

CHAPTER 522D

LICENSING OF HEALTH PLAN NAVIGATORS

Referred to in [§87.4](#), [296.7](#), [331.301](#), [364.4](#), [505.28](#), [505.29](#), [669.14](#), [670.7](#)

For future contingent repeal of chapter, see §522D.12

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522D.1 Definitions.

As used in [this chapter](#), unless the context otherwise requires:

1. “*Commissioner*” means the commissioner of insurance.
2. “*Navigator*” means a public or private entity or an individual that is qualified and licensed, if appropriate, to engage in the activities and meet the standards described in [45 C.F.R. §155.210](#).

[2012 Acts, ch 1138, §121](#)

522D.2 License required.

A person shall not act as a navigator in this state unless the person is licensed by the commissioner as required in [this chapter](#).

[2012 Acts, ch 1138, §122](#)

Referred to in [§522D.9](#)

522D.3 Actions prohibited.

A navigator shall not perform the functions of a person required to be licensed as an insurance producer under [chapter 522B](#) unless the navigator is licensed as a navigator pursuant to [this chapter](#) and as an insurance producer pursuant to [chapter 522B](#).

[2012 Acts, ch 1138, §123](#)

522D.4 Written examination.

1. An individual applying for a navigator license shall pass a written examination. The examination shall test the knowledge of the individual concerning the duties and responsibilities of a navigator and the insurance laws and regulations of this state. The commissioner shall adopt rules pursuant to [chapter 17A](#) related to the development and conduct of the examination.

2. The commissioner may make arrangements, including contracting with an outside testing service or other appropriate entity, for administering examinations and collecting fees.

3. An individual applying for an examination shall remit a nonrefundable fee as established by rule of the commissioner.

4. An individual who fails to appear for the examination as scheduled or fails to pass the examination shall reapply for an examination and remit all required fees and forms before being rescheduled for another examination.

[2012 Acts, ch 1138, §124](#)

Referred to in [§522D.5](#), [522D.6](#)

522D.5 Application for license.

1. A person applying for a navigator license shall make application to the commissioner on an application form approved by the commissioner and declare under penalty of refusal, suspension, or revocation of the license that the statements made on the application are true, correct, and complete to the best of the individual’s knowledge and belief. Before approving the application, the commissioner shall find all of the following:

- a. The individual is at least eighteen years of age.
 - b. The individual has not committed any act that is a ground for denial, suspension, or revocation as set forth in [section 522D.7](#).
 - c. The individual has paid the license fee, as established by the commissioner by rule.
 - d. The individual has successfully completed the initial training and education program for a license as established by the commissioner by rule.
 - e. The individual has successfully passed the examination as provided in [section 522D.4](#).
 - f. In order to protect the public interest, the individual has the requisite character and competence to receive a license as a navigator.
2. A public or private entity acting as a navigator may elect to obtain a navigator license. Application shall be made using the application form approved by the commissioner. Prior to approving the application, the commissioner shall find both of the following:
- a. The entity has paid the appropriate fees.
 - b. The entity has designated a licensed navigator responsible for the entity's compliance with [this chapter](#).

[2012 Acts, ch 1138, §125](#)

Referred to in [§522D.6](#)

522D.6 License.

1. A person who meets the requirements of [sections 522D.4](#) and [522D.5](#), unless otherwise denied licensure pursuant to [section 522D.7](#), shall be issued a navigator license. A navigator license is valid for three years.
2. A navigator license remains in effect unless revoked or suspended as long as all required fees are paid and continuing education requirements are met by any applicable due date. A navigator is required to complete continuing education requirements required by law in order to be eligible for license renewal.
3. A licensed navigator who is unable to comply with license renewal procedures due to military service or other extenuating circumstances may request a waiver of those procedures. The licensed navigator may also request a waiver of any examination requirement or any other penalty or sanction imposed for failure to comply with renewal procedures.
4. The license shall contain the licensee's name, address, personal identification number, the date of issuance, the expiration date, and any other information the commissioner deems necessary.
5. A licensee shall inform the commissioner by any means acceptable to the commissioner of a change of legal name or address within thirty days of the change. Failure to timely inform the commissioner of a change of legal name or address may result in a penalty as specified in [section 522D.7](#).
6. The commissioner shall require by rule that a licensed navigator furnish a surety bond or other evidence of financial responsibility that protects all persons against wrongful acts, misrepresentations, errors, omissions, or negligence of the navigator.
7. In order to assist with the commissioner's duties, the commissioner may contract with a nongovernmental entity, including the national association of insurance commissioners or any affiliate or subsidiary the national association of insurance commissioners oversees, to perform any ministerial functions, including the collection of fees, related to navigator licensing that the commissioner deems appropriate.

