the registration form, select a username and password, and click the “Continue” button. **Note: You must know your login ID and password when you arrive at the test center to take the exam.**
- (3) Log in to the [IDOI testing website](#) using your login ID and password created during the registration process.
- (4) Select the certification exam that matches your course certificate (provided by pre-certification course provider after course completion). **Note: You must have your course certificate with you when you arrive at the test center to take the exam.**
- (5) Pay for the exam by entering your credit/debit card information.
- (6) Select a date/time for the testing center of your choice. If there are no available seats at the center of your choice, you may submit a Seat Request email. Once your appointment has been scheduled, you will receive an email notification with the details of your appointment and instructions on what to bring.

For more information regarding the Indiana Navigator Certification Exam, please visit: <http://www.in.gov/idoi/2836.htm>.

(15) How much does it cost to take the Certification Exam?

The Certification Exam fee is \$84.75. This is a non-refundable fee that must be paid each time an applicant takes the exam.

(16) How many times may I take the Certification Exam?

Applicants may take the Certification Exam until they receive a passing score (an unlimited number of attempts), but must pass the Certification Exam within one year of submitting the initial Indiana Navigator application.

(17) When will I receive my exam results?

Immediately after an examinee completes the Indiana Navigator Certification Exam, the proctor administering the exam will print the for the examinee the examinee's exam results.

(18) What is a passing score on the Certification Exam?

A passing score on the Certification Exam is 70%, or 42 correct answers out of 60 total questions.

(19) What am I required to report to the Indiana Department of Insurance while serving as an Indiana Navigator?

An Indiana Navigator must report the following to the Indiana Department of Insurance:

- (1) A change in legal name or address no later than thirty (30) days after the change occurs.
- (2) Any of the following actions taken against the Indiana Navigator no later than thirty (30) days after the final disposition of the matter:
 - a. An administrative action against a professional license, certification, or registration the Indiana Navigator holds.
 - b. A federal or state criminal action within any jurisdiction.
 - c. An administrative action or court order requiring payment of state income tax.
 - d. An administrative or legal action related to unfair trade practice or fraud in the business of insurance.
 - e. Any legal action related to the failure to pay a child support obligation.
- (3) In addition, an Indiana Navigator must report any potential or existing changes in Conflict of Interest status in accordance with the [Conflict of Interest Policy for Navigators and Application Organizations](#), no later than thirty (30) days after the change or new Conflict of Interest occurs.

(20) May I advise consumers on health coverage plan selection?

No. Indiana Navigators are strictly prohibited from advising consumers on which health coverage plans the consumer should select. Currently, health insurance brokers licensed in the State of Indiana are the only individuals authorized to provide advice on specific plan selection. Without this licensure, Indiana Navigators do not have the training, expertise, or authorization required to offer this very specific type of recommendation.

(21) Will Indiana Navigators be able to check the application status of their clients?

Yes, if certain privacy standards are met. The federal Health Insurance Portability and Accountability Act ("HIPAA") requires an Indiana Navigator to obtain signed authorization from a client before checking the client's application status.

To check a client's application status by calling, emailing, or visiting a Division of Family Resources ("DFR") office, an Indiana Navigator must first submit the *DFR Authorization for Disclosure of Personal and Health Information Form*, located at: <http://www.in.gov/fssa/dfr/2689.htm>. The form must be signed by the client and mailed to: FSSA Document Center, P.O. Box 1810, Marion, Indiana 46952, or faxed to: 1-800-403-0864.

To check a client's application status through the FSSA Agency Portal, located at: <http://www.in.gov/fssa/dfr/4323.htm>, the Indiana Navigator must first submit the *Authorization For Release of Case Status Information* form (located at the same link), to be completed and signed by the client.

An Indiana Navigator may also check a client's application status by accessing the FSSA Web Portal at: https://www.ifcem.com/HCSSRequest/en_US/EM_checkStatusFromScreeningPage.do. To obtain client information using the Web Portal, the Indiana Navigator must know: the case number, last name (for the Head of Household), Date of Birth (for the Head of Household), and last 4-digits of the Social Security Number (for the Head of Household). Before accessing the Web Portal, an Indiana Navigator is advised to submit the *DFR Authorization for Disclosure of Personal and Health Information Form*.

(22) Am I required to take continuing education ("CE") courses?

Yes. Each year Indiana Navigators are required to take at least two (2) hours of CE with an Indiana Department of Insurance-approved trainer.

