

The Commonwealth of Kentucky
kynect State-Based Marketplace



**Agent Portal Quoting Tool
Scenarios Quick Reference Guide**

Last Updated: March 1st, 2024

Introduction

This document provides information on various scenarios related to the Quoting Tool in Agent Portal.

Table of Contents

1	Agent Portal Quoting Tool Overview.....	3
2	Scenario 1: Create a Prospect, Submit a Benefits Application, and Create a Quote	3
2.1	Create a Prospect in Agent Portal	3
2.2	Submit the Benefits Application	8
2.3	Create a Quote in Agent Portal	14
3	Scenario 2: Create a Quote for a Non-Prospect	21
4	Scenario 3: Create a Quote for Two Individuals (QHP) and Two Children (KCHIP) ..	27

1 Agent Portal Quoting Tool Overview

Agents may create quotes for Clients and Prospects in Agent Portal. A quote may only be created in Agent Portal if the Individual is entered as a Prospect or Client. The process to create a quote may vary depending on the scenario.

2 Scenario 1: Create a Prospect, Submit a Benefits Application, and Create a Quote

This scenario walks through the process of creating a Prospect in Agent Portal, accessing the benefits application within kynect benefits from Agent Portal, and creating a quote for that Prospect.

Please note: A Prospect does not need to be created if the Individual is ready to apply for benefits. Instead, click **Initiate an Application for Individual** under *Quick Links*. Once the benefits application is complete, the Individual should automatically be included in the Book of Business as a Client.

2.1 Create a Prospect in Agent Portal

Complete the following steps to create a Prospect in Agent Portal:

1. On the **Agent Portal Dashboard**, click **Book of Business** to navigate to the **Book of Business** screen.

The screenshot shows the 'Book of Business' screen in the Agent Portal. The 'Book Of Business' tab is highlighted with a red box. The dashboard displays the following data:

My Clients		My Policies	
	Individual		2024
Current	0	Active	0
Past	0	Termed	0
Clients Added In The Last Month	0	Pending	0
		Expired RFI	0
		RFI about to expire in a month	0

My Prospects		My Quotes	
	Individual		Individual
Current Prospects	0	In Progress	0
Abandoned Prospects	0	Accepted	0
Prospects Added In The Last Month	0	Submitted	0
		Rejected	0

2. Select **Current Prospect** from the *Choose Client/Prospect* drop-down.
3. Click **Search**.

The screenshot shows the 'Kentucky Health Benefit Exchange' agent portal. The top navigation bar includes 'Welcome Eva Russell', 'Sign Out', 'About', and 'Help'. Below this is a secondary navigation bar with 'My Account' and 'Help'. The main content area has a tabbed interface with 'Book Of Business' selected. On the left, there are 'Quick Links' and 'Announcements'. The central area contains search filters: 'Market Segment' (set to 'Individual'), 'First Name', 'Last Name', 'Advanced Search', 'Search on Primary' (Phone Number, Email Address), 'Search on HouseHold' (First Name, Last Name), and 'Search on Application' (Application Number, Status). A 'Choose Client/Prospect' dropdown menu is highlighted with a red box, showing 'Current Prospect' selected. At the bottom right, there are 'Reset' and 'Search' buttons, with the 'Search' button also highlighted with a red box.

4. Click **Create New Prospect**.

The screenshot displays the 'Book Of Business' section of the Kentucky Health Benefit Exchange Agent Portal. The interface includes a top navigation bar with 'My Account' and 'Help' links, and a secondary navigation bar with tabs for 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. On the left, there are sections for 'Quick Links' (with links like 'Initiate an Application for Individual'), 'Announcements' (showing 0 Urgent and 0 Unread), and 'Issuer Websites' (listing Anthem Health Plans of KY, Inc., BEST Life and Health, and CareSource Kentucky Co.). The main content area features search filters for 'Market Segment' (set to 'Individual') and 'Choose Client/Prospect' (set to 'Current Prospect'). Below these are input fields for 'First Name' and 'Last Name' (containing 'smith'), an 'Advanced Search' link, and 'Reset' and 'Search' buttons. A table below the filters shows 'No Records Found' with columns for 'Primary Name', 'Phone Number', 'Email Address', 'Application Number', and 'Mailing Address'. At the bottom right, there are links for 'Upload Prospects' and 'Create New Prospect', with the latter being highlighted with a red rectangular box.

