# Rules of Department of Commerce and Insurance

## Division 400—Life, Annuities and Health

### Chapter 11—Navigators

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Title 20—DEPARTMENT OF
COMMERCE AND INSURANCE
Division 400—Life, Annuities and Health
Chapter 11—Navigators

20 CSR 400-11.100 Navigator Examination
and Licensing Procedures and Standards

PURPOSE: This rule prescribes the application process, fees, examination, and initial training for navigators.

(1) Application and Fees. Application for a navigator license shall include the following, as applicable:
   (A) Initial Licensure.
       1. Individual navigator.
          A. A completed application form, which is included herein as Exhibit 1 of this rule revised July 24, 2013, or any form which substantially comports with the specified form.
          B. Twenty-five dollar ($25) application fee.
       2. Entity navigator.
          A. A completed application form, which is included herein as Exhibit 2 of this rule revised July 24, 2013, or any form which substantially comports with the specified form.
          B. Fifty dollar ($50) application fee.
          C. List of all Missouri-licensed navigators conducting business on behalf of the entity.

(2) Required Examination.
   (A) Before an individual may be licensed as a navigator, the applicant must first take and pass an examination testing the individual’s knowledge regarding health insurance, health insurance exchanges, and navigator roles and responsibilities. The department may contract with an independent testing service(s) to administer an examination. In order to take the examination, an individual must register and pay an applicable testing fee.
   (B) An individual may satisfy the examination requirement by demonstrating achievement of a passing score on any approved certification examination that allows the individual to perform duties identified in 42 U.S.C. section 18031(i) or related duties, irrespective of whether the examination is for purposes of serving as a navigator, certified application counselor, in-person assister, or health center outreach and enrollment assistance worker.

(3) Initial Training. Initial training shall be that training which is sufficient to pass the examination referenced in section (2) above.
### EXHIBIT 1

#### PLEASE PRINT OR TYPE

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<th>34. LIST ALL OTHER ASSUMED, FICTITIOUS, ALIAS, MAIDEN OR TRADE NAMES YOU HAVE USED IN THE PAST</th>
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#### BACKGROUND INFORMATION

35. The Applicant must read the following very carefully and answer every question. All written statements submitted by the Applicant must include an original signature.

- **1.** Have you ever been convicted of a crime, had a judgment withheld or deferred, received a suspended imposition of sentence ("SIS") or suspended execution of sentence ("SES"), or are you currently charged with committing a crime? **[YES] [NO]**

  "Crime" includes a misdemeanor, felony, or a military offense. You may exclude any of the following if they are mere traffic citations or misdemeanors: driving under the influence ("DUI"), driving while intoxicated ("DWI"), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude misdemeanor juvenile convictions.

  "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or no contest, having entered an Alford plea, or having been given probation, a suspended sentence, or a fine.

  "Had a judgment withheld or deferred" includes circumstances in which a guilty plea was entered and/or a finding of guilt was made, but imposition or execution of the sentence was suspended (for instance, the defendant was given a suspended imposition of sentence or a suspended execution of sentence—sometimes called an "SIS" or "SES").

  Unless excluded by the language above, you must disclose convictions that have been expunged.

If you answer yes, you must attach to this application:

a. a written statement explaining the circumstances of each incident,

b. a certified copy of the charging document, and

c. a certified copy of the official document which demonstrates the resolution of the charges or any final judgment.

2. Have you ever been named or involved as a party in an administrative proceeding regarding any professional or occupational license or registration? **[YES] [NO]**

- "Involved" means having a license a suspended, revoked, canceled, terminated, or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation or surrendering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding which is related to a professional or occupational license. "Involved" also means having a license application denied or the act of withdrawing an application to avoid a denial. You must INCLUDE any business or name because of your actions, in your capacity as an owner, partner, officer, director, or member or manager of a Limited Liability Company. You may EXCLUDE terminations due solely to compliance with continuing education requirements or failure to pay a renewal fee.