(23) I am a licensed non-health insurance producer and certified Indiana Navigator. Do I have to complete the Indiana Navigator continuing education ("CE") hours in addition to the CE requirements for my insurance license?

No. A licensed insurance producer, who is also a certified Indiana Navigator, is not required to complete CE hours in excess of the required number of hours that apply to insurance producers under [IC 27-1-15.7](#). Navigator CE courses may be used to satisfy the credit hour requirements for both Indiana Navigators and insurance producers.

Application Organization ("AO") FAQs

(1) Which entities MUST register as Application Organizations?

Entities that employ individuals to act as Indiana Navigators must register as Application Organizations. These entities may include: hospitals (including those that offer presumptive eligibility ("PE") assessments for Medicaid eligibility), community-based social service agencies, Medicaid Enrollment Centers, and any other organizations that employ individuals to act as Indiana Navigators.

(2) Which entities have the OPTION to become Application Organizations?

Entities that may, but are not required to, become AOs, include, but are not limited to:

- (1) Presumptive eligibility (“PE”) hospitals employing contractors to assist individuals with health coverage eligibility assessments and applications;
- (2) Any state agency, division, or subdivision;
- (3) Entities employing persons to assist individuals who may be eligible for a health insurance program for reasons in addition to the individuals’ income or assets (e.g., individuals who may be eligible for Medicaid Home and Community Based Waiver services or Medicaid nursing facility services); and
- (4) Entities employing individuals to assist with applications for health insurance but not to assist with application completion or enrollment.

(3) Which entities CANNOT become Application Organizations?

An entity cannot become an AO if the entity, or any owner, partner, officer, director, member, or manager of the entity, receives compensation directly from a health insurance issuer in connection with the enrollment of an individual in a health plan.

(4) What steps do I take to register as an Application Organization?

To register as an AO, an organization must:

- (1) Submit online the [New Application for Application Organization Registration](#);
- (2) Pay the non-refundable online application fee (\$50 for Indiana business; \$100 for AOs with non-Indiana address) and processing fee (\$15); and
- (3) Email the Conflict of Interest Disclosure Form and any other supporting application materials to: Navigator@idoi.in.gov.

For further information on the AO registration process, go to:
<http://www.in.gov/idoi/2825.htm>.

(5) What fees are associated with becoming an Application Organization?

Fees associated with becoming an AO, include:

- (1) Initial online application filing fee (\$50 for Indiana business entities; \$100 for non-Indiana business entities) and processing fee (\$15); and
- (2) Annual renewal online application filing fee (\$50 for Indiana business entities; \$100 for non-Indiana business entities) and processing fee (\$15).

Application Organizations may also choose to pay the fees of individual Indiana Navigators associated with the organization (see next question).

(6) Can an Application Organization pay fees on behalf of its Indiana Navigators?

Yes. An AO may pay the individual Indiana Navigator fees for Indiana Navigators associated with the Application Organization. These fees include:

- (3) Initial online application filing fee (\$50 for Indiana residents; \$100 for non-residents) and processing fee (\$15);
- (4) Pre-certification training fees (may vary among different training providers);
- (5) Indiana Navigator Certification Exam fee (\$84.75 per exam);

- (6) Background check fee (currently \$7-17 for Indiana residents – amount subject to change);
- (7) Annual renewal online application filing fee (\$50 for Indiana residents; \$100 for non-residents) and processing fee (\$15);
- (8) Annual continuing education (“CE”) course fees (may vary among different CE providers).

(7) What are “Conflicts of Interest” for Application Organizations?

Conflicts of Interest for AOs include both “Conflicts of Loyalty” and “Financial Interests” as defined in the [Conflict of Interest Policy for Navigators and Application Organizations](#).

(8) Is my organization required to disclose any potential Conflicts of Interest?

Yes. Any actual or potential Conflicts of Interest (*i.e.*, Conflicts of Loyalty or Financial Interests) must be submitted to the Indiana Department of Insurance as part of the AO application process. Any change in the Conflict of Interest status of an AO must be reported to the IDOI within thirty (30) days of a status change. In addition, AOs must disclose any actual or potential Conflicts of Interest to each consumer that is assisted by the Application Organization.

(9) May an Application Organization also be a Navigator Training and/or Continuing Education (“CE”) Provider?

Yes. An AO may also serve as an Indiana Navigator Training Provider and/or CE Course Provider. The application process for becoming a pre-certification or CE course provider can be found at: <http://www.in.gov/idoi/2826.htm>.