5. Enter the Prospect's **First Name**.
6. Enter the Prospect's **Last Name**.
7. Enter or select the Prospect's *Contact Information* including **Address, City, State, Zip Code, County, Primary Email Address, and Email Type**.
8. Enter or select the Prospect's **Primary Phone Number** and **Primary Phone Type**.

Please note: The *Primary Email Address* and *Primary Phone* fields are optional, but at least one of these fields must be completed to create the Prospect.

9. Select the Prospect's **Preferred Spoken Language, Preferred Written Language, and Preferred Communication**.
10. Click **Add Household** to add other household members.

The screenshot shows the 'Client Intake' form in the Kentucky Health Benefit Exchange. The form is divided into several sections:

- Client Intake:** Includes 'Insurance Market: Individual'. Fields for '* First Name', 'MI', '* Last Name', and 'Suffix' are present. The 'First Name' and 'Last Name' fields are highlighted with red boxes.
- Contact Information:** A large section highlighted with a red box containing fields for 'Address Line 1', 'Address Line 2', '* City', '* State', 'Zip Code', 'Zip +4', 'County', '* Primary Email Address', and 'Email Type'. A green 'Add Secondary Email' button is located below these fields.
- Primary Phone:** Fields for '* Primary Phone', 'Ext.', and 'Primary Phone Type' are present. A green 'Add Secondary Phone' button is located below.
- Preferred Communication:** Three dropdown menus for 'Preferred Spoken Language', 'Preferred Written Language', and 'Preferred Communication' are highlighted with a red box.
- Buttons:** A red 'Add Household' button is located to the right of the communication dropdowns. At the bottom, there are 'Cancel' and 'Create Profile' buttons.

11. The Prospect's First Name and Last Name automatically populate. Enter the **Age**, **Gender**, and select whether the Individual is **disabled** and/or a **tobacco user**, if applicable.
12. Click **Add Spouse** to enter spousal information.
13. Enter the Spouse's **First Name**, **Last Name**, **Age**, **Gender**, and select whether the Individual is **disabled** and/or a **tobacco user**, if applicable.
14. Click **Save Profile** to save the household and add the Prospect.

Kentucky Health Benefit Exchange

Welcome Eva Russell | Sign Out | About | Help

My Account Help

Overview Book Of Business My Quotes My Delegates Messages kconnect On Demand Data Dashboard Settings

Build Individual Household *--Required field

First Name	Last Name	Age	Gender	Role	Is Tobacco User?	Is Disabled?	Action
Jane	Smith	36	Female	Self	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
John	Smith	35	Male	Spouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

of Dependents between 0-20 years old Add

Add Spouse Add Dependent(s)

* This selection is a shortcut to bypass entry for dependents under the age of 21. They will be rated equally.

← Cancel Save Profile

2.2 Submit the Benefits Application

Complete the following steps to submit a benefits application from Agent Portal:

15. On the **Current Prospect** screen, click **Pre-Screening**.

The screenshot shows the 'Current Prospect' screen for Jane Smith. The page header includes 'Kentucky Health Benefit Exchange', 'My Account', and 'Help'. The user is logged in as 'Eva Russell'. The main navigation bar includes 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The 'Current Prospect' section displays the following information:

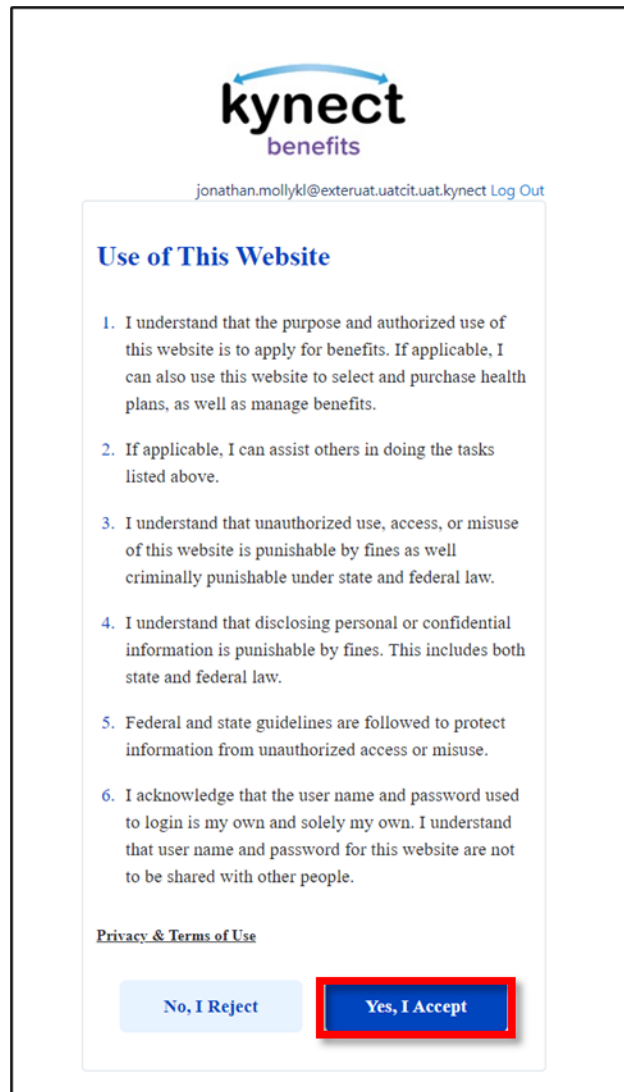
Smith, Jane		Current Prospect	
Primary Phone:	(317) 555-4321	Primary Email:	
Secondary Phone:		Secondary Email:	
Zip Code:	40206	County:	JEFFERSON
Preferred Spoken Language:	English		
Preferred Written Language:	English		
Preferred Communication:			

Below the prospect information, there are several links: [Initiate Application](#), [Abandon](#), [Pre-Screening](#) (highlighted with a red box), [Add Note](#), [Start New Quote](#), and [Manage Document](#). At the bottom, there is a 'Back' button.

QuoteID	Quote Name	Last Updated	Status	Action
1041	TestQuote	01/31/2024	In Progress	

showing 1 - 1 of 1

16. Click **Yes, I accept** to proceed to the benefits application.



The screenshot displays the Kynect Benefits website interface. At the top center is the Kynect logo, featuring the word "kynect" in a bold, black, sans-serif font with a blue double-headed arrow above it, and the word "benefits" in a smaller, purple, sans-serif font below it. To the right of the logo, the email address "jonathan.mollykl@exteruat.uatcit.uat.kynect" and a "Log Out" link are visible. Below this is a section titled "Use of This Website" in blue text. This section contains six numbered paragraphs of text, each starting with "I understand" or "I acknowledge". At the bottom of this section is a link for "Privacy & Terms of Use". Below the text are two buttons: a light blue button labeled "No, I Reject" and a dark blue button labeled "Yes, I Accept". The "Yes, I Accept" button is highlighted with a red border.