If you answer yes, you must attach to this application:

a. a written statement identifying the type of license and explaining the circumstances of each incident,

b. a copy of the Notice of Hearing of other document that states the charges and allegations, and

c. a certified copy of the official document which demonstrates the resolution of the charges and/or a final judgment.
BACKGROUND INFORMATION

3. Have you failed to pay state or federal income tax? □ YES □ NO
   Have you failed to comply with an administrative or court order directing payment of state or federal income tax? □ YES □ NO
   If you answer yes, you must attach to this application:
   a) a written statement explaining the circumstances of each administrative or court order;
   b) copies of all relevant documents (i.e. demand letter from the Department of Revenue or Internal Revenue Service, etc.);
   c) a certified copy of each administrative or court order, judgment, and/or lien; and
   d) a certified copy of the official document which demonstrates the resolution of the tax delinquency (i.e. tax compliance letter, etc.).

4. Are you currently a party to, or ever been found liable in, any lawsuit, arbitration or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty? □ YES □ NO
   If you answer yes, you must attach to this application:
   a) a written statement summarizing the details of each incident;
   b) a certified copy of the Petition, Complaint, or other document that commenced the lawsuit and/or arbitration, or mediation proceedings, and
   c) a certified copy of the official document which demonstrates the resolution of the charges and/or a final judgment.

5. Have you ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct? □ YES □ NO
   Has any business in which you are or were an owner, partner, officer or director ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct? □ YES □ NO
   Have you or any business in which you are or were a member or manager of a Limited Liability Company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct? □ YES □ NO
   If you answer yes, you must attach to this application:
   a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving a navigator license, and
   b) copies of all relevant documents.

6. Do you currently have or have you had a child support obligation? □ YES □ NO
   If you answer yes:
   a) are you in arrearage? □ YES □ NO
   b) by how many months are you in arrearage? ______________ months
   c) what is the total amount of your arrearage? ______________
   d) are you currently subject to a repayment agreement to cure the arrearage? □ YES □ NO
   e) are you in compliance with such repayment agreement? □ YES □ NO
   f) are you the subject of a child support related subpoena/warrant? (If you answer yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.) □ YES □ NO
   g) have you ever been convicted of a misdemeanor or felony for failure to pay child support? □ YES □ NO
EMPLOYMENT HISTORY

36. Account for all time for the past five years. List all employment experience starting with your current employer working back five years. Include full and part-time work, self-employment, military service, unemployment and full-time education.

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| NAME |
| CITY |
| STATE |
| COUNTRY |

EXAMINATION REQUIREMENT

37. Have you successfully passed a written examination relating to the license for which you are applying? □ YES □ NO

UPON SUCCESSFUL PASSAGE, PROVIDE DOCUMENTATION TO MO DIFP - INSURANCE.

APPLICANT’S CERTIFICATION AND ATTESTATION

38. The Applicant must read the following very carefully:

1. I hereby certify, under penalty of perjury, that all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.

2. I further certify that I grant permission to the Director to verify my information with any federal, state and/or local government agency, current or former employer, or insurance company.

3. I further certify under penalty of perjury, that a) I have no outstanding state or federal income tax obligations, or b) I have an outstanding state or federal income tax obligation and I have provided all information and documentation requested in Background Information Question 35.3.

4. I further certify, under penalty of perjury, that a) I have no child-support obligation, b) I have a child-support obligation and I am currently in compliance with that obligation, or c) I have identified my child support obligation on this application.

5. I authorize the Director to give any information concerning me, as permitted by law, to any federal, state or municipal agency, or any other governmental organization. I further release the Director and all persons acting on the Director’s behalf from any and all liability of whatever nature by reason of furnishing such information.

ORIGINAL APPLICANT SIGNATURE

FULL LEGAL NAME (PRINTED OR TYPED)

DATE (MONTH/DAY/YEAR)

INSTRUCTIONS

1. All applicants must submit a $25 application fee in the form of a check or money order, made payable to MO DIFP - Insurance.

2. Mail completed application to: MO DIFP - Insurance
   P.O. Box 4001
   Jefferson City, MO 65102-4001

MO 370-0680 (7-13)
EXHIBIT 2

MISSOURI DEPARTMENT OF INSURANCE,
FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
LICENSED SECTION
APPLICATION FOR NAVIGATOR ENTITY LICENSE

