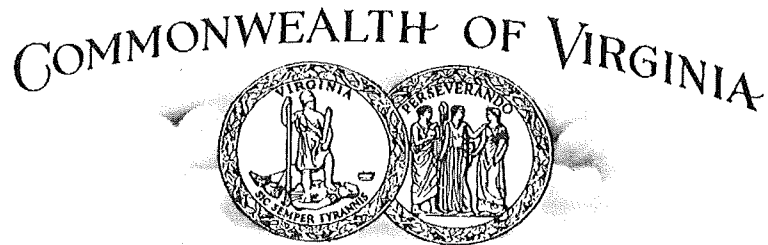


MARK C. CHRISTIE
COMMISSIONER

JAMES C. DIMITRI
COMMISSIONER

JUDITH WILLIAMS JAGDMANN
COMMISSIONER



JOEL H. PECK
CLERK OF THE COMMISSION
P.O. BOX 1197
RICHMOND, VIRGINIA 23218-1197

STATE CORPORATION COMMISSION

November 7, 2014

The Honorable Terry McAuliffe
Governor of Virginia

The Honorable John C. Watkins
Member, Senate of Virginia
Chairman, Senate Committee on Commerce and Labor

The Honorable Terry G. Kilgore
Member, Virginia House of Delegates
Chairman, House Committee on Commerce and Labor

Gentlemen:

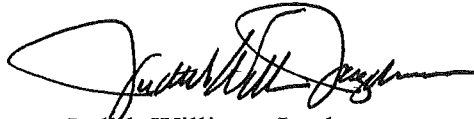
Enclosed please find the State Corporation Commission's (Commission) report on health insurance navigator activities for the period July 1, 2013, through October 31, 2014. As you may recall, Article 7 of Chapter 34 and other provisions of Title 38.2 of the Code of Virginia were enacted in response to the federal Affordable Care Act. Certain provisions of Article 7 concern health insurance navigators, who are trained to help consumers understand their health insurance policy options through the federal health insurance exchange. Pursuant to §§ 38.2-3456 through -3458 of the Code of Virginia, the Commission, through its Bureau of Insurance (Bureau), examines and investigates the affairs of navigators through the review of complaints. The Bureau also monitors the activities of navigators to determine whether and to what extent navigators may have engaged in prohibited practices.

The enclosed report was prepared pursuant to clause 2 of Chapters 595 and 791 of the 2013 Virginia Acts of Assembly, which require the Commission to make a report on November 15, 2014, and November 15, 2015, relating to navigator activities in Virginia. The Bureau will continue to monitor navigator activity in the Commonwealth and will address issues relating to prohibited practices accordingly.

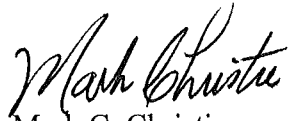
The Honorable Terry McAuliffe
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Page Two

Please contact us if you have any questions.

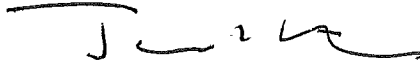
Respectfully submitted,



Judith Williams Jagdmann
Chairman



Mark C. Christie
Commissioner



James C. Dimitri
Commissioner

Enclosure

Report of Navigator Activity **for the Period July 1, 2013, through October 31, 2014**

The State Corporation Commission monitors the activities of navigators to determine whether navigators operating in the Commonwealth have engaged in prohibited practices. The Commission was directed to report its findings to the Governor and chairmen of the Senate and House Commerce & Labor Committees on November 15, 2014, and November 15, 2015.

The State Corporation Commission's Bureau of Insurance (Bureau) monitored the activities of navigators in the Commonwealth through the review of complaints received by its Life & Health Consumer Services Section and the Bureau's Agent Investigations Section from July 1, 2013, through October 31, 2014, and reports the following:

During the period from July 1, 2013, through October 31, 2014:

- 82 navigators were certified by the U. S. Department of Health & Human Services (HHS) in the Commonwealth of Virginia for Plan Year 2014. Individuals and entities must be re-certified as navigators by HHS for the 2015 Plan Year. After successful completion of that process, the individual or entity must obtain a criminal history record report and register with the Commission. This registration requirement became effective on and after September 1, 2014. As of this reporting date, 20 individuals or entities had successfully complied with all certification and registration requirements.
- The Bureau received two complaints concerning navigators. The first complaint did not allege a violation of § 38.2-3456 and was referred to the Center for Medicare and Medicaid Services (CMS) for handling. The second complaint received alleged that an individual who may not have been certified as a navigator provided enrollment assistance for a fee. The review of this complaint is ongoing.