kynect
benefits

jonathan.mollykl@exteruat.uatcit.uat.kynect Log Out

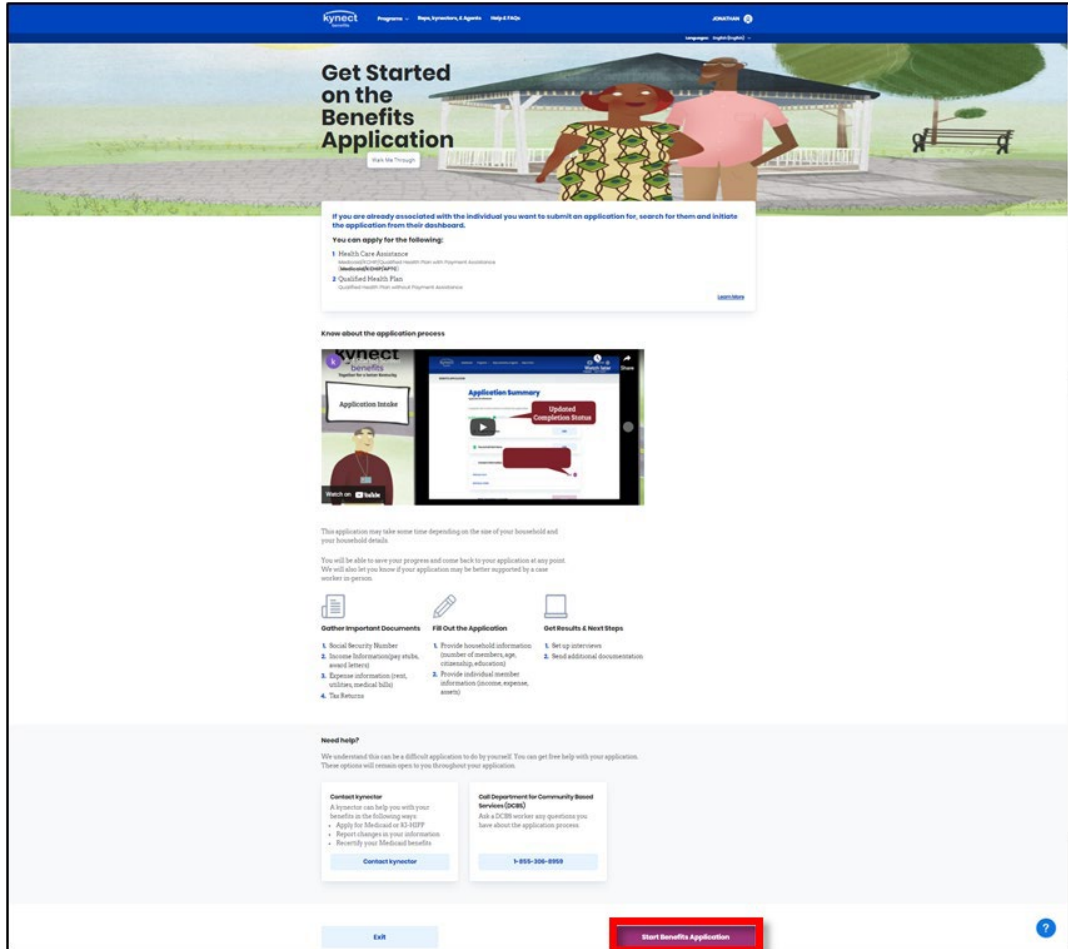
Use of This Website

1. I understand that the purpose and authorized use of this website is to apply for benefits. If applicable, I can also use this website to select and purchase health plans, as well as manage benefits.
2. If applicable, I can assist others in doing the tasks listed above.
3. I understand that unauthorized use, access, or misuse of this website is punishable by fines as well criminally punishable under state and federal law.
4. I understand that disclosing personal or confidential information is punishable by fines. This includes both state and federal law.
5. Federal and state guidelines are followed to protect information from unauthorized access or misuse.
6. I acknowledge that the user name and password used to login is my own and solely my own. I understand that user name and password for this website are not to be shared with other people.

