

## License Changes for Navigators and Certified Application Counselors (CAC)

[House Bill 24](#), Insurance Related Amendments, and [House Bill 141](#), Health Reform Amendments, were passed during the 2014 Legislative Session. Both become effective May 13, 2014. Important changes related to the licensing of Navigators are found in the revised Insurance Code Sections 31A-23b-202, 202.5, 205, and 206, as follows:

- 31A-23b-**202** in House Bill 24 changes the licensing period for a Navigator license to a one-year period rather than two-years. This means a Navigator license will be renewed every year instead of every two years, which is consistent with the federal navigator certification requirements.
- 31A-23b-**202.5** in House Bill 141 creates two new Lines of Authority (LOA) under the Navigator license type. The first is a Navigator LOA under the Navigator license, and the second is a Certified Application Counselor (CAC) LOA under the Navigator license.
- 31A-23b-**205** in House Bill 141:
  - Adds a new requirement for an INITIAL Navigator license with a NAVIGATOR LOA to first *complete at least 2 hours of the Utah Health Exchange (UHE) Course* (this is the course that covers training on defined contribution arrangements and on the small employer health insurance exchange), along with the current requirement to complete the federal Navigator certification program, which will satisfy the overall 21 hour Utah requirement for an initial "Navigator" license.
  - Adds a new requirement for an INITIAL Navigator license with a CAC LOA to first *complete at least 1 hour of the UHE Course*, along with the requirement to complete the federal CAC certification program, which will satisfy the overall 6 hour Utah requirement for an initial "CAC" license.
- 31A-23b-**206** in House Bill 141:
  - Adds a new requirement for a RENEWAL of a Navigator license with a NAVIGATOR LOA to complete *at least 2 hours of Ethics courses*, and to *complete at least 1 hour of the UHE Course* (along with the current requirement to complete the annual federal Navigator re-certification program, which will satisfy the overall 12 hour requirement for renewal of a "Navigator" license).
  - Adds a new requirement for a RENEWAL of a Navigator license with a CAC LOA to complete *at least 2 hours of Ethics courses*, and to *complete at least 1 hour of the UHE Course* (along with the current requirement to complete the annual federal CAC re-certification program, which will satisfy the overall 6 hour requirement for renewal of a "CAC" license).