

**State Corporation Commission  
2013 Fiscal Impact Statement**

**1. Bill Number:** HB2246

**House of Origin** ☐ Introduced ☒ Substitute ☐ Engrossed

**Second House** ☒ In Committee ☐ Substitute ☐ Enrolled

**2. Patron:** O'Bannon

**3. Committee:** Commerce and Labor

**4. Title:** Health benefit exchange; regulation of navigators.

**5. Summary:** Health benefit exchange; regulation of navigators. Defines “navigator” and identifies prohibited activities for a navigator. A navigator is prohibited from engaging in activities that would require an insurance agent or producer license; from offering advice about which qualified health plan or qualified dental plan is better or worse for a particular individual or employer; from acting as an intermediary between an employer and an insurer; or from violating specified unfair trade practices. The bill also prohibits an individual from falsely holding themselves out to be a navigator and provides authority for the Commission to issue cease and desist orders against those found in violation of this statute. The bill also requires annual reports by the Commission on the activities of navigators in the Commonwealth on November 15, 2014 and November 15, 2015.

**6. Budget amendment necessary:** No

**7. Fiscal Impact Estimates:** No Fiscal Impact on the State Corporation Commission

**8. Fiscal implications:** None on the State Corporation Commission

**9. Specific agency or political subdivisions affected:** State Corporation Commission Bureau of Insurance

**10. Technical amendment necessary:** No

**11. Other comments:** House Bill 2246 is identical to Senate Bill 1261.

**Date:** 02/12/13/V. Tompkins

cc: Secretary of Commerce and Trade

Secretary of Health and Human Resources