



Indiana Department of Insurance

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Frequently Asked Questions (“FAQs”)

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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 with the Indiana Department of Insurance (“IDOI”). Generally, this includes any individual that helps Hoosier consumers complete applications for health insurance coverage through the federally-facilitated Marketplace (healthcare.gov) or state-based insurance affordability program applications (such as Medicaid, the Children’s Health Insurance Program (“CHIP”), or the Healthy Indiana Plan (“HIP”)), which can be accessed online at www.dfrbenefits.in.gov. Specifically, this includes, but is not limited to:

- (1) Federally-funded Federal Navigators;
- (2) Federally-designated Certified Application Counselors (“CACs”);
- (3) Medicaid enrollment center staff or volunteers helping complete applications for health insurance coverage;
- (4) Licensed insurance producers helping complete applications for health insurance coverage who do not sell health insurance plans or receive compensation from health insurance issuers; or
- (5) Any other individuals who help Hoosier insurance consumers complete applications for health insurance coverage.

(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 determinations for health insurance coverage and not also assisting with the full applications for health insurance coverage;
- (2) Any employee or contractor of a state agency, division, or subdivision thereof acting as a navigator as part of their job function;
- (3) Any authorized representative of individuals applying for Medicaid that does not also assist Hoosier consumers with applications for health insurance coverage not as an authorized representative;
- (4) Any individuals assisting Hoosier consumers who may, based on preliminary information obtained from the consumer, be eligible for a state-based insurance affordability program (such as Medicaid, CHIP, or HIP) for reasons in addition to the consumer’s income or assets (for example, consumers who may be eligible for

- Medicaid home and community based waiver services or Medicaid nursing home care); or
- (5) Any individuals assisting Hoosier consumers with the process for obtaining health insurance coverage that 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, licensed health insurance producers (agents or brokers) that receive commission for helping Hoosier consumers enroll in health insurance plans are prohibited from becoming Indiana Navigators.

(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 certification process with the IDOI 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 for 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 the Indiana Navigator certification process with IDOI in addition to any federal certification requirements. Federal Navigators serving in Indiana are also subject to monitoring and regulation practices with the State of Indiana.

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

To become a certified Indiana Navigator, an individual must complete steps 1-5 below, which are listed at www.in.gov/idoi/2824.htm. ****IMPORTANT NOTE: Licensed insurance producers and consultants need to only complete steps 3 and 4 and submit to IDOI the "Designation Form for Licensed Producers and Consultants."**** **Application submissions that are still "Pending/Under State Review" after 90 days from the submission date will be withdrawn.**

- (1) Submit the online "New Application for Individual Indiana Navigator Certification" and pay the nonrefundable online application fee (\$50 for Indiana residents; \$100 for non-residents) and processing fee (\$14.40 – subject to change). ****NOTE: Applicants may check the status of their application online at: www.sircon.com/login.html. The application will remain "pending"/"Under State Review" until all 5 steps to the application process are complete. Application submissions still pending after 90 days from the submission date will be withdrawn*.***
- (2) Review the Conflict of Interest Policy, then complete and submit the Navigator Conflict of Interest Disclosure form and Navigator Privacy and Security Agreement;



- (3) Complete a criminal background check and send the results to the Indiana Department of Insurance;
- (4) Complete a precertification education (“PE”) course of study with an IDOI-approved training provider; and
- (5) Pass the Indiana Navigator certification examination.

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

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

Indiana Navigator fees include:

- (1) Initial online application fee (\$50 for Indiana residents; \$100 for non-residents) and processing fee (\$14.40 – subject to change);
- (2) Precertification education (“PE”) training fees (may vary among different training providers);
- (3) Certification examination fee (\$84.75 per exam);
- (4) Background check fee (\$7-17 for Indiana residents who do the background check through the Indiana State Police; amount subject to change);
- (5) Annual renewal online application fee (\$50 for Indiana residents; \$100 for non-residents) and processing fee (\$14.40);
- (6) Annual continuing education (“CE”) course fees (may vary among different CE course providers).

