

Comparison of Training Standards and Fees for In-Person Application Assistants in Texas

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	Navigator under TDI proposed rule	Affordable Care Act navigator	Community Partner Program (Texas Medicaid/CHIP navigator)	Health Insurance Advocacy and Counseling Program (Medicare counselor)	Health Insurance Agent
Overview of assistance/ program	Includes federal ACA navigators and also other individuals and organizations that provide application assistance for Medicaid, CHIP, and the Marketplace, unless exempted.	Provides outreach and application assistance for the Marketplace, Medicaid, CHIP through community-based organizations. Funded by federal grants.	Provides application assistance through YourTexasBenefits.com for Medicaid, CHIP, SNAP, and TANF through community-based organizations.	HICAP staff and volunteers provide information and enrollment assistance on Medicare-related public and private benefits through Area Agency on Aging offices statewide.	Individual licensed by the state to sell, solicit, and negotiate insurance on behalf of insurers.
Authorization	TIC 4154* and TDI proposed rule 28 TAC §§19.4001-19.4018	42 U.S.C. §18031 and 45 C.F.R. 155	Texas Gov't Code, Ch. 531, Subchapter S. (No rules)	42 U.S.C. §1395b-4 and 40 TAC §83.3	TIC § 4054.051 and 28 TAC, Chapter 19
Hours of initial training	Total training 60-70 hours. 40 hours of state training <i>in addition to</i> 20-30 hours of federal training.	20-30 hours	4 hours of required training. 1 hour of optional additional training offered	25 hours	No training required (exam requirement only)
Fees for training	\$200 - \$800 (TDI estimate)	Free	Free	Free	N/A
Exam required for certification	Yes (state exam <i>in addition to</i> federal exam)	Yes	No	Yes	Yes
Continuing education	6 hours of state CE <i>in addition to</i> federal continuing education and recertification	Weekly training calls, continuing education, and annual recertification	Periodic updates and annual retraining	Periodic updates and annual retraining	30 hours every 2 years
Fees for continuing education	\$60 - \$120 (estimate by TDI)	Free	Free	Free	\$150 - \$600 every two years (using TDI estimate of cost/hour for navigator CE)
Fingerprinting and background check requirements and fees	Fingerprinting by DPS vendor or law enforcement agency and background check. \$41 -62 fee for fingerprinting (TDI estimate).	None	None	None	Fingerprinting by DPS vendor or law enforcement agency and a background check. \$41-62 fee for fingerprinting (TDI estimate).
Certification requirement and fees	Registered with TDI <i>in addition to</i> certification by the Marketplace. \$50 fee	Certified by the Marketplace. No fees	Certified by HHSC. No fees	Certified by TDI. No fees	Licensed by TDI. \$50 fee

*Texas Insurance Code 4154 (from SB 1795, 73rd Session) authorizes rules, but does not require (or in some cases even authorize) several proposed rule provisions such as 40 hours of state training through training vendors at a cost of up to \$800 per person and registration fees.