

**RULES AND REGULATIONS OF
THE INSURANCE COMMISSIONER**

**CHAPTER 120-2
RULES OF COMMISSIONER OF INSURANCE**

**SUBJECT 120-2-3
REGULATIONS REGARDING AGENTS, SUBAGENTS, COUNSELORS,
ADJUSTERS, SURPLUS LINES BROKERS AND AGENCIES**

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Rule 120-2-3-.48 Navigator and Georgia Access Specialist

- (1) No person shall act as a Navigator, as defined in O.C.G.A. § 33-23-201(3), without first obtaining a license to act as such from the Commissioner.
- (2) The Commissioner may not issue a Navigator license to any applicant until such applicant has:
 - (a) Submitted an application on forms provided by the Commissioner. Such form shall include an acknowledgement from the applicant that such applicant understands that a Navigator license is not alone sufficient to sell, solicit, or negotiate insurance in the State of Georgia;
 - (b) Submitted a résumé listing the applicant's educational background and experience related to the functions of a Navigator;
 - (c) Successfully completed not less than 35 hours of instruction;
 - (d) Passed an exam as required by the Commissioner;
 - (e) Attained the age of 18;
 - (f) Submitted electronic fingerprints through a vendor selected by the Department to run criminal background checks. The applicant shall bear the cost for electronic fingerprinting; and
 - (g) Submitted proof satisfactory to the Commissioner that such applicant (or such applicant's sponsoring entity) has been approved by the State authorities, by being awarded a grant or otherwise, to act as Navigator, as defined in O.C.G.A. § 33-23-201(3).
- (3) Each Navigator license shall expire August 31.
- (4) In determining whether any applicant has satisfied the pre-licensing education requirement set forth in subparagraph (d) of paragraph (2) of this regulation. Up to 25 hours of pre-licensing training may consist of education provided by approved provider provided that the applicant submits documentation, satisfactory to the Commissioner that the applicant has, in fact, spent the amount of time requested engaged in pre-licensing training. If the applicant completes 25 hours of navigator training, the remaining 10 hours must be satisfied by completing the 10 hour Navigator prelicensing course through an approved provider.
- (5) The Commissioner may not renew a Navigator license until such applicant has:

- (a) Submitted a license renewal on forms prescribed by the Commissioner;
 - (b) License renewals are due on or before the August 31 expiration date;
 - (c) Failure to file the required license renewal form shall result in the expiration of the license.
 - (d) Completed 10 hours of Continuing education; hours must be completed annually on or before the expiration date of the license. Up to 10 hours of Continuing Education may consist of education provided by approved provider provided that the licensee submits documentation, satisfactory to the Commissioner that the licensee has, in fact, spent the amount of time requested engaged in training.
 - (e) Submitted proof satisfactory to the Commissioner that such applicant (or such applicant's sponsoring entity) has been approved, by being awarded a federal grant or otherwise, to act as a Navigator.
- (6) Georgia Access Specialist means an individual who is employed by or affiliated with a Certified Application Counselor Designated Organization and is licensed and trained by the State of Georgia to assist consumers, small businesses, and their employees as they compare options and apply for health coverage through Georgia Access. Georgia Access Specialists are not permitted to enroll consumers into a health plan and are not allowed to provide specific health plan advice. These individuals are required to be unbiased, and their services are free to consumers.
- (7) No person shall act as a Georgia Access Specialist without first obtaining a license to act as such from the Commissioner.
- (8) The Commissioner may not issue a Georgia Access Specialist license to any applicant until such applicant has:
- (a) Submitted an application on forms provided by the Commissioner. Such form shall include an acknowledgement from the applicant that such applicant understands that a Georgia Access Specialist license is not alone sufficient to sell, solicit, or negotiate insurance in the State of Georgia;
 - (b) Completed Georgia Access Certification Training;
 - (c) Passed an exam as required by the Commissioner;
 - (d) Submitted a Counselor Designation Organization Affiliation form;
 - (e) Completed annual registration on Sircon for which no fee shall be collected.
 - (f) Submitted a Citizenship Affidavit;
 - (g) Attained the age of 18.
- (9) The Commissioner may not renew a Georgia Access Specialist license until such applicant has:
- (a) Submitted a license renewal on forms prescribed by the Commissioner;
 - (b) License renewals are due on or before the August 31 expiration date;
 - (c) Failure to file the required license renewal form shall result in the expiration of the license.
- (10) Each Georgia Access Specialist license shall expire on August 31.

Authority: O.C.G.A. §§ 33-2-9, 33-8-1, 33-23-5, 33-23-5.1, 33-23-9, 33-23-10, 33-23-44, 33-23-200, 33-23-201, 33-23-202, 33-23-203, 33-23-204, 33-23-205.