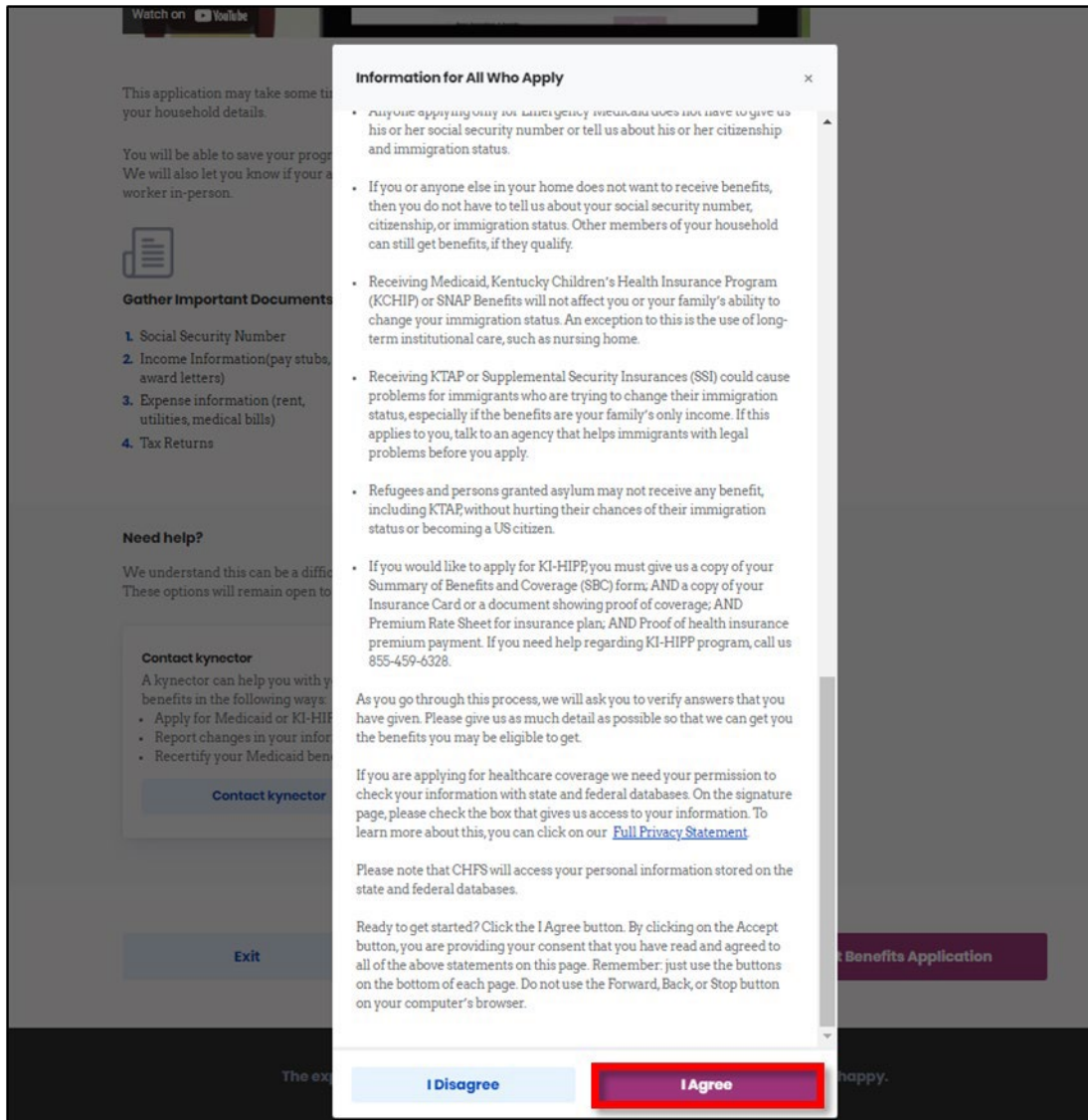
[Privacy & Terms of Use](#)

No, I Reject Yes, I Accept

17. Click **Start Benefits Application**.



18. Read the *Information for All Who Apply* and click **I Agree**.



19. Select the **Program(s)** the Prospect would like to apply for.
20. Click **Next**.

The screenshot shows the 'Program Selection' step of a benefits application. The page has a blue header with the 'kynect benefits' logo and navigation links. The main content area is white with a blue heading 'Program Selection' and a 'Learn More' link. A red rectangular box highlights the selection area, which contains the instruction 'Select the programs the household would like to apply for.' and two radio button options: 'Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)' and 'QHP (Medical and Dental Insurance plans without payment assistance)'. Below the selection area are three buttons: 'Back', 'Save & Exit', and 'Next'.

Please note: Benefits may be grayed out if the program(s) are not applicable to the Individual. Hovering over the program will display informational text explaining the reason.

21. Complete the benefits application with the Prospect and submit the application to determine eligibility.

The screenshot displays the 'Application Summary' page for a benefits application. At the top, the 'kynect benefits' logo is on the left, and navigation links for 'Programs', 'Reps, kynectors, & Agents', and 'Help & FAQs' are in the center. The user's name 'ENAOGEMUSX' and a help icon are on the right. Below the navigation bar, the page title 'BENEFITS APPLICATION' is shown. The main heading is 'Application Summary' with the application number '600260627'. A message states: 'Complete the sections below to submit the application.' A progress bar shows '1 of 10 completed'. The sections are listed as follows:

Section	Status	Action
Program Selection	Completed (Green checkmark)	Edit
Household Members	Not started (Radio button)	Start
Contact Information	Not started (Radio button)	
Reps, kynectors, & Agents	Not started (Radio button)	Start
Relationship & Tax Filing	Not started (Radio button)	
Household Information	Not started (Radio button)	Start
Member Details	Not started (Radio button)	
Healthcare Coverage	Not started (Radio button)	Start
Employer's Health Reimbursement Arrangement	Not started (Radio button)	Start
Sign & Submit	Not started (Radio button)	Start

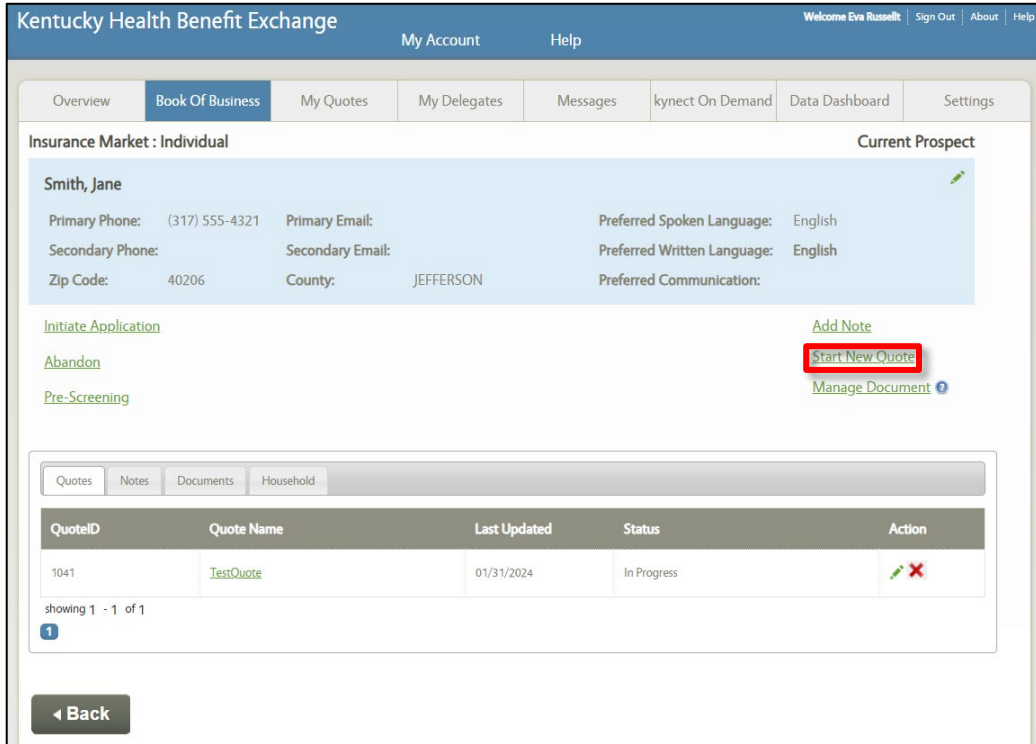
A 'Save & Exit' button is located at the bottom of the page.

Please note: Refer to the [Benefits Application Within kynect benefits QRG](#) for steps to complete the benefits application.

2.3 Create a Quote in Agent Portal

Complete the following steps to create a quote in Agent Portal:

22. On the **Current Client** screen, click **Start New Quote**.



23. Enter the **Quote Name**.
24. Select the **Coverage Effective Date** from the drop-down.
25. Enter the **Annual Household Income**.
26. Select the **County** from the drop-down.
27. Select **Yes** or **No** for *Default Tobacco Use* from the drop-down.
28. Click **Generate Plans**.

Welcome Eva Russell | Sign Out | About | Help
Kentucky Health Benefit Exchange

My Account
Help

Overview
Book Of Business
My Quotes
My Delegates
Messages
kynect On Demand
Data Dashboard
Settings

Household

Medical

Dental

Summary

*Required field

Individual Market Quote

* Quote Name

* Annual Household Income \$

* Coverage Effective Date

* County :

Certain coverage effective dates may require qualification for a special enrollment period. If you have selected a coverage effective date that is outside the annual open enrollment period, please ensure that your client qualifies for a special enrollment period before continuing with this Quote