(7) What actual or potential “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](#). Any actual or potential conflicts of interest must be submitted to 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 IDOI within thirty (30) days of status change. In addition, Indiana Navigators must disclose in writing any actual or potential conflicts of interest to each consumer they assist.

(8) Can Indiana Navigator precertification education (“PE”) hours be credited towards an insurance producer’s continuing education (“CE”) course requirements?

No. Indiana Navigator precertification education (“PE”) course hours cannot be credited toward continuing education (“CE”) course requirements for insurance producers and consultants applying to become Indiana Navigators. However, completed Navigator CE course hours may be credited toward CE course requirements for insurance producers and consultants.



(9) What is covered in Navigator precertification education (“PE”) training and tested on the Indiana Navigator certification examination?

As required by [Indiana Code 27-19-4-11\(c\)](#), Indiana Navigator precertification education (“PE”) training and the certification examination cover the following:

- (1) The functions of the federally-facilitated Marketplace (healthcare.gov);
- (2) The duties and responsibilities of Indiana Navigators;
- (3) Insurance laws in Indiana that apply to the functions of Indiana Navigators with respect to the Marketplace and public health insurance programs (such as Medicaid, CHIP, and HIP); and
- (4) The obligations of an Indiana Navigator related to actual or potential conflicts of interest and the confidentiality and protection of Hoosier consumers’ personal information.

All topics covered in Navigator PE training and tested on the certification examination are listed and discussed in more detail on the Indiana Navigator *Subject Matter Content Outline, Training Resource Manual, exam Score Report*, and the four training slides released by the Indiana Department of Insurance. These resources are available to Indiana Navigator applicants and course providers, at www.in.gov/idoi/2826.htm, as useful resources that may be used for PE training and studying for the certification examination.

For more information on the certification exam, including how to register and schedule for an exam and exam guidelines and policies, please visit www.in.gov/idoi/2836.htm. For more information on Navigator PE training as well as a list of PE course providers and all IDOI training materials and resources, please visit www.in.gov/idoi/2826.htm.

(10) Once approved as an Indiana Navigator, how do I obtain my Indiana Navigator certificate?

Indiana Navigators may request copies of their Indiana Navigator certificates by emailing navigator@idoi.in.gov. The email request must come from the Indiana Navigator’s email address listed with the Indiana Department of Insurance. The IDOI only provides electronic/PDF copies of Indiana Navigator certificates and does not mail paper copies of certificates.

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

Indiana Navigators are required to report to IDOI, amongst other things, any change in legal name or contact information (address, telephone, email), certain administrative or legal actions or proceedings taken against the Indiana Navigator, any changes in the Indiana Navigator’s conflict of interest status, or a security breach or improper disclosure of a consumer’s personal information by the Indiana Navigator.



For more information on Indiana Navigator reporting requirements, please visit www.in.gov/idoi/2824.htm.

(12) If I cause a security breach or improper disclosure of a consumer's personal information, what must I do?

If a security breach or improper disclosure of a consumer's personal information occurs, pursuant to the Indiana Navigator [Privacy and Security Agreement](#), the Indiana Navigator must do all of the following:

- (1) Take immediate steps to mitigate any potential harm related to the security breach or improper disclosure;
- (2) Notify the consumer as soon as reasonably practical, but no later than ten (10) days following the discovery of the security breach or improper disclosure, by U.S. first class mail or electronic mail if the consumer elected to receive notices or correspondence through electronic mail;
- (3) Report to IDOI as soon as reasonably practical, but no later than five (5) days following the discovery of such security breach or improper disclosure; and
- (4) Comply with state and federal laws related to security breaches if applicable, including but not limited to IC 24-4.9-1 *et. seq.*

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

No. Indiana Navigators are prohibited from advising consumers on which health coverage plans the consumer should select. Currently, health insurance producers 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 specific type of recommendation.

