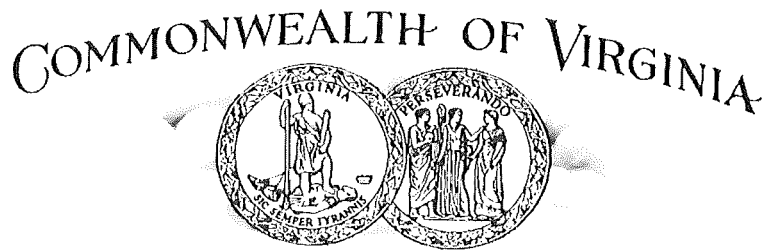


MARK C. CHRISTIE
COMMISSIONER

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 9, 2015

The Honorable Terence R. 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 November 1, 2014, through October 31, 2015. This 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.

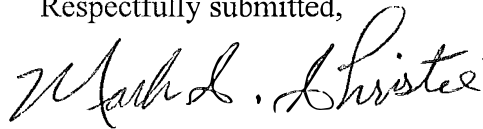
As you may recall, Article 7 of Chapter 34, Virginia Code §§ 38.2-3455 through 38.2-3460, and other provisions of Title 38.2 of the Code of Virginia (Code), establish requirements relating to the practices and activities of navigators, who are trained to help consumers understand their health insurance policy options through the federal health insurance exchange. Pursuant to §§ 38.2-3456 through 38.2-3458 of the Code, 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 Bureau will continue to monitor navigator activity in the Commonwealth and will address issues relating to prohibited practices accordingly.

The Honorable Terence R. McAuliffe
The Honorable John C. Watkins
The Honorable Terry G. Kilgore
November 9, 2015
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Please contact us if you have any questions.

Respectfully submitted,

A handwritten signature in black ink that reads "Mark C. Christie". The signature is written in a cursive style with a large, prominent initial "M".

Mark C. Christie
Chairman

MCC/bw

Enclosure

Report of Navigator Activity for the Period of November 1, 2014, through October 31, 2015

Pursuant to Article 7, Chapter 34, of Title 38.2 of the Code of Virginia, the State Corporation Commission monitors the activities of navigators to determine whether navigators operating in the Commonwealth have engaged in prohibited practices. Further, Enactment Clause 2 of Chapters 595 and 791 of the 2013 Virginia Acts of Assembly directs that the Commission "through its review of complaints concerning activities of navigators . . . shall monitor the activities of navigators in the Commonwealth to determine whether and to what extent navigators operating in the Commonwealth have engaged in prohibited practices." The Commission is to make its second annual report of its findings to the Governor and chairmen of the Senate and House Commerce & Labor Committees on November 15, 2015. This report contains these findings.

By way of background, navigator certification is a two-step process whereby navigators are certified by the U.S. Department of Health & Human Services (HHS) to work in the federal health benefit exchange for a particular state. Upon receipt of certification with HHS, an individual or entity seeking to work in the federal health benefit exchange for the Commonwealth of Virginia must obtain a criminal history record report and register with the Commission. Note that certification by HHS and registration with the Commission is valid for one health insurance plan year only, in this case the 2015 Plan Year.

The State Corporation Commission, through its Bureau of Insurance (Bureau), has monitored the activities of navigators in the Commonwealth through its registration records and through the review of complaints received by its Life & Health and Agent Investigations Sections. The Commission reports the following findings for the November 1, 2014, through October 31, 2015, reporting period:

- 43 navigators were certified by HHS to work in the federal health benefit exchange for the Commonwealth for Plan Year 2015.
- The Bureau's records reflect that 42 individuals registered with the Commission to work in the Commonwealth as navigators for Plan Year 2015. The Bureau currently is investigating one navigator who was certified by HHS to work in the federal health benefit exchange for the Commonwealth yet appears not to have completed the registration process with the Commission.
- The Bureau received no consumer complaints concerning navigators during this reporting period.