

**Wisconsin Limited Line: Navigator**  
**Series 22-14**  
**35 questions – 1-hour time limit**

<b>1.0 Affordable Care Act (ACA) 10% (4 Items)</b>
Major Provisions
Market wide Reforms
Guaranteed Issue
Essential Health Benefits
No annual limits for essential benefits
Coverage for pre-existing conditions
All plans have certain levels of coverage (platinum, gold, silver and bronze)
<b>2.0 Basic Health Insurance Concepts 15% (5 Items)</b>
<b>Types of comprehensive health insurance plans</b>
Health Maintenance organization plans (HMO)
Preferred provider organization plans (PPO)
Point of service plans (POS)
<b>Excepted Benefits under the ACA</b>
Short term policies
Limited benefit plans
Dental, vision plans
<b>Insurance Terms</b>
Copayments
Deductibles
Coinsurance
Out of pocket maximum
<b>3.0 Health Insurance Exchanges under the ACA 10% (5 Items)</b>
Individual exchange
Qualified health plan certification
Premium tax credits which may be taken in advance
Reduced cost sharing if silver plan is purchased
Opportunity to purchase through the federal exchange call center, online or through the mail
Comparison shopping tools
Enrollment assistance through navigators
Small Business Health Options Program (SHOP) exchange
Grievance and independent review rights
<b>4.0 Navigators and Nonnavigator Assisters 10% (3 Items)</b>
<b>Navigators</b>
Federal certification
State license including fingerprinting and background check
Affiliation with navigator entity
Annual continuing education requirement
<b>Nonnavigator assisters</b>
Federal certification – certified application counselors
Affiliation with nonnavigator entity and State registration
Annual training requirement
Permitted Practices for Navigators and certified application counselors
Prohibited Practices for Navigators and certified application counselors

Privacy and Security of Health Information
HIPAA
Confidentiality, Integrity and availability of protected health information (PHI)
<b>5.0 Brokers, Agents and Producers 5% (1 Item)</b>
Roles and Responsibilities
Compensation
<b>6.0 State Public Assistance Programs 15% (5 Items)</b>
State health care assistance programs
BadgerCare Plus
Medicaid for the elderly, blind and disabled
Medicaid subprograms and waivers
Long term care Medicaid
Eligibility
Financial requirements
Nonfinancial requirements
<b>7.0 Wisconsin Statutes, Rules, and Regulations Common to Life, Disability (A&amp;H), Property and Casualty Insurance 15% (5 Items)</b>
<b>Responsibilities of the Commissioner of Insurance</b>
Duties
<i>Ref: s. 601.41, s. 601.42</i>
Examinations
<i>Ref: s. 601.43, s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 28.10</i>
Hearings
<i>Ref: ch. 227, s. 227.12, s. 601.41, s. 601.62, s. 601.64, s. 628.10, s. Ins 6.59</i>
Penalties
<i>Ref: s. 601.64, s. 601.65</i>
<b>Licensing</b>
Purpose
<i>Ref: ch. 628</i>
Persons required to be licensed
<i>Ref: s. 618.41, ch. 628, s. 628.02-.04, s. 628.49, s. 628.92, s. 632.69, s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47</i>
License requirements
<i>Ref: ch. 26, s. 628.03, s. 628.04, s. 628.34, s. 628.51, s. Ins 3.465, s. Ins 6.59</i>
<b>Marketing practices</b>
Types of unfair practices
<i>Ref: ch. 20, s. 628.34, s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68</i>
Responsibilities of the insurer
<i>Ref: s. 628.11, s. 628.40, s. Ins 6.57</i>
Privacy
<i>Ref: s. 134.97, s. 610.70, s. Ins 25</i>
Prohibited Practices for Navigators or nonnavigator assisters.

<i>Ref. s. 628.95</i>
<b>General statutes, rules, and regulations affecting insurance contracts</b>
Definitions
Specific knowledge
<i>Ref: ch. 631, ch. 632</i>
Misrepresentation/Warranties
<i>Ref: s. 628.34, s. 631.08, s. 631.11</i>
Knowledge and acts of the agent
<i>Ref: s. 631.09, s. 631.11</i>
Use of policy forms
<i>Ref: s. 631.20</i>
Readability
<i>Ref: s. 631.22, s. Ins 6.07</i>
Notice of right to file complaint
<i>Ref: s. 631.28, s. Ins 6.85</i>
<b>Regulation of specific clauses in insurance contracts</b>
Cancellation
<i>Ref: s. 102.31, s. 102.315, s. 631.36, s. Ins 6.77, s. Ins 18.10, s. Ins 21.01</i>
Renewal/Nonrenewal
<i>Ref: s. 102.31, s. 102.315, s. 631.36, s. Ins 21.01</i>
Notice of proof of loss
<i>Ref: s. 631.43, s. 631.48, s. 631.81</i>
Payment of claims
<i>Ref: s. 628.46, s. Ins 3.65, s. Ins 3.651, s. Ins 6.11</i>
Unfair claims, methods, and practices
<i>Ref: s. Ins 6.11, s. Ins 6.55,</i>
<b>8.0 Wisconsin Statutes, Rules, and Regulations Pertinent to Disability (A&amp;H) Insurance 20% (7 Items)</b>
<b>Policy provisions</b>
Right to return a policy
<i>Ref: s. 632.73</i>
Grace period
<i>Ref: s. 632.78(1)</i>
Disclosure requirements
<i>Ref: s. 628.32, s. 635.11, s. Ins 3.60, s. Ins 8.48</i>
Continuation and conversion privileges
<i>Ref: s. 632.897, s. 635.02(7), s. Ins 3.41 – s. Ins 3.45. s. Ins 8.49</i>
Independent review
<i>Ref: s. 632.835, s. Ins 18.01(6), s. Ins 18.10-.11, s. Ins 18.105</i>
Grievance
<i>Ref: s. 632.745(11), s. 632.83, s. Ins 18.01(4), s. Ins 18.02(1)</i>
<b>Coverages</b>
Nurse practitioners