(14) Will Indiana Navigators be able to check the application status of consumers they assist?

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 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 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 consumer.

An Indiana Navigator may also check a consumer's application status by accessing the FSSA Web Portal at www.ifcem.com/CitizenPortal/application.do. To obtain consumer 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*.

(15) What are the annual renewal requirements to keep my Indiana Navigator certification?

Each year, Indiana Navigators must complete the following process for annual renewal listed at www.in.gov/idoi/2824.htm:

1. Complete two (2) hours of navigator continuing education ("CE") from an IDOI-approved navigator CE provider. More information on navigator CE requirements as well as a link to search for approved navigator CE providers can be found by visiting: www.in.gov/idoi/2826.htm.
2. Complete the online "Renewal Application for Indiana Navigator Certification," and pay the nonrefundable online application fee (\$50 for Indiana residents and \$100 for non-residents) and processing fee (\$8.63 – subject to change). ****IMPORTANT NOTE: Licensed insurance producers and consultants are excluded from this requirement and must submit the "Designation Form for Licensed Producers and Consultants."****
3. Review the Conflict of Interest Policy, then complete and submit the Navigator Conflict of Interest Disclosure form and Navigator Privacy and Security Agreement.

For more information on the annual renewal process for Indiana Navigators, please visit: www.in.gov/idoi/2824.htm.

(16) I am a licensed insurance producer or consultant and a 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 or consultant, 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 or consultants.



Application Organization (“AO”) FAQs

(17) Which entities MUST register as Application Organizations?

All entities meeting the definition of “application organization” in [Indiana Code 27-19-2-3](#) must register with the Indiana Department of Insurance. Generally, this includes entities that employ individuals to assist Hoosier consumers in completing applications for health insurance coverage through the federally-facilitated Marketplace ([healthcare.gov](#)) or a state-based insurance affordability program application (such as Medicaid, the Children’s Health Insurance Program (“CHIP”), or the Healthy Indiana Plan (“HIP”)), which can be accessed online at [www.dfrbenefits.in.gov](#). These entities may include: hospitals, health centers, community-based social service agencies, Medicaid enrollment centers, and any other organizations that employ individuals to act as Indiana Navigators.

(18) 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 individuals to assist Hoosier consumers with PE determinations for health insurance coverage and not also assist with the full applications for health insurance coverage;
- (2) Any state agency, division, or subdivision thereof;
- (3) Entities employing individuals to assist Hoosier consumers who may be eligible for a state-based insurance affordability program (such as Medicaid, CHIP, or HIP) for reasons in addition to the consumer’s income or assets (for example, individuals who may be eligible for Medicaid home and community based waiver services or Medicaid nursing home care); or
- (4) Entities employing individuals to assist Hoosier consumers with the process for obtaining health insurance coverage that do not assist with application completion and enrollment.

(19) 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 or indirectly from a health insurance issuer in connection with the enrollment of a consumer in a health plan.

(20) What steps do I take to register my organization as an Application Organization?

To register as an AO, an organization must:

- (1) Submit the online “New Application for Application Organization Registration.” The nonrefundable online application fee is \$50 for organizations located in Indiana; \$100 for organizations not located in Indiana, and the online processing fee is \$14.40 (subject to change). **Application submissions that are still “Pending/Under State**



Review” after 90 days from the submission date will be withdrawn from consideration; and

- (2) Review the Conflict of Interest Policy, then complete and submit to IDOI the AO Conflict of Interest Disclosure form, AO Privacy and Security Agreement, and any other supporting application materials.

****IMPORTANT NOTE:** For multi-location organizations applying to be AOs, the organization must submit to IDOI the: (1) name, (2) address, (3) telephone, (4) email, (5) website (if applicable), and (5) contact person for each location within the organization. The organization is not required to submit a separate application (steps 1-3 above) for each location within the organization.**

For more information on the AO registration process, go to: www.in.gov/idoi/2825.htm.