[2012 Acts, ch 1138, §126](#)

522D.7 License denial, nonrenewal, or revocation.

1. The commissioner may place on probation, suspend, revoke, or refuse to issue or renew a navigator's license or may levy a civil penalty as provided in [section 522D.8](#) for any one or more of the following causes:
 - a. Providing incorrect, misleading, incomplete, or materially untrue information in the license application.
 - b. Violating any insurance laws, or violating any regulation, subpoena, or order of the commissioner or of a commissioner of another state.

- c. Obtaining or attempting to obtain a license through misrepresentation or fraud.
 - d. Improperly withholding, misappropriating, or converting any moneys or properties received in the course of doing insurance business.
 - e. Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance.
 - f. Having been convicted of a felony.
 - g. Having admitted or been found to have committed any unfair insurance trade practice or fraud.
 - h. Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.
 - i. Having a navigator license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
 - j. Forging another's name to an application for insurance or to any document related to an insurance transaction.
 - k. Improperly using notes or any other reference material to complete an examination for a navigator license.
 - l. Failing to comply with an administrative or court order imposing a child support obligation.
 - m. Failing to comply with an administrative or court order related to repayment of loans to the college student aid commission.
 - n. Failing to pay state income tax or comply with any administrative or court order directing payment of state income tax.
 - o. Failing or refusing to cooperate in an investigation by the commissioner.
2. If the commissioner does not renew a license or denies an application for a license, the commissioner shall notify the applicant or licensee and advise, in writing, the licensee or applicant of the reason for the nonrenewal of the license or denial of the application for a license. The licensee or applicant may request a hearing on the nonrenewal or denial. A hearing shall be conducted according to [section 507B.6](#).
 3. The license of a public or private entity operating as a navigator may be suspended, revoked, or refused if the commissioner finds, after hearing, that an individual navigator licensee's violation was known or should have been known by a partner, officer, or manager acting on behalf of the entity and the violation was not reported to the commissioner and corrective action was not taken.
 4. In addition to, or in lieu of, any applicable denial, suspension, or revocation of a license, a person, after hearing, may be subject to a civil penalty as provided in [section 522D.8](#).
 5. The commissioner may conduct an investigation of any suspected violation of [this chapter](#) pursuant to [section 507B.6](#) and may enforce the provisions and impose any penalty or remedy authorized by [this chapter](#) and [chapter 507B](#) against any person who is under investigation for, or charged with, a violation of either chapter even if the person's license has been surrendered or has lapsed by operation of law.
6.
 - a. In order to assure a free flow of information for accomplishing the purposes of [this section](#), all complaint files, investigation files, other investigation reports, and other investigative information in the possession of the commissioner or the commissioner's employees or agents that relates to licensee discipline are privileged and confidential, and are not subject to discovery, subpoena, or other means of legal compulsion for their release to a person other than the licensee, and are not admissible in evidence in a judicial or administrative proceeding other than the proceeding involving licensee discipline. A final written decision of the commissioner in a disciplinary proceeding is a public record.
 - b. Investigative information in the possession of the commissioner or the commissioner's employees or agents that relates to licensee discipline may be disclosed, in the commissioner's discretion, to appropriate licensing authorities within this state, the appropriate licensing authority in another state, the District of Columbia, or a territory or country in which the licensee is licensed or has applied for a license.
 - c. If the investigative information in the possession of the commissioner or the

commissioner's employees or agents indicates a crime has been committed, the information shall be reported to the proper law enforcement agency.

d. Pursuant to the provisions of [section 17A.19, subsection 6](#), upon an appeal by the licensee, the commissioner shall transmit the entire record of the contested case to the reviewing court.

e. Notwithstanding the provisions of [section 17A.19, subsection 6](#), if a waiver of privilege has been involuntary and evidence has been received at a disciplinary hearing, the court shall issue an order to withhold the identity of the individual whose privilege was waived.

