

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 83RD LEGISLATIVE REGULAR SESSION**

**April 16, 2013**

**TO:** Honorable Robert Duncan, Chair, Senate Committee on State Affairs

**FROM:** Ursula Parks, Director, Legislative Budget Board

**IN RE:** SB1795 by Watson (Relating to the regulation of navigators for health benefit exchanges.), **Committee Report 1st House, Substituted**

**No significant fiscal implication to the State is anticipated.**

The bill would amend the Insurance Code relating to the regulation of navigators for health benefit exchanges. The bill would require the insurance commission to determine the standards and qualifications for health benefit exchange navigators. The bill would prohibit navigators from using certain advertising methods, from receiving compensation from a health benefit plan issuer, and from providing certain services unless they are a licensed agent.

Based on information provided by the Texas Department of Insurance, it is assumed that any costs associated with the implementation of this bill would be absorbed within existing staff and resources.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 454 Department of Insurance

**LBB Staff:** UP, AG, ER, LXH