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

Fees associated with becoming an AO, include:

- (1) Initial online application fee (\$50 for Indiana business entities; \$100 for non-Indiana business entities) and processing fee (\$14.40 – subject to change); and
- (2) Annual renewal online application fee (\$50 for Indiana business entities; \$100 for non-Indiana business entities) and processing fee (\$7.23 – subject to change).

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

(22) Can an AO 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:

- (1) Initial online application filing fee (\$50 for Indiana residents; \$100 for non-residents) and processing fee (\$14.40 – subject to change);
- (2) Precertification education (“PE”) training fees (may vary among different training providers);
- (3) Indiana Navigator certification examination fee (\$84.75 per exam);
- (4) Background check fee (\$7-17 for Indiana residents who complete background checks through the Indiana State Police; amount subject to change);
- (5) Annual renewal online application fee (\$50 for Indiana residents; \$100 for non-residents) and processing fee (\$8.63 – subject to change);
- (6) Annual continuing education (“CE”) course fees (may vary among different Navigator CE providers).



(23) What are actual and potential “conflicts of interest” for Application Organizations?

Actual or potential 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](#). Any actual or potential conflict of interest must be submitted to IDOI as part of the AO application process. Any change in the conflict of interest status of an AO must be reported to IDOI within thirty (30) days of a status change. In addition, AOs must disclose in writing all actual or potential conflicts of interest to each consumer that is assisted by the Application Organization.

(24) May an AO also be an Indiana Navigator precertification education (“PE”) training and/or continuing education (“CE”) provider?

Yes. An AO may also serve as an Indiana Navigator PE course provider and/or Navigator CE course provider. The application process and criteria for becoming a Navigator PE or CE course provider can be found at www.in.gov/idoi/2826.htm.

(25) Can an AO 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 through the Indiana State Police. If an AO completes criminal background checks in-house, the background checks must be at least as rigorous as background checks done by the Indiana State Police.

For more information on background checks, please visit www.in.gov/idoi/2827.htm.

(26) Once registered as an AO, how can the AO obtain its registration certificate?

Application Organizations may request copies of their AO certificates by emailing navigator@idoi.in.gov. The email request must come from the “designated/responsible/lead” Indiana Navigator listed under the AO or from the AO email address listed with the Indiana Department of Insurance. The IDOI only provides electronic/pdf copies of AO certificates and does not mail paper copies of certificates.

(27) What are AOs required to report to the Indiana Department of Insurance?

Application Organizations are required to report to IDOI, amongst other things, any change in legal name or contact information (address, telephone, email), certain administrative or legal actions or proceedings taken against the AO, any additions or deletions of Indiana Navigators associated with the AO, any changes in the AO’s conflict of interest status, a security breach or improper disclosure of a consumer’s personal information by the AO, and the name and contact information of all locations of the Application Organization. For more information on AO reporting requirements, please visit www.in.gov/idoi/2825.htm.



(28) If an AO causes a security breach or improper disclosure of a consumer's personal information, what must the AO do?

If a security breach or improper disclosure of a consumer's personal information occurs, pursuant to the AO [Privacy and Security Agreement](#), the AO must do all of the following:

- (1) Take immediate steps to mitigate any potential harm related to the security breach or improper disclosure;
- (2) Notify the consumer as soon as reasonably practical, but no later than ten (10) days following the discovery of the security breach or improper disclosure, by U.S. first class mail or electronic mail if the consumer elected to receive notices or correspondence through electronic mail;
- (3) Report to IDOI as soon as reasonably practical, but no later than five (5) days following the discovery of such security breach or improper disclosure; and
- (4) Comply with state and federal laws related to security breaches if applicable, including but not limited to IC 24-4.9-1 *et. seq.*

Precertification Education ("PE") and Continuing Education ("CE") Course Provider FAQs

(29) Who may become an Indiana Navigator precertification education ("PE") and/or continuing education ("CE") course provider?