(10) Can an Application Organization complete criminal background checks for potential Indiana Navigators associated with the Application Organization?

Yes. An AO may complete criminal background checks for potential Indiana Navigators associated with it. These criminal background checks may be done in-house or via the Indiana State Police. If an AO completes criminal background checks in-house, such criminal background checks must be at least as rigorous as criminal background checks done by the Indiana State Police.

For further information regarding criminal background checks, please visit: <http://www.in.gov/idoi/2827.htm>.

(11) What do Application Organizations have to report to the Indiana Department of Insurance?

All AOs must report the following to the Indiana Department of Insurance:

- (1) A change in legal name or address no later than thirty (30) days after the change occurs.
- (2) Any of the following actions taken against the AO no later than thirty (30) days after the final disposition of the matter:

- a. An administrative action against the organization's professional license, certification, or registration.
 - b. A federal or state criminal action within any jurisdiction.
 - c. An administrative action or court order requiring payment of state income tax.
 - d. An administrative or legal action related to unfair trade practice or fraud in the business of insurance.
- (3) Any potential or existing changes in Conflict of Interest status, in accordance with the [Conflict of Interest Policy for Navigators and Application Organizations](#), no later than thirty (30) days after the change or new Conflict of Interest occurs.
- (4) Any additions or deletions of Indiana Navigators associated with the Application Organization no later than thirty (30) days following the change.

Pre-Certification and Continuing Education ("CE") Course Provider FAQs

(1) Who may become an Indiana Navigator Pre-Certification and/or Continuing Education ("CE") Course Provider?

Any individual, insurance trade association, accredited college or university, educational organization, or Application Organization, may submit pre-certification and CE courses for approval by the Commissioner of Insurance.

(2) How do I submit an application to provide pre-certification and/or continuing education ("CE") courses?

Potential Indiana Navigator Pre-certification Training Providers will complete the [Pre-Certification Training Provider Application](#) and potential CE providers will complete the [CE Training Provider Application](#). A completed application can be mailed to: Indiana Department of Insurance, c/o Navigator Training, 311 West Washington Street, Suite 300, Indianapolis, Indiana 46204.

For further information on becoming a Pre-certification or CE Training Provider, visit: <http://www.in.gov/idoi/2826.htm>.

(3) What fees are associated with becoming a Pre-Certification Training Provider?

Fees associated with becoming an Indiana Navigator Pre-Certification Training Provider include:

- (1) Initial Pre-Certification Training Provider Application fees (\$50.00 filing fee; \$25 director fee; and \$10 instructor fee *per instructor*); and
- (2) Renewal Pre-Certification Training Provider Application fees (\$50.00 filing fee; \$25 director fee; and \$10 instructor fee *per instructor*). **Training Providers must submit renewal applications every two (2) years.**

(4) What fees are associated with becoming a Continuing Education ("CE") Course Provider?

Fees associated with becoming an Indiana Navigator CE Course Provider include:

- (1) Initial CE Course Application processing fee (\$40);
- (2) Online course roster filing fee (\$4 *per enrollee*); and
- (3) Renewal CE Course Application processing fee (\$40). **Continuing Education Course Providers must submit renewal applications every two (2) years.**

These fees apply to *each* course submitted by a potential CE Course Provider. A potential CE Course Provider must submit separate applications for *each* course it submits for approval. Beginning January 1, 2014, potential CE Course Providers may pay \$40 per course it submits for approval or a yearly fee of \$500 for all courses submitted for approval.

(5) When must a Pre-certification Training or Continuing Education (“CE”) Course Provider application be submitted?

The application form, fees, course materials, and other application materials, must be submitted at least thirty (30) days before the date the pre-certification or CE course begins.

(6) Must pre-certification and continuing education (“CE”) courses be onsite, in a classroom setting?

No. Classroom and self-study courses may be approved. Videotaped, internet, and satellite broadcast programs may be approved for pre-certification and CE credit.

(7) Once my course is approved, what must I do?

Upon a course approval, providers must [subscribe to Vertafore \(formerly Sircon\)](#) in order to enter course dates and locations as well as to download potential Indiana Navigator information once they complete the course. Downloading course completions into Vertafore must be completed within fourteen (14) days of course completion. There is no fee for entering pre-certification completions, and there is a \$4 fee per Indiana Navigator who completes a CE course, paid by the CE course provider.