P. O. BOX 680
P. O. BOX 490
JEFFERSON CITY, MISSOURI 65102
THE FORM MAY BE DUPLICATED

PLEASE PRINT OR TYPE

1. NAVIGATOR ENTITY NAME

2. INCORPORATION INFORMATION (DATE, MONTH, DAY, YEAR)

3. FEIN

4. LIST ALL NAMES UNDER WHICH YOU ARE DOING BUSINESS

5. STATE OF Domicile

6. COUNTRY OF Domicile

7. CONTACT NAME

8. BUSINESS ADDRESS

9. CITY

10. STATE

11. ZIP OR FOREIGN COUNTRY

12. TELEPHONE NUMBER

13. FAX NUMBER

14. BUSINESS WEBSITE ADDRESS

15. BUSINESS EMAIL ADDRESS

16. MAILING ADDRESS

17. PO BOX

18. CITY

19. STATE

20. ZIP OR FOREIGN COUNTRY

BACKGROUND INFORMATION

21. Please read the following very carefully and answer every question. All copies of documents must be certified. All written statements submitted by the Applicant must include an original signature.

1. Has the navigator entity or any owner, partner, officer or director ever been convicted of, or is the navigator entity or any owner, partner, officer or director currently charged with, committing a crime, whether or not adjudication was withheld? □ YES □ NO

"Crime" includes a misdemeanor, felony, or a military offense. You may exclude misdemeanor traffic citations and juvenile offenses.

"Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or no contest, or having been given probation, a suspended sentence or a fine.

"Whether or not adjudication was withheld" includes circumstances in which a guilty plea was entered and/or a finding of guilt was made, but imposition or execution of the sentence was suspended (for instance, the defendant was given a suspended imposition of sentence or a suspended execution of sentence—sometimes called an "SIS" or "SES").

Unless excluded by the language above, you must disclose convictions that have been expunged.

If you answer yes, you must attach to this application:
   a) a written statement explaining the circumstances of each incident,
   b) a copy of the charging document, and
   c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.

2. Has the navigator entity or any owner, partner, officer or director ever been involved in an administrative proceeding regarding any professional or occupational license?

   "Involved" means having a license suspended, revoked, canceled, terminated or being assessed a fine, placed on probation or surrendering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding which is related to a professional or occupational license. "Involved" also means having a license application denied or the act of withdrawing an application to avoid a denial. You may exclude terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

   If you answer yes, you must attach to this application:
   a) a written statement identifying the type of license and explaining the circumstances of each incident,
   b) a copy of the Notice of Hearing or other document that states the charges and allegations, and
   c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.

3. Has the navigator entity or any owner, partner, officer or director ever been notified of any disqualifying income tax obligation?

   If you answer yes, identify the jurisdiction(s):

   □ YES □ NO

4. Is the navigator entity or any owner, partner, officer or director a party to, or ever been found liable in any lawsuit or arbitration proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty?

   □ YES □ NO

If you answer yes, you must attach to this application:
   a) a written statement summarizing the details of each incident,
   b) a copy of the Petition, Complaint or other document that commenced the lawsuit or arbitration, and
   c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.
22. The undersigned owner, partner, officer or director of the navigator entity hereby certifies, under penalties of perjury, that:

1. All of the information submitted in this application and attachments is true and complete and I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation and may subject me and the navigator entity to civil or criminal penalties.

2. The navigator entity grants permission to the Department to verify any information supplied herein with any federal, state or local government agency.

3. I authorize the Director to give any information concerning the navigator entity or any owner, partner, officer or director, to any federal, state or municipal agency, or any other organization and I release the Director and any person acting on the Director's behalf from any and all liability of whatever nature by reason of furnishing such information.

4. I acknowledge that I am familiar with the navigator laws and regulations of Missouri.

5. If required, I have received a Certificate of Good Standing from Missouri's Secretary of State.

SIGNATURE

TYPE OR PRINTED NAME

TITLE

SOCIAL SECURITY NUMBER

ADDRESS (CITY, STATE, ZIP CODE)

NOTARY

NOTARY PUBLIC EMBOSSED OR BLACK INK RUBBER STAMP SEAL

STATE

SIGNED AND SWORN BEFORE ME THIS

DAY OF

YEAR

COUNTY (OR CITY OF ST. LOUIS)

USE RUBBER STAMP IN CLEAR AREA BELOW.

NOTARY PUBLIC SIGNED

M. COMMISSION NUMBER

NOTARY PUBLIC NAME (PRINTED OR TYPED)

INSTRUCTIONS

Application for initial licensure for a navigator entity shall include the following, as applicable:

1. A completed Application for Navigator Entity License.

2. $50 fee in the form of a check or money order, made payable to DIFP - Insurance.