Any insurance trade association, accredited college or university, educational organization, or Application Organization ("AO"), may submit Indiana Navigator PE or CE courses for approval by the Commissioner of the Indiana Department of Insurance. An individual may also apply to provide Navigator CE course(s).

The criteria and applications to become Navigator PE and CE course providers, as well as useful IDOI materials and resources course providers may use, can be found by visiting www.in.gov/doi/2826.htm.

(30) How do I submit an application to provide Navigator PE and/or CE courses?

Potential Indiana Navigator PE training providers must complete the [Navigator PE Course Application](#). An application must include: One (1) original set of all documentation; a check or money order for the total amount of fees (\$50.00 filing fee; \$25.00 director fee; \$10.00 instructor fee (per instructor)); a content outline/agenda; and text material. Checks or money orders should be made payable to: "Indiana Department of Insurance." No cash payments will be accepted.



Potential Navigator CE providers must complete the [Navigator CE Course Application](#). All applications must be submitted thirty (30) days before the date of the course and must include: (1) one (1) original set of all documentation; (2) the nonrefundable \$40.00 filing fee per course, or a yearly filing fee of \$500 for all courses; (3) a content outline/agenda showing the hours and minutes for each topic; (4) a detailed business resume or biography for each instructor; and (5) text and all other course materials. Checks or money orders should be made payable to "Indiana Department of Insurance" and mailed with the application paperwork. No cash payments will be accepted.

A completed Navigator PE or CE course application can be mailed to: Indiana Department of Insurance, c/o Navigator Director, 311 West Washington Street, Suite 300, Indianapolis, Indiana 46204.

For more information on becoming an Indiana Navigator PE or CE course provider, please visit www.in.gov/idoi/2826.htm.

(31) When must a Navigator PE or CE course application be submitted?

The Navigator PE or CE course application form, fees, course materials, and other application materials, must be submitted to IDOI at least thirty (30) days before the date the Navigator PE or CE course begins.

(32) Must Navigator PE and CE courses be onsite, in a classroom setting?

No. Classroom and/or self-study courses may be approved. Videotaped, internet, and satellite broadcast programs may be approved for Navigator PE or CE credit.

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

Upon a course approval, providers must [subscribe to Vertafore](#) 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 a \$4.00 fee per entry for entering Navigator PE and CE course completions.

(34) What topics must the Navigator PE course cover?

The Indiana Navigator precertification education ("PE") course must meet the criteria codified in [IC 27-19-4-11\(b\)](#). In addition, all Navigator PE courses must follow the *Subject Matter Content Outline* provided by the Indiana Department of Insurance. The IDOI has also published the Indiana Navigator *Training Resource Manual* and certification examination *Score Report*, which are useful tools the Navigator PE training providers may follow.

For additional information, please visit: www.in.gov/idoi/2826.htm.



(35) What topics will be tested on the Indiana Navigator certification examination?

All topics tested on the certification examination, and the number of questions devoted to each set of topics, are outlined on the Indiana Navigator certification exam *Score Report* (located at www.in.gov/idoi/2826.htm). 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.

(36) Can I advertise my Navigator PE or CE course prior to approval of the course(s)?

Yes. A potential training provider may advertise a Navigator PE 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.

(37) Once approved, for how long is an Indiana Navigator PE or CE course valid?

Precertification education 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 Navigator PE and CE course applications found at 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

(38) How do I find an Indiana Navigator?

To locate an Indiana Navigator, visit the IDOI website at www.in.gov/idoi/2823.htm. The "[Find an Indiana Navigator or AO in Your County](#)" link lists the names, locations, and contact information of all certified Indiana Navigators and AOs representing each county in Indiana.

(39) What do Indiana Navigators do?

