



# Ohio Legislative Service Commission

## Synopsis of Senate Committee Amendments\*

Nick Thomas

### Sub. H.B. 3

130th General Assembly  
(S. Insurance and Financial Institutions)

Specifies that a qualified health center or a federally qualified health center look-alike may be certified as an insurance navigator despite the fact that such entities may receive financial compensation from an insurer.

Changes the definition of "in-person assister" to any person, other than a navigator who receives any funding from, or who is selected or designated by, an exchange, the state, or the federal government to perform navigator-related duties under the Affordable Care Act.

Specifies that a navigator can only be an entity receiving navigator grant funding from the federal government.

Prohibits a navigator from engaging in any unfair method of competition or any fraudulent, deceptive, or dishonest act or practice.

Authorizes the Superintendent, by rule, to apply the requirements of the Insurance Procedures Licensing Law to any additional entity or person designated by an exchange, the state, or the federal government to assist consumers or participate in exchange activities.

Changes the term "navigator" to "insurance navigator."

Clarifies that the prohibition against providing any information or services related to health benefit plans or other products not offered in the exchange does not prohibit an insurance navigator from providing information related to eligibility for Medicaid.

Adds approved proprietary continuing education institutions to the list of entities that are authorized to provide cosmetology continuing education programs.