Member Details for Quote

DISCLAIMER: All members must be in the same tax group

DISCLAIMER: Date of Birth or Age is required

Default Tobacco Use

Override to Household

Clear

* First Name	* Last Name	* Date Of Birth	* Age (#)	Gender	* Role	Is Eligible for other Health Coverage? (##)	Is Tobacco User?	Is AIAN?	Action
<input type="text" value="Jane"/>	<input type="text" value="Smith"/>	<input type="text" value="MM/DD/YY"/>	<input type="text" value="36"/>	<input type="text" value="Femal"/>	<input type="text" value="Subscrib"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="text" value="John"/>	<input type="text" value="Smith"/>	<input type="text" value="MM/DD/YY"/>	<input type="text" value="35"/>	<input type="text" value="Male"/>	<input type="text" value="Spouse"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	✘

Add Spouse

Add Dependent(s)

of Dependents between 0-20 years old

Add

* This selection is a shortcut to bypass entry for dependents under the age of 21. They will be rated equally.

(#) Age as of current date.

(##) Eligible for Health Coverage through a job, Medicare, Medicaid, or CHIP. [?](#)

Cancel

Generate Plans

29. The APTC amount displayed is the maximum amount the household may apply to the Medical plan.

Medical Plans

Name	Coverage Effective Date:	No. of Dependents
Smith,Jane	2/1/2024	1

Payment Assistance

Your household is qualified to receive a maximum monthly Payment Assistance (APTC) amount of: **\$726**. This amount is applicable only if all qualified APTC household members choose to enroll in a Medical Plan.

Your household has qualified for a **category C** Cost-Sharing Reduction (CSR) , which can be applied to silver plans.

The premiums (insurance plan costs) listed below already show the full amount of your Payment Assistance (APTC) applied to lower your monthly costs. Payment Assistance can only be used to help pay for the Essential Health Benefits (EHB) in a plan.

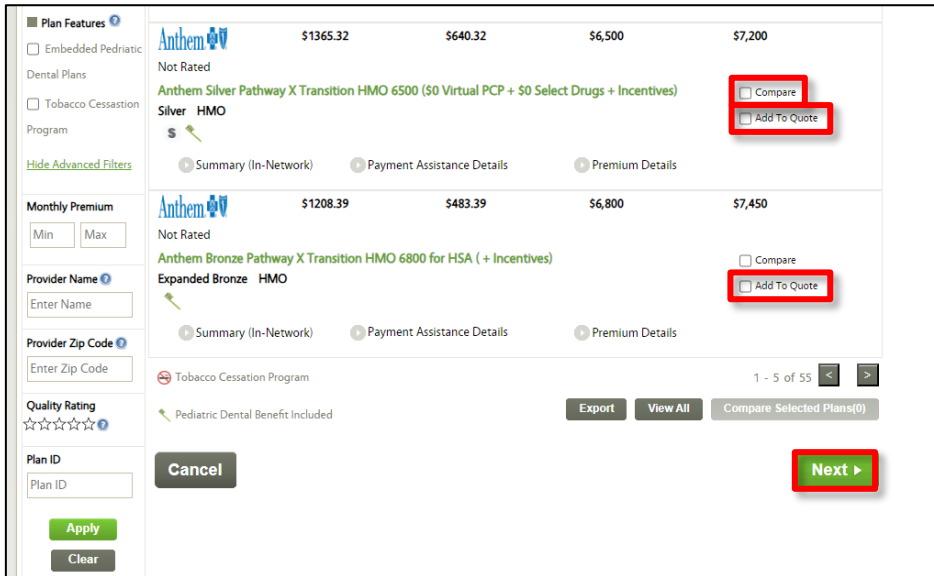
Please note that the payment assistance (APTC) and special discount (CSR) information above is Kentucky Health Benefit Exchange’s estimate based on the information you provided in your application. The IRS makes the final decision about the amount of payment assistance you are eligible to receive.

You may adjust the APTC amount applied using the slider below OR specifying an exact amount here. Maximum Monthly Payment Assistance Available: **\$726**

Payment Assistance for Medical: \$ \$0 \$726

Please note: Agents may use the slider to update the APTC applied or enter the amount in the field.

30. Check **Compare** and click **Compare Selected Plans** to compare plans side-by-side.
31. Check **Add To Quote** for the desired plan.
32. Click **Next**.