(8) What topics must the pre-certification course of study cover?

The Navigator pre-certification course of study must meet the criteria codified in [IC 27-19-4-11\(b\)](#). In addition, all pre-certification courses must follow the [Subject Matter Content Outline](#) provided by the Indiana Department of Insurance. The IDOI has also published the Indiana Navigator [Training Content Manual](#) and Indiana Navigator Certification Examination [Score Report](#), which are useful tools for pre-certification training providers to follow.

(9) What topics will be tested on the Certification Exam?

All topics tested on the Certification Exam, and the number of questions devoted to each set of topics, are outlined on the [Score Report](#). The Score Report will be updated periodically and may not be consistent with outdated study manuals. Where such discrepancies exist, the Score Report takes precedence.

(10) Can I advertise my pre-certification or continuing education (“CE”) course prior to approval of the course(s)?

Yes. A potential training provider may advertise a pre-certification or CE course after submission to the IDOI but before its approval. However, the provider must clearly indicate in any advertisement of the course that course approval is pending.

(11) Who reviews pre-certification and continuing education (“CE”) course applications?

Applications for pre-certification and CE course approval are presented to an Advisory Council which meets the second Thursday of every month. The Advisory Council reviews each application and makes a recommendation to the Commissioner of Insurance on whether the course should be approved and the number of credit hours to be awarded. The IDOI then notifies the provider in writing when the Commissioner approves or disapproves the pre-certification or CE course.

(12) Once approved, for how long is a pre-certification or continuing education (“CE”) course valid?

Pre-certification and CE course approvals are valid for two (2) years from the date of approval. Thereafter, the course must be resubmitted for renewal using the pre-certification and CE course provider applications found at: <http://www.in.gov/idoi/2826.htm>. The renewal applications, along with the required application fees and materials, must be submitted no later than thirty (30) days prior to the expiration of the course’s most recent certification.

Consumer FAQs

(1) What do Indiana Navigators do?

Indiana Navigators help consumers complete insurance affordability program applications with Medicaid and/or Federally Facilitated Marketplace (“FFM”) health plans. FFM health plans and programs include Qualified Health Plans (“QHPs”), Premium Tax Credits (“PTCs”), and Cost-sharing Reductions (“CSRs”).

Indiana Navigators may serve solo or on behalf of an Application Organization.

(2) Who may use the services of an Indiana Navigator?

Any individual or a family applying for enrollment in a health insurance affordability program may use the services of a certified Indiana Navigator.

(3) Am I required to use an Indiana Navigator when applying for enrollment in a health insurance affordability program?

No. Indiana Navigators are a resource for consumers that need or want help with their application for health coverage.

(4) How do I find an Indiana Navigator?

To locate an Indiana Navigator, visit: [Obtain Navigator Information via Vertafore \(formerly Sircon\)](#). This link lists the names, locations, and contact information of all certified Navigators in the State of Indiana.

(5) What should I expect from an Indiana Navigator?

Navigators are to serve as unbiased, knowledgeable resources for consumers enrolling in health insurance affordability programs. While helping consumers complete applications for health coverage, Navigators are expected to provide fair, impartial, and accurate information to consumers.

(6) Does it cost anything to use an Indiana Navigator?

Perhaps. Consumers may be charged for using an Indiana Navigator. If an Indiana Navigator is also a Federal Navigator, he or she is forbidden from receiving compensation for his or her services because he or she is already receiving compensation from the Department of Health and Human Services (“HHS”). It is at the discretion of Indiana Navigators or their Application Organizations whether to charge for their assistance. Consumers should be aware of whether an Indiana Navigator requires compensation before using the Navigator’s services.

(7) If I decide to use an Indiana Navigator, should I confirm that the Navigator is certified?

Yes. Before using any Navigator services, a consumer should check whether the Navigator is certified with the State of Indiana. If an individual claims to be an Indiana Navigator, but is not certified as an Indiana Navigator, a consumer may not want to use the services offered by that person. To confirm the certification of an Indiana Navigator, please go to: [Check an Individual Navigator’s Certification](#) .

(8) How do I file a complaint against an Indiana Navigator?

To file a complaint against an Indiana Navigator, consumers must complete the online or paper complaint form provided by the Indiana Department of Insurance. The online and paper complaint forms, as well as further guidance on the complaint process, can be found by visiting: <http://www.in.gov/idoi/2547.htm>.