3. Attach a list of all individual navigators that are employed by or in any manner affiliated with the navigator entity. (Changes to this list shall be reported to the department within twenty days of the change.)

4. Mail completed application packet to: MO DIFP - Insurance

   PO Box 4001

   Jefferson City MO 65102-4001
20 CSR 400-11.120 Continuing Education for Individual Navigators

PURPOSE: This rule establishes the continuing education requirements for individual navigators. All forms referenced in this regulation may be accessed at the department’s website at www.insurance.mo.gov.

1. Printed material—Page count of fifteen (15) pages will equal one (1) credit hour;
2. Computer-based or Internet courses will be calculated as: three (3) screens (750 words) will equal one (1) printed page and forty-five (45) screens will equal one (1) credit hour;
3. Licensee must complete three (3) hours of instruction covering ethics and Missouri law during the two-(2)-year licensure period.

(A) As used in this rule, the following terms shall mean:

- Approved course—an educational presentation offered in a class, seminar, self-study or other form of instruction regarding navigator roles and responsibilities, Missouri law, ethics, and the health insurance exchange operating in this state;
- Navigator Continuing Education Certificate of Course Completion—The form which is included herein as Exhibit 1 of this rule revised September 20, 2013, or any form which substantially comports with the specified form, completed by the authorized provider of an approved course which signifies satisfactory completion of the course and reflects the hours of credit earned;
- Navigator Continuing Education Certificate of Completion Summary—The form which is included herein as Exhibit 2 of this rule revised September 20, 2013, or any form which substantially comports with the specified form, completed by the licensee which documents compliance with the continuing education requirements in section 376.2006, RSMo;
- Navigator Continuing Education Provider Application for Course Approval—The form which is included herein as Exhibit 3 of this rule revised September 20, 2013, or any form which substantially comports with the specified form, completed by the course provider which requests approval of a continuing education course;
- Credit hour—Fifty (50) minutes of uninterrupted instruction pertaining to an approved course. Partial hours of credit are not allowed. Credit hours earned through self-study will be determined by the following method:

1. Printed material—Page count of fifteen (15) pages will equal one (1) credit hour;
2. Computer-based or Internet courses will be calculated as: three (3) screens (750 words) will equal one (1) printed page and forty-five (45) screens will equal one (1) credit hour;
3. Licensee must complete three (3) hours of instruction covering ethics and Missouri law during the two-(2)-year licensure period.

(B) A continuing education provider must furnish the form “Navigator Continuing Education Certificate of Course Completion” to any licensee who earns continuing education credit hours after completing an approved course. The director may examine the continuing education provider’s approved courses and records for such courses.

(C) Within thirty (30) days of the date a course is completed by a licensee, continuing education providers shall electronically notify the director of the credit hours earned by a licensee.
EXHIBIT 1

NAVIGATOR CONTINUING EDUCATION CERTIFICATE OF COURSE COMPLETION

NOTICE TO PROVIDER: The continuing education provider must provide a completed Navigator Continuing Education Certificate of Course Completion to each navigator completing the provider's approved course.

NOTICE TO NAVIGATOR: Keep this Certificate for your continuing education records. Use this Certificate to complete your Navigator Continuing Education Certification Summary. Send only your Navigator Continuing Education Certification Summary to the Department of Insurance, Financial Institutions and Professional Registration with your license renewal.

NAME OF NAVIGATOR _______________________________ MISSOURI LICENSE NUMBER ____________

RESIDENCE ADDRESS (STREET, CITY, STATE, ZIP CODE) ____________________________

COURSE PROVIDER ____________________________

COURSE TITLE ____________________________

MISSOURI COURSE NUMBER ____________ DATE COURSE COMPLETED ____________

NUMBER OF CONTINUING EDUCATION CREDIT HOURS EARNED ____________ LOCATION ____________________________

SIGNATURE OF AUTHORIZED PROVIDER REPRESENTATIVE ____________________________ DATE ____________

THIS FORM IS FOR NAVIGATOR RECORDS
KEEP THIS FORM IN YOUR FILE FOR FUTURE VERIFICATION

MO 375-0653 (2-13)
The information you furnish on this form will be used to determine whether you have complied with the continuing education requirements. If this form is not completed in full, ALL documents will be returned. **MAIL THIS FORM** to the Missouri Department of Insurance, Financial Institutions and Professional Registration with your license renewal.