<i>Ref: s. 632.87</i>
Optometrists
<i>Ref: s. 632.87(2)</i>
Chiropractic benefits
<i>Ref: s. 632.87</i>
Handicapped children
<i>Ref: s. 632.88</i>
Alcohol, drug abuse, mental, and nervous disorders
<i>Ref: s. 609.05(3), s. 609.655, s. 632.89, s. 632.895(12m)</i>
Home care
<i>Ref: s. 632.895, s. Ins 3.54</i>
Skilled nursing facility
<i>Ref: s. 632.895(3)</i>
Kidney disease
<i>Ref: s. 632.895(4)</i>
Diabetes
<i>Ref: s. 632.895(6)</i>
Newborn children
<i>Ref: s. 632.895(5), s. Ins 3.38</i>
Maternity benefits for dependent children
<i>Ref: s. 632.895(7)</i>
Adopted children
<i>Ref: s. 609.75, s. 631.07(3)(a)3.m, s. 632.896</i>
Grandchildren
<i>Ref: s. 632.895(5m)</i>
Mammograms
<i>Ref: s. 609.80, s. 632.895(8)</i>
Lead poisoning screening
<i>Ref: s. 632.895(10)</i>
Temporomandibular joint disorders
<i>Ref: s. 632.895(11)</i>
Hospital and ambulatory surgery
<i>Ref: s. 632.895(12)</i>
Autism spectrum
<i>Ref: s.632.895(12m), s. Ins 3.36</i>
Breast reconstruction
<i>Ref: s. 632.895(13)</i>
Immunizations
<i>Ref: s. 632.895(14)</i>
Student on medical leave
<i>Ref: s. 632.895(15)</i>
Hearing aids, cochlear implants, and related treatment for infants and children
<i>Ref: s.632.895 (16)</i>
Colorectal cancer screening
<i>Ref: s.632.895 (16m), s. Ins 3.35</i>
Contraceptives and services

<i>Ref: s. 632.895 (17)</i>
Emergency medical services
<i>Ref: s. 632.85</i>
Prescription drugs and devices
<i>Ref: s. 632.853, s. Ins 3.67(2)</i>
Experimental treatment
<i>Ref: s. 632.855, s. Ins. 3.67(3)</i>
Requirements relating to HIV
<i>Ref: s. 149.12(1), s. 631.90, s. 631.93, s. 632.895(9), s. Ins 3.53</i>
Cancer clinical trials
<i>Ref: s. 628.34, 632.87(6), s. 609.05(3), s. 609.655, s. 609.75, s. 631.07(3)(a)3.m, s. 631.93, s. 632.85, s. 632.853, s. 632.855, s. 632.87, s. 632.87(1) - s. 632.87(2), s. 632.87 (5), s. s. 609.80, s. 632.88, s. 632.89, s. 632.89(2), s. 632.895, s. 632.895(3) – (14), s. 632.896, s. 632.875, s. Ins 3.35, s. Ins 3.36, s. Ins 3.37 s. Ins 3.38, s. Ins 3.47, s. Ins 3.54, s. Ins 3.67(2) - (3)</i>
Injected Chemotherapy
<i>Ref. s. 632.875</i>
Prescription Eye Drops
<i>Ref: s. 632.895 (16t)</i>
<b>Marketing methods and practices</b>
Advertising
<i>Ref: s. 628.34, s. Ins 3.27, s. Ins 3.39(15), s. Ins 3.46(22), s. Ins 6.90</i>
Suitability
<i>Ref: s. 628.34, s. Ins 3.27(7), s. Ins 3.46</i>
<b>Requirements for group health policies</b>
<i>Ref: s. 632.746(9), ch. 635, s. 635(19), ch. Ins 8</i>
Special provisions
<i>Ref: s. 600.03(35)(a), s. 625.13, s. 632.746, s. 632.747, s. 632.748, s. Ins 3.13(3)</i>
Disclosure requirements
<i>Ref: s. 635.11, s. Ins 8.48</i>
Termination/nonrenewal regulation
<i>Ref: s. 632.749, s. 632.7495</i>
<b>Medicare supplement</b>
<i>Ref: s. 628.34, s. 632.84, s. Ins 3.27, s. Ins 3.39</i>
<b>Short-term medical policies</b>
<i>Ref: s. 632.7495(4)</i>