Indiana Navigators help you—the Hoosier consumer—complete applications for health insurance coverage through the federally-facilitated Marketplace (healthcare.gov) or state-based insurance affordability program applications (such as Medicaid, the Children's Health Insurance Program ("CHIP"), or the Healthy Indiana Plan ("HIP")), which can be accessed online at www.dfrbenefits.in.gov.

Indiana Navigators may serve Hoosier consumers independently or on behalf of an Application Organization ("AO"). A listing of Indiana Navigators and AOs by county can be found through the IDOI website at: www.in.gov/idoi/2823.htm.



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

Any individual or a family wanting to apply for enrollment in a health insurance affordability program (such as the Federal Marketplace, Medicaid, CHIP, or HIP) may use the services of a certified Indiana Navigator. A listing of Indiana Navigators and AOs by county can be found through the IDOI website at: www.in.gov/idoi/2823.htm.

(41) Am I required to use an Indiana Navigator when applying for health insurance coverage?

No. Indiana Navigators are a resource for consumers that need or want help with their application for health insurance coverage, and consumers are not required to use the services of Indiana Navigators.

Applications for health insurance coverage through the federally-facilitated Marketplace may be done by visiting healthcare.gov or calling 1-800-318-2596. Applications for state-based health insurance affordability programs (such as Medicaid, CHIP, or HIP) may be done by visiting dfrbenefits.in.gov.

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

Indiana Navigators are to serve as impartial, unbiased, and knowledgeable resources for consumers wanting to enroll in health insurance coverage. While helping consumers complete applications for health insurance coverage, Indiana Navigators must act in the best interests of consumers and provide fair, impartial, and accurate information to consumers. Indiana Navigators may not give advice or recommendations on which health plan to enroll in, and cannot otherwise steer consumers towards a particular health plan. Indiana Navigators must present all health plans available to the consumer.

(43) 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, the navigator is forbidden from receiving compensation because the navigator is funded through grants from the Department of Health and Human Services ("HHS") and is prohibited from receiving additional compensation under the Affordable Care Act ("ACA"). It is at the discretion of Indiana Navigators or their AOs that are not also certified at the federal level whether to charge for their assistance. Consumers should be aware of whether an Indiana Navigator requires compensation before using the navigator's services.

(44) If I decide to use an Indiana Navigator, should I confirm that the Navigator is certified with the State of Indiana?

Yes. Before using any Indiana 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 the "[Check an Individual Navigator's Certification](#)" tab on IDOI's website at www.in.gov/idoi/2823.htm. You may also check on a certification by calling 317-232-2414 or emailing navigator@idoi.in.gov.

(45) If an Indiana Navigator causes a security breach or improper disclosure of my personal information, what must the Indiana Navigator do?

Pursuant to the [Privacy and Security Agreement](#) of Indiana Navigators, if a security breach or improper disclosure of a consumer's personal information occurs, the Indiana Navigator must do all of the following:

- (1) Take immediate steps to mitigate any potential harm related to the security breach or improper disclosure;
- (2) Notify the consumer as soon as reasonably practical, but no later than ten (10) days following the discovery of the security breach or improper disclosure, by U.S. first class mail or electronic mail if the consumer elected to receive notices or correspondence through electronic mail;
- (3) Report to IDOI as soon as reasonably practical, but no later than five (5) days following the discovery of such security breach or improper disclosure; and
- (4) Comply with state and federal laws related to security breaches if applicable, including but not limited to IC 24-4.9-1 *et. seq.*

If a security breach or improper disclosure of a consumer's personal information occurs and the Indiana Navigator is not complying with these requirements, consumers are encouraged to file a consumer complaint with the IDOI (see next FAQ).

(46) How do I file a complaint against an Indiana Navigator or Application Organization?

To file a complaint against an Indiana Navigator or AO, 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 www.in.gov/idoi/2547.htm or calling IDOI Consumer Services at 317-232-2395.



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