**INSTRUCTIONS**

1. For each continuing education course, enter the Course Provider, Course Title, Missouri Course Number, Date Course Completed, and Number of Continuing Education Credit Hours from your Navigator Continuing Education Certificate of Course Completion.

2. When you have completed all of the required hours, sign and date the bottom of this form and submit with license renewal. You need to complete 12 hours.

3. **ATTACH THIS FORM TO YOUR LICENSE RENEWAL.**

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**LIST OF CONTINUING EDUCATION COURSES**

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**CERTIFICATION**

I certify that I have taken and completed the courses listed above and have not misrepresented any fact or information contained herein. I will furnish to the Department of Insurance, Financial Institutions and Professional Registration upon request, evidence of having taken any or all of the courses listed on this report. I understand that I may be subject to a monetary penalty or license discipline for failure to provide truthful information on this form.

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**RETURN THIS COMPLETED FORM TO THE MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**
### EXHIBIT 3

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION LICENSING SECTION**

**NAVIGATOR CONTINUING EDUCATION PROVIDER APPLICATION FOR COURSE APPROVAL**

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<th>PROVIDER NUMBER (IF KNOWN)</th>
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<tr>
<th>CONTACT PERSON</th>
<th>CONTACT PERSON EMAIL ADDRESS</th>
<th>TELEPHONE NUMBER</th>
<th>COURSE DATE</th>
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**COURSE TITLE**

**COURSE OUTLINE:** ATTACH COURSE OUTLINE AS INSTRUCTED ON THE NEXT PAGE.

**METHOD OF INSTRUCTION:**

- LECTURE/SEMINAR
- COLLEGE/UNIVERSITY
- SELF STUDY
- OTHER (SPECIFY)

**NUMBER OF NAVIGATOR CONTINUING EDUCATION CREDIT HOURS REQUESTED**

**SIGNATURE OF AUTHORIZED REPRESENTATIVE**

**DATE**

**PearsOn Vue Use Only**

- APPROVED
- DISAPPROVED
- MISSOURI COURSE NUMBER
- NA
- NO. OF CONTINUING EDUCATION CREDIT HOURS
- NA

**SIGNATURE**

**DATE**

**COMMENTS**

- Enter comments related to the course details.

---

**SEE REVERSE SIDE**

---

12 CODE OF STATE REGULATIONS (10/31/19) JOHN R. ASHCROFT Secretary of State
CHAPTER 3 - EDUCATION REQUIREMENTS

PROVIDER APPLICATION

Content: An educational presentation offered in a class, seminar, self study or other form of instruction regarding navigator roles and responsibilities and the health insurance exchange operating in this state.

Required Data: Providers must submit courses for approval directly to Pearson VUE at least 45 days prior to the date the course begins. The provider shall submit the following for approval:
1. A completed and signed application;
2. A course fee payable to Pearson VUE/NO CE;
3. A course outline that lists and summarize each topic covered. A list of topics with no other details is not an acceptable course outline. The outline shall contain time frames for the course material. Do not send books or videotapes as a substitute for a course outline.

NOTE: No credit shall be given for courses held prior to the approval date. This would apply even if you submit the course and the application needs to be returned for additional information. The application and other forms and fees must be resubmitted prior to the course start date.

Credit hours:
1. Lecture - 50 minutes of uninterrupted instruction pertaining to an approved course.
2. Printed material - page count of fifteen (15) pages will equal one (1) credit hour.
3. Computer-based or Internet - courses will be calculated as: three (3) screens (750 words) will equal one (1) printed page and forty-five (45) screens will equal one (1) credit hour.

Filing fee: $50 per course. Fees should be made payable to Pearson VUE/NO CE.

Self-Study: Complete all applicable information. Attach a copy of the study material and test along with an explanation of how the test will be proctored. Please include the time allotted for completion of the course (see credit hours above).

Navigator Continuing Education Certificate of Course Completion: A continuing education provider must furnish the "Navigator Continuing Education Certificate of Course Completion" to any licensee who earns continuing education credit hours after completing an approved course.

Provider Responsibility: Provider must electronically report the class roster through https://sbs-mo.naic.org/Lion-Web/jsp/extlogin/launch.jsp within 30 days of the date the navigator takes the course. The provider may retain a list for each course containing the following:
1. Provider/Course location;
2. Course title;
3. Missouri course number;
4. Date course completed;
5. Number of continuing education credit hours earned; and,
6. Roster for licensees to sign-in/sign-out which includes name, address, and license or social security number.

