

KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

Meeting Minutes

October 7, 2021

Call to Order and Roll Call

The kynect Advisory Board met on Thursday, October 7, 2021, at 3:00 p.m. by Teams. CHFS Secretary Friedlander, Chair, called the meeting to order at 3:02 p.m., and CHFS Deputy Secretary Carrie Banahan called the roll.

Board Members Present: Whitney Allen, Sharon Clark, Joe Ellis (by phone), John Mark Fones, Harry Hayes, April Hester, Mark Harris Kleiner, Martha S. Mather, Brenda McClanahan, Supraja Parthasarathy, Jared Ravenscraft, David Roode, and Ryan Sadler.

Staff Present: Carrie Banahan CHFS Deputy Secretary, Robert Putt (OHDA), Susan Dunlap (CHFS), Brice Mitchell (CHFS), Edith Slone (KHBE), Melea Rivera (KHBE), Karla Burton (KHBE), John Pasztor (KHBE), Allen Shepherd (OATS), Vamsy Mulupuri (Deloitte), Krishna Ayyagari (Deloitte), Chris Kaufman (Deloitte), Bhavik Shah (Deloitte), Dhruv Chhabra (Deloitte), Akanksha Khurana (Deloitte), Jillian Frost (Deloitte), Mohan Kumar (Deloitte) and Kayla Skaggs (Deloitte)

Update on Kentucky Health Benefit Exchange Activities

SBM Overview

Deputy Secretary Banahan presented a brief overview of the history of kynect and the advantages of a State-Based Marketplace (SBM). She explained Qualified Health Plans (QHPs), Cost-Sharing Reductions (CSRs), and Advance Premium Tax Credits (APTCs). The key benefits of transitioning to an SBM were also reviewed. Previously there was a user fee of 2.5%-3% on the SBM-FP included in an individual's premium. With the SBM, the user fee will not be included, which will mean a reduction of at least \$15 million each year for Kentuckians.

A single streamlined application will also be used for health care coverage. This means that a single application will be used to determine the eligibility for all members of the household regardless of whether they qualify for Medicaid, KCHIP, or a QHP. There will be greater administrative and operational flexibilities on the SBM. The Open Enrollment (OE) period for the upcoming Plan Year (PY) 2022 will occur from 11/01/2021-01/15/2022. In previous years on the SBM-FP, OE occurred from 11/01-12/15. As an SBM, Special Enrollment Periods can be offered as defined by the State. The SBM provides more local control to determine the needs and respond directly to consumers and insurers in Kentucky. Furthermore, KHBE will have access to additional data that can be made available and disclosed to the public. The timeline of

transition activities were reviewed and most notably, last month the Letter of Approval from CMS officially authorizing us to operate as an SBM was received. Carrie thanked all partners involved in making the transition activities a success over the last year and a half.

SBM Business Updates

Melea reviewed some key metrics, including the dates of Open Enrollment, Special Enrollment, and enhanced tax credits available through the American Rescue Plan Act (ARPA). To illustrate the ARPA enhanced tax credits, a Federal Poverty Level (FPL) chart was displayed during the meeting which showed the expected contribution ranges as a share of an individual's income. As an SBM-FP, no insurers chose to participate on the federal Small Business Health Options Program (SHOP). As an SBM, this coming year will be the first time in several years that individuals will have a SHOP option. Through SHOP, a small employer with less than 50 employees may qualify for a tax credit to assist with the cost of health insurance coverage. If a small employer chooses to apply for SHOP, they can browse plans on the kynect platform and work with either an Insurance Agent or insurer to enroll in coverage. Melea reviewed the SBM's expanded insurers for PY2021 on the Federal Exchange which included two medical plan insurers and three Stand-Alone Dental insurers. For PY2022 as an SBM, the number of medical plan insurers increased to four. Two Stand-Alone Dental insurers will also offer plans. Maps of the SBM service areas for PY2022 insurers were also reviewed and can be found on the [KHBE Website](#). With the expansion of insurers for PY2022, there will now be 71 medical plans for QHPs available compared to 36 in PY2021. ARPA allowed for a Special Enrollment Period (SEP) from 2/15-8/15, 2021 was quite successful as Kentucky saw about 20,000 individuals enroll in health coverage during that time. Additional communications to individuals including emails, postcards, and other social media messaging were sent which contributed to the number of individuals that enrolled during the SEP. Melea also reviewed transition and conversion metrics including the following:

- Conversion metrics
 - i. Total number of applications converted: 56,224
 - ii. Total number of individuals converted: 108,672
 - iii. Total number of individual applicants: 79,384 of which 68,515 individuals are with financial assistance
- Passive renewal numbers (not enrolled until 10/15)
 - i. Total number of members eligible for passive renewal: 55,465

SBM Communications and Training Updates

Jillian provided updates about the training status of kynectors, Agents, DCBS, Conduent, KHBE Team, OATS, DES and the Ombudsman's Office. Jillian reviewed communications that were developed and distributed for internal audiences, residents, notices and notice guides. Karla added that 803 Agents had completed the SBM Training and 56 Agents were currently in the process of completing the training.

SBM Outreach

Karla reviewed notices which were sent or will be sent soon which informs individuals of the following:

- Recent Notice Sent: On 9/21/2021, a notice was sent to inform individuals with 2021 Health Insurance Marketplace coverage that their 2022 coverage would be offered through kynect instead of through HealthCare.gov. This notice informed individuals about Kentucky transitioning from a Federally Facilitated Marketplace (FFM) to a State Based Marketplace (SBM).
- Upcoming Notice: On 10/11/2021, a notice will be sent to individuals previously enrolled in Marketplace coverage through HealthCare.gov to provide an overview of How to Enroll in Health Coverage, Reporting Changes, and Open Enrollment.

In the month of October, the contracted kynector organizations have ~226 events scheduled across Kentucky. The KHBE Website includes a full [Calendar of Events](#). Karla reviewed several diverse venues across the state. In October, kynectors will continue Radio Outreach efforts and increase their visibility at community events in order to build momentum for Open Enrollment. Additionally, KHBE and kynectors will have a booth presence at the [2021 SOAR Summit](#) being held over two days in Corbin, KY. Board Member Kleiner inquired about the working relationship amongst Agents and kynectors and what the mutual expectations are with the return to SBM. Karla clarified that similar to the days of the original kynect SBM, kynectors and Agents will be working together to meet the needs of residents and both groups have been trained on how to do so.

SBM Demonstration

Akanksha demonstrated some of the SBM features including the following:

- Prescreening tool to check potential eligibility for health coverage without creating an application.
- Consumer-facing plan comparison tool which includes information on premium and cost-sharing, benefits and coverage, metal categories on available QHPs.

Other Business

The next meeting of the Advisory Board will be held on November 4, 2021, at 3:00 p.m.

Adjournment

The meeting was adjourned at 4:39 p.m.