

NAVIGATOR FAQs

1. Are navigators required to register in Virginia?

Yes. Virginia Code § 38.2-3457 specifically requires navigator registration on or after September 1, 2014. The relevant statutory language follows:

On or after September 1, 2014, no individual or entity shall act as a navigator in the Commonwealth unless such individual or entity has been certified by the U.S. Department of Health and Human Services and registered with the Commission.

2. Are navigators required to be certified by the U.S. Department of Health and Human Services (HHS)?

Yes, see number 1 above. Navigators should consult with HHS for information regarding the certification process and requirements.

3. What is a navigator?

Navigator means an individual or entity described in 42 U.S.C. § 1311(i)(2) that is selected to perform the activities and duties identified in 42 U.S.C. § 18031(i) in the Commonwealth. Navigator does not include an individual or entity licensed as an agent under Chapter 18 (§ 38.2-1800 et seq.) of this title to sell, solicit, or negotiate contracts of insurance or annuity in the Commonwealth.

4. What are the registration requirements for navigators?

Registration requirements are found at www.scc.virginia.gov/boi. Visit www.scc.virginia.gov/boi to register online. Registrations are processed in date received order.

5. How do I obtain a Virginia Criminal History Record Report (CHRR)?

Applicants residing in Virginia: Visit www.vsp.state.va.us/ to download Form SP-167 or contact the Virginia State Police at (804) 674-2000. Attach the completed report to the application.

Applicants not residing in Virginia are required to obtain a current CHRR (no more than 90 days old) from their home state of residence. Attach the completed report to the application.

6. What are the prohibited activities for navigators?

Refer to Virginia Code [§ 38.2-3456](#), Prohibited activities.

7. How do I verify my registration has been issued?

Visit www.scc.virginia.gov/boi/ConsumerInquiry to confirm the status of your registration. There is a one day delay from the registration date and the day the information is available on the Bureau's website.

8. How do I verify my Virginia registration number?

Visit www.scc.virginia.gov/boi/ConsumerInquiry to verify your registration number.

- 9. How do I change my address?**
Visit www.scc.virginia.gov/boi/online.aspx to change your address. DO NOT USE A COMPANY OR ANY BUSINESS ADDRESS (INCLUDING PO BOX) AS THE INDIVIDUAL NAVIGATOR'S RESIDENCE OR MAILING ADDRESS. If you are moving into or out of Virginia, you cannot change your address online; therefore, you must submit a written, signed request either as an email attachment to bureauofinsurance@scc.virginia.gov or fax it to 804-371-9290. Sircon must be used to make a change in the business entity's (agency) address. The Bureau of Insurance partners with Sircon for States so that you can meet your needs quickly and easily on the web.
- 10. How do I change my name?**
Visit www.scc.virginia.gov/boi/pro/formapp.aspx to download the Service Request Form. A copy of the marriage certificate, divorce decree (if the decree states the change from married name to maiden name), or court order is required. Include your Virginia navigator registration number with your request. The navigator must sign all name change requests.
- 11. How do I terminate my navigator registration?**
Notify the Bureau in writing that you wish to have your registration terminated. Include your Name and Virginia registration number or Tax ID Number with the request. The navigator must sign the request. An officer from the business entity must sign the request for business entity terminations. Please allow 5-10 business days for processing your request.
- 12. Does Virginia have a Certified Application Counselor ("CAC") Training Program that is separate from the Federal Marketplace?**
Virginia does not have a state-run training program for CACs. Both CACs and Navigators can operate in Virginia if they are certified by the U.S. Department of Health and Human Services ("HHS"). Navigators must be registered with the Bureau of Insurance effective September 1, 2014.
- 13. Can a navigator sell, solicit, or negotiate insurance contracts?**
No. Virginia Code § 38.2-3456 prohibits navigators from acting as insurance agents or violating provisions of the unfair trades practices act. Virginia will track complaints filed against navigators.
- 14. If a navigator is decertified by HHS, must it be reported to the Bureau of Insurance?**
Yes, pursuant to Virginia Code § 38.2-3458 B. "Each registered navigator shall report to the Commission within 30 calendar days any action taken by the U.S. Department of Health and Human Services to decertify the navigator."