Course Expiration: Courses shall be approved for a period of no more than one year.

Mail course application and materials:
Pearson VUE/NO CE
6239B Collections Center Dr
Chicago IL 60693-0623

Toll-Free Provider Support
Providers should call: 888-204-6238 or email ce_providers@ Pearson.com
20 CSR 400-11—DEPARTMENT OF COMMERCE
AND INSURANCE

PURPOSE: This rule prescribes the license renewal application process and fees for individual navigators and entity navigators. All forms referenced in this regulation may be accessed at the department’s website at www.insurance.mo.gov.

(1) Renewal Application and Fees. Application for renewal of a navigator license shall include the following, as applicable:

(A) Individual Navigator.

1. A completed renewal application form, which is included herein as Exhibit 1 of this rule, or any form which substantially comports with the specified form;

2. Twenty-five dollar ($25) application fee. If the renewal application is not received before the license expires, a late fee of ten dollars ($10) must be added to the application fee; and

3. A completed Navigator Continuing Education Certification Summary form referenced in 20 CSR 400-11.120(1)(C); or

(B) Entity Navigator.

1. A completed renewal application form, which is included herein as Exhibit 2 of this rule, or any form which substantially comports with the specified form;

2. Fifty dollar ($50) application fee. If the renewal application is not received before the license expires, a late fee of fifteen dollars ($15) must be added to the application fee; and

3. List of all Missouri-licensed navigators conducting business on behalf of the entity.
### Background Information

**35.** The applicant must read the following very carefully and answer every question. All written statements submitted by the applicant must include an original signature.

1. Have you ever been convicted of a crime, had a judgment withheld or deferred, received a suspended imposition of sentence ("SIS") or suspended execution of sentence ("SES"), or are you currently charged with committing a crime, which has not been previously reported to this insurance department?

   - [ ] Yes
   - [ ] No

   "Crime" includes a misdemeanor, felony, or a military offense. You may exclude any of the following, if they are mere misdemeanors or offenses without license or driving under the influence (DUI), driving while intoxicated (DWI), driving while under the influence (DUII), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude misdemeanor juvenile convictions.

   "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty and been convicted, having pleaded guilty, or having been found guilty by verdict of a judge or jury, having entered a plea of guilty and been convicted.

   "Had a judgment withheld or deferred" includes circumstances in which a guilty plea was entered and/or a finding of guilt was made, but imposition or execution of the sentence was suspended (for example, the defendant was given a suspended imposition of sentence or a suspended execution of sentence - sometimes called an "SIS" or "SES").

   Unless excluded by the language above, you must disclose convictions that have been expunged.

   If you answer yes, you must attach to this application:
   - a written statement explaining the circumstances of each incident,
   - a certified copy of the charging document, and
   - a certified copy of the official document which demonstrates the resolution of the charges or any final judgment.

2. Have you ever been named or involved as a party in an administrative proceeding regarding any professional or occupational license or registration, which has not been previously reported to this insurance department?

   - [ ] Yes
   - [ ] No

   "Involved" means having a license暂缓, suspended, revoked, canceled, terminated, or being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation or suffering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding which is related to a professional or occupational license. "Involved" also means having a license application denied or the act of withdrawing an application to avoid a denial. You must INCLUDE any business so named because of your actions in your capacity as an owner, partner, officer, director, or member or manager of a Limited Liability Company. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

   If you answer yes, you must attach to this application:
   - a written statement identifying the type of license and explaining the circumstances of each incident,
   - a copy of the Notice of Hearing or other document that states the charges and allegations, and
   - a certified copy of the official document which demonstrates the resolution of the charges or a final judgment.
BACKGROUND INFORMATION

3. Have you failed to pay state or federal income tax, which has not been previously reported to this insurance department? □ YES □ NO

   Have you failed to comply with an administrative or court order directing payment of state or federal income tax, which has not been previously reported to this insurance department? □ YES □ NO

   If you answer yes, you must attach to this application:
   a) a written statement explaining the circumstances of each administrative or court order;
   b) copies of all relevant documents (i.e. demand letter from the Department of Revenue or Internal Revenue Service, etc.);
   c) a certified copy of each administrative or court order, judgment, and/or lien; and
   d) a certified copy of the official document which demonstrates the resolution of the tax delinquency (i.e. tax compliance letter, etc.).

