

Congress of the United States
Washington, DC 20515

October 31, 2013

The Honorable Rick Perry
Governor
Office of the Governor
P.O. Box 12428
Austin, Texas 78711-2428

Dear Governor Perry:

We write to encourage that the State of Texas take the necessary steps to ensure that federal healthcare exchange Navigators are properly vetted, trained, and state-certified. We acknowledge your hard work and dedication in this matter, and support continued vigilance. We are aware of Senate Bill 1795 in the Texas State Legislature and your letter to Commissioner Julia Rathgeber of the Texas Department of Insurance (TDI), and support these efforts. As public servants of the people of Texas, we all have the responsibility to ensure that our constituents are protected.

As you know, enrollment in the federal health insurance exchanges began on October 1, 2013, allowing hundreds of Navigators to operate within our state. In order to begin enrollment for insurance in the federal exchange, individuals must provide their Social Security Number, date of birth, home address, and annual income. Without proper oversight and management of this process, we fear that the people of Texas will be unnecessarily exposed to fraud and abuse.

We are concerned that Navigators have not been sufficiently vetted. In Texas, private sector health care insurance agents are required to undergo a strict vetting process by the TDI to ensure criminals do not have access to personal information or the ability to steal citizens' identities. Conversely, federal requirements to qualify to become a Navigator rely on inconsistent vetting practices, potentially providing an opportunity for abuse. To protect our constituents, it is important that individuals who apply to be Navigators are properly vetted.

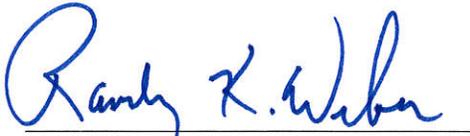
Furthermore, we are concerned that Navigators have not been adequately trained. According to the U.S. Department of Health and Human Services, these individuals are required to receive basic introductory training of only 20 hours. Conversely, private health insurance worker are highly-trained employees, undergoing weeks of training and have years of experience in the health insurance industry. Individual health needs are complex and require a deep understanding of the different available health insurance options. Meanwhile, health insurance plan information for the federal exchanges only became publicly available on October 1, 2013 -- the day Navigators began enrolling individuals. Unfortunately, if untrained navigators make coverage and enrollment mistakes, Texas families will end up paying the price.

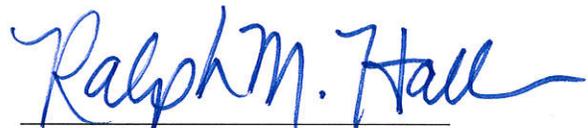
We support the efforts outlined in your letter to TDI Commissioner Rathgeber on September 17, 2013, requiring that all Navigators:

- Complete a comprehensive, TDI-approved training course of a minimum of 40 hours coursework in addition to any federal coursework;
- Pass a rigorous exam based on that training course and covering job functions and privacy protections, among other topics;
- Submit to initial and periodic background and regulatory checks;
- Show state issued identification and credentialing when approaching individuals, in advance of entering their home, or when otherwise intruding on their privacy.
- Report to TDI on a regular basis the names of those persons they sign up for the federal health care exchange, and locations at which sign-ups take place.

We request that you continue to take the steps necessary to protect the citizens of Texas by ensuring that all healthcare Navigators are properly vetted, trained and state-certified. Thank you for your dedication and persistent hard work to protect the citizens of our great state.
Sincerely,

CC: Texas Department of Insurance


Rep. Randy Weber

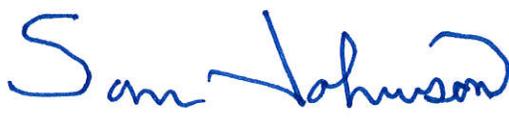

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Rep. Ted Poe

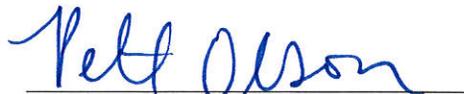

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Rep. Kevin Brady



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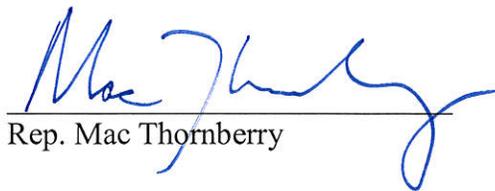
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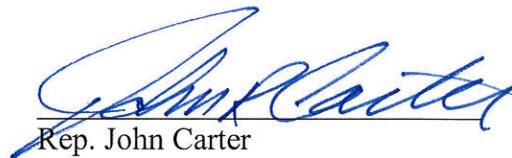
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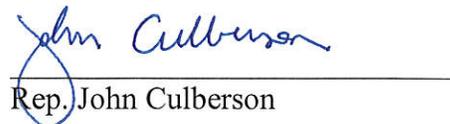
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