[2012 Acts, ch 1138, §127](#)

Referred to in [§522D.5](#), [522D.6](#)

522D.8 Cease and desist orders — penalties.

1. A navigator who, after hearing, is found to have violated [this chapter](#), may be ordered to cease and desist from engaging in the conduct resulting in the violation and may be assessed a civil penalty pursuant to [chapter 507B](#).

2. If a person does not comply with an order issued pursuant to [this section](#), the commissioner may petition a court of competent jurisdiction to enforce the order. The court shall not require the commissioner to post a bond in an action or proceeding under [this section](#). If the court finds, after notice and opportunity for hearing, that the person is not in compliance with an order, the court may adjudge the person to be in civil contempt of the order. The court may impose a civil penalty against the person for contempt in an amount not less than three thousand dollars but not greater than ten thousand dollars for each violation and may grant any other relief that the court determines is just and proper in the circumstances.

[2012 Acts, ch 1138, §128](#)

Referred to in [§522D.7](#), [522D.9](#)

522D.9 Injunctive relief.

1. A person may bring an action in district court to enjoin another person from acting as a navigator in violation of [section 522D.2](#). However, before bringing an action in district court to enjoin a person pursuant to [this section](#), the person shall file a complaint with the insurance division alleging that another person is acting as a navigator in violation of [section 522D.2](#).

2. If the division makes a determination to proceed administratively against the person for a violation of [section 522D.2](#), the complainant shall not bring an action in district court against the person pursuant to [this section](#) based upon the allegations contained in the complaint filed with the division.

3. If the division does not make a determination to proceed administratively against the person for a violation of [section 522D.2](#), the division shall issue, by ninety days from the date of filing of the complaint, a release to the complainant that permits the complainant to bring an action in district court pursuant to [this section](#).

4. The filing of a complaint with the division pursuant to [this section](#) tolls the statute of limitations pursuant to [section 614.1](#) as to the alleged violation for a period of one hundred twenty days from the date of filing the complaint.

5. Any action brought in district court by a complainant against a person pursuant to [this section](#), based upon the allegations contained in the complaint filed with the division, shall be brought within one year after the ninety-day period following the filing of the complaint with the division, or the date of the issuance of a release by the division, whichever is earlier.

6. If the court finds that the person is in violation of [section 522D.2](#) and enjoins the person from acting as a navigator in violation of that section, the court's findings of fact and law, and the judgment and decree, when final, shall be admissible in any proceeding initiated pursuant to [section 522D.8](#) by the commissioner against the person enjoined and the person enjoined shall be precluded from contesting in that proceeding the court's determination that the person acted as a navigator in violation of [section 522D.2](#).

[2012 Acts, ch 1138, §129](#)

522D.10 Rules.

The commissioner may adopt rules pursuant to [chapter 17A](#) as are necessary or proper to carry out the purposes of [this chapter](#).

[2012 Acts, ch 1138, §130](#)

522D.11 Severability.

If any provision of [this chapter](#) or its application to any person or circumstance is held invalid by a court of competent jurisdiction or by federal law, the invalidity does not affect other provisions or applications of the chapter that can be given effect without the invalid provision or application, and to this end the provisions of the chapter are severable and the valid provisions or applications shall remain in full force and effect.

[2012 Acts, ch 1138, §131](#)

522D.12 Future repeal.

If the federal law providing for the sale of qualified health benefit plans of the state is repealed by federal legislation or is ruled invalid by a decision of the United States supreme court, the commissioner shall notify the Iowa Code editor of the effective date of the repeal or the date of the ruling. [This chapter](#) is repealed on the effective date of such federal legislation or the date of the United States supreme court decision.

[2012 Acts, ch 1138, §132](#)