4. Are you currently a party to, or ever been found liable in, any lawsuit, arbitration or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty, which has not been previously reported to this insurance department? □ YES □ NO

   If you answer yes, you must attach to this application:
   a) a written statement summarizing the details of each incident;
   b) a certified copy of the Petition, Complaint or other document that commenced the lawsuit and/or arbitration, or mediation proceedings, and
   c) a certified copy of the official document which demonstrates the resolution of the charges and/or a final judgment.

5. Have you ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct, which has not been previously reported to this insurance department? □ YES □ NO

   Has any business in which you are or were an owner, partner, officer or director ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct, which has not been previously reported to this insurance department? □ YES □ NO

   Have you or any business in which you are or were a member or manager of a Limited Liability Company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct, which has not been previously reported to this insurance department? □ YES □ NO

   If you answer yes, you must attach to this application:
   a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving a navigator license, and
   b) copies of all relevant documents.

6. Do you currently have or have you had a child support obligation, which has not been previously reported to this insurance department? □ YES □ NO

   If you answer yes:
   a) are you in arrears?
   b) by how many months are you in arrears? ___________ months
   c) what is the total amount of your arrears? ______________________
   d) are you currently subject to a repayment agreement to cure the arrears?
   e) are you in compliance with said repayment agreement?
   f) are you the subject of a child support related subpoena/warrant? (If you answer yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.) □ YES □ NO
   g) have you ever been convicted of a misdemeanor or felony for failure to pay child support? □ YES □ NO
### EMPLOYMENT HISTORY

36. Account for all time for the past five years. List all employment experience starting with your current employer working back five years. Include full and part-time work, self-employment, military service, unemployment and full-time education.

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### APPLICANT'S CERTIFICATION AND ATTESTATION

37. The Applicant must read the following very carefully:

1. I hereby certify, under penalty of perjury, that all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.

2. I further certify that I grant permission to the Director to verify my information with any federal, state and/or local government agency, current or former employer, or insurance company.

3. I further certify under penalty of perjury, that a) I have no outstanding state or federal income tax obligations, or b) I have an outstanding state or federal income tax obligation and I have provided all information and documentation requested in Background Information Question 35.3.

4. I further certify, under penalty of perjury, that a) I have no child-support obligation, b) I have a child-support obligation and I am currently in compliance with that obligation, or c) I have identified my child support obligation arrangement on this application.

5. I authorize the Director to give any information concerning me, as permitted by law, to any federal, state or municipal agency, or any other governmental organization. I further release the Director and all persons acting on the Director's behalf from any and all liability of whatever nature by reason of furnishing such information.

**INSTRUCTIONS**

1. All applicants must submit a $25 application fee in the form of a check or money order, made payable to DIFP - Insurance.

2. Attach Navigator Continuing Education Certification Summary (MO 375-0994) to show compliance with section 376.2009, RSMo and 20 CSR 400-11.120.

3. Mail completed application to: MO DIFP – Insurance
   
   P.O. Box 4001
   
   Jefferson City, MO 65102-4001

**MO 375-0978 (7-19)**
EXHIBIT 2

MISSOURI DEPARTMENT OF INSURANCE,
FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
LICENSED SECTION
APPLICATION FOR NAVIGATOR ENTITY LICENSE RENEWAL

PLEASE PRINT OR TYPE

1. NAVIGATOR ENTITY NAME

2. INCORPORATION INFORMATION DATE (MONTH/DAY/YEAR)

3. FEIN

4. LIST ALL NAMES UNDER WHICH YOU ARE DOING BUSINESS

5. STATE OF Domicile

6. COUNTRY OF Domicile

7. CONTACT NAME

8. BUSINESS ADDRESS

9. CITY

10. STATE

11. ZIP OR FOREIGN COUNTRY

12. TELEPHONE NUMBER

13. FAX NUMBER

14. BUSINESS WEBSITE ADDRESS

15. BUSINESS EMAIL ADDRESS

16. MAILING ADDRESS

17. PO BOX

18. CITY

19. STATE

20. ZIP OR FOREIGN COUNTRY

BACKGROUND INFORMATION

21. Please read the following very carefully and answer every question. All copies of documents must be certified. All written statements submitted by the Applicant must include an original signature.

