

NAVIGATOR FREQUENTLY ASKED QUESTIONS

1. I am a Navigator organization seeking to bring new Navigators on board. How does a new Navigator become certified by the Virginia Exchange?

- A.1. You should instruct the new Navigator that, to be certified by the Virginia Exchange as a Navigator, they must fulfill the following requirements:
- Complete the required [assister training](#) through the CMS Marketplace Learning Management System (“MLMS”). There is no additional state-specific training required. Note that when accessing the training on the MLMS landing page, the Navigator should select “SBE-FP Assister” under the “Assister type” drop-down. For the “Organization Type” drop-down, they should select “State-based Exchange Using the Federal Platform.” An assister ID number is not required to complete the MLMS training.
 - Complete an application to register with the Virginia Bureau of Insurance as a Navigator at: www.sircon.com/virginia. As part of the registration, attach proof of completion of the MLMS training to the Virginia Exchange.
- A.2. Note that the Virginia Exchange will issue a new assister ID to the Navigator once they have completed the certification and registration requirements outlined above.
- A.3. New Navigators may be certified by the Virginia Exchange at any time throughout the year by completing the above requirements.

2. I am a Navigator (individual) seeking to register as a Navigator in Virginia and become certified by the Virginia Exchange. How do I register and become certified?

- A.1. To be certified by the Virginia Exchange as a Navigator, you must fulfill the following requirements:
- Complete the required [assister training](#) through the CMS Marketplace Learning Management System (“MLMS”). There is no additional state-specific training required. Note that when accessing the training on the MLMS landing page, the Navigator should select “SBE-FP Assister” under the “Assister type” drop-down. For the “Organization Type” drop-down, they should select “State-based Exchange Using the Federal Platform.” An assister ID number is not required to complete the MLMS training.
 - Complete an application to register with the Virginia Bureau of Insurance as a Navigator at: www.sircon.com/virginia. Attach the following to the application:
 - Provide proof that you have passed all Virginia Exchange-approved certification examinations.
 - Submit a Criminal History Record Report (CHRR) that is less than 90 days old.
 - Virginia Residents will need to download form SP-167 from the [Virginia State Police](#) and have the results mailed back to them.

- Non-residents will need a CHRR from their home state less than 90 days old and have the results mailed back to them.
 - Pay Navigator Fees - \$15 Application Fee and \$8.55 Sircon Service Free (approx.)
- A.2. Note that the Virginia Exchange will issue a new assister ID to the Navigator once they have completed the certification and registration requirements outlined above.
- A.3. New Navigators may be certified by the Virginia Exchange at any time throughout the year by completing the above requirements.

3. I am seeking to operate as a Navigator in Virginia. Are there any prohibitions on navigator activities and duties in Virginia?

A.1. Navigators operating in Virginia shall not:

- Engage in any activity that would require an insurance agent license under § [38.2-1800](#);
- Offer advice about which qualified health plan or qualified dental plan is better or worse for an individual or employer;
- Act as an intermediary between an employer and an insurer that offers a qualified health plan or qualified dental plan offered through an exchange;
- Violate any unfair trade practice and privacy requirements in §§ [38.2-502](#), [38.2-503](#), [38.2-506](#), [38.2-509](#), [38.2-512](#), [38.2-515](#), [38.2-612.1](#), [38.2-613](#), and [38.2-614](#) to the extent such requirements are applicable to the activities of navigators; or
- Receive compensation for services or duties as a navigator that are prohibited by federal law, including compensation from a health carrier.

A.2. An individual or entity shall not claim to be, or otherwise hold himself or itself out as, a navigator or conduct business as a navigator in Virginia without:

- Having been selected as a navigator in accordance with applicable law;
- Having evidence of successful completion of all navigator requirements prescribed by the Exchange; and
- Having met requirements established pursuant to § [38.2-3457](#).

4. What if I have more questions as I work through this process, either as an existing assister, a new applicant, or an organization?

A.1. Please contact the Virginia Exchange, via Assisterprograms@scc.virginia.gov or (804) 371-9631. Note that this list of FAQs will be posted here: <https://www.scc.virginia.gov/pages/Navigators>. We will update the FAQ list as we receive additional questions.