   1. Has the navigator entity or any owner, partner, officer or director ever been convicted of, or is the navigator entity or any owner, partner, officer or director currently charged with, committing a crime, whether or not adjudication was withheld, which has not been previously reported to this insurance department?

      [ ] YES [ ] NO

   "Crime" includes a misdemeanor, felony or a military offense. You may exclude misdemeanor traffic citations and juvenile offenses.

   "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or no contest, or having been given probation, a suspended sentence or a fine.

   "Whether or not adjudication was withheld" includes circumstances in which a guilty plea was entered and/or a finding of guilt was made, but imposition or execution of the sentence was suspended (for instance, the defendant was given a suspended imposition of sentence or a suspended execution of sentence—sometimes called an "SIS" or "SES").

   Unless excluded by the language above, you must disclose convictions that have been expunged.

   If you answer yes, you must attach to this application:

   a) a written statement explaining the circumstances of each incident,

   b) a copy of the charging document, and

   c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.

   2. Has the navigator entity or any owner, partner, officer or director ever been involved in an administrative proceeding regarding any professional or occupational license, which has not been previously reported to this insurance department?

      [ ] YES [ ] NO

   "Involved" means having a license suspended, revoked, canceled, terminated or being assessed a fine, placed on probation or surrendering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding which is related to a professional or occupational license. "Involved" also means having a license application denied or the act of withdrawing an application to avoid a denial. You may exclude terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

   If you answer yes, you must attach to this application:

   a) a written statement identifying the type of license and explaining the circumstances of each incident,

   b) a copy of the Notice of Hearing or other document that states the charges and allegations, and

   c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.

   3. Has the navigator entity or any owner, partner, officer or director ever been notified of any delinquent income tax obligation, which has not been previously reported to this insurance department?

      [ ] YES [ ] NO

   If you answer yes, identify the jurisdiction(s):

   4. Is the navigator entity or any owner, partner, officer or director a party to, or ever been found liable in any lawsuit or arbitration proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty, which has not been previously reported to this insurance department?

      [ ] YES [ ] NO

   If you answer yes, you must attach to this application:

   a) a written statement summarizing the details of each incident,

   b) a copy of the Petition, Complaint or other document that commenced the lawsuit or arbitration, and

   c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.
Chapter 11—Navigators

APPLICANT'S CERTIFICATION AND ATTESTATION

22. The undersigned owner, partner, officer or director of the navigator entity hereby certifies, under penalties of perjury, that:

1. All of the information submitted in this application and attachments is true and complete and I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation and may subject me and the navigator entity to civil or criminal penalties.

2. The navigator entity grants permission to the Department to verify any information supplied herein with any federal, state or local government agency.

3. I authorize the Director to give any information concerning the navigator entity or any owner, partner, officer or director, to any federal, state or municipal agency, or any other organization and I release the Director and any person acting on the Director's behalf from any and all liability of whatever nature by reason of furnishing such information.

4. I acknowledge that I am familiar with the navigator laws and regulations of Missouri.

5. If required, I have received a Certificate of Good Standing from Missouri's Secretary of State.

SIGNATURE

TYPED OR PRINTED NAME

TITLE

SOCIAL SECURITY NUMBER

ADDRESS (CITY, STATE, ZIP CODE)

NOTARY

NOTARY PUBLIC EMBOSSED OR BLACK INK RUBBER STAMP SEAL

STATE

COUNTY (OR CITY OF ST. LOUIS)

SIGNED AND SWORN BEFORE ME THIS _DAY OF_ _MONTH_ _YEAR_

USE RUBBER STAMP IN CLEAR AREA BELOW.

NOTARY PUBLIC SIGNATURE

MY COMMISSION EXPIRES

NOTARY PUBLIC NAME (TYPED OR PRINTED)

INSTRUCTIONS

Application for initial licensure for a navigator entity shall include the following, as applicable:

1. A completed Application for Navigator Entity License Renewal.

2. $50 fee in the form of a check or money order, made payable to DIFP - Insurance.

3. Attach a list of all individual navigators that are employed by or in any manner affiliated with the navigator entity. (Changes to this list shall be reported to the department within twenty days of the change.)

4. Mail completed application packet to: MO DIFP – Insurance
   PC Box 4001
   Jefferson City MO 65102-4001

MO 375-0977 (7-15)

JOHN R. ASHCROFT
Secretary of State
(10/31/19)