Please note: Agents may add a Dental plan to the quote by completing the same steps.

Please note: Agents may also print previously created Medical Plan quotes for Clients and Prospects by clicking the **Print** Icon located on the right-hand side of the **Medical Plan Search**, **Medical Plan Detail**, or **Compare Medical Plan** screens. Agents may print Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

Please note: Clicking the **Email** icon or **Email** hyperlink on the **Medical Plan Search** or **Medical Plan Detail** screens enables Agents to send a copy of the **Quotes** they have created. Agents may email Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

33. The *Quote Summary* information displays. Click **Email** to email the quote to the Client.

Quote Summary Cancel Download Email

Jane Smith Market Segment : Individual

Quote Name: TestQuote QuoteId: 1041

Coverage Effective Date: 2/1/2024

Selected Medical Plans [Back to Plan Selection](#) Add Plan

Individual Name	Role	Age	Medical Quotes
Jane Smith	Subscriber	36	Anthem Silver Pathway X HMO 3500 S04 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)
John Smith	Spouse	35	\$487.93
	Total Monthly Premium		\$484.76
	Monthly APTC Applied		\$972.69
	Monthly Individual Contribution		\$726.00

34. Enter your **Email Address**.

35. Enter the Resident's **Email Address**.
36. Enter **Comments** or use the automated text.
37. Click **Send Quote**.

Email Quote ✕

Enter the email address where you would like to send this quote

Enter the email address to receive a copy of this email (optional)

By entering your email in the field above, you agree to receive copy of the emails sent from kynect. You can opt-out at anytime.

Please edit comments, if required

I have created a health plan proposal for you. Please review the proposal and contact me with any questions. I look forward to assisting you in making the best selection for you and your household members' health coverage needs.

Limit - 500 characters

Send Email

38. The quote displays under the *Quotes* tab.

The screenshot shows the 'Kentucky Health Benefit Exchange' agent portal. The user is logged in as 'Eva Russell'. The navigation menu includes 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The 'Book Of Business' tab is active, showing 'Insurance Market : Individual' and 'Current Prospect'.

The prospect information for 'Smith, Jane' is displayed, including contact details and preferences. Below this, there are links for 'Initiate Application', 'Abandon', 'Pre-Screening', 'Add Note', 'Start New Quote', and 'Manage Document'.

The 'Quotes' tab is selected and highlighted with a red box. Below the tabs is a table of quotes:

QuoteID	Quote Name	Last Updated	Status	Action
1041	TestQuote	01/31/2024	In Progress	

The table row is also highlighted with a red box. Below the table, it says 'showing 1 - 1 of 1' and '1'. A 'Back' button is located at the bottom left.

3 Scenario 2: Create a Quote for a Non-Prospect

This scenario walks through the process of creating a quote in Agent Portal for an Individual not listed as the Prospect but included in the Household.

Complete the following steps to create a quote for a Non-Prospect in Agent Portal:

1. On the **Current Prospect** screen, click **Start New Quote**.

The screenshot shows the 'Current Prospect' screen for Jane Smith. The page header includes 'Kentucky Health Benefit Exchange', 'My Account', and 'Help'. The user is logged in as 'Eva Russell'. The main navigation bar includes 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The 'Current Prospect' section displays the following information:

Smith, Jane		Current Prospect	
Primary Phone: (317) 555-4321	Primary Email:	Preferred Spoken Language: English	
Secondary Phone:	Secondary Email:	Preferred Written Language: English	
Zip Code: 40206	County: JEFFERSON	Preferred Communication:	

Below the prospect information, there are several action links: [Initiate Application](#), [Abandon](#), [Pre-Screening](#), [Add Note](#), [Start New Quote](#) (highlighted with a red box), and [Manage Document](#). At the bottom, there is a table showing household members:

First Name	Last Name	Age	Gender	Relationship	Is Disabled?	Is Tobacco User?
Jane	Smith	36	F	Self	Y	N
John	Smith	35	M	Spouse	N	Y

The page also shows 'showing 1 - 2 of 2' and a notification icon.

2. Enter the **Quote Name**.
3. Select the **Coverage Effective Date** from the drop-down.
4. Enter the **Annual Household Income**.
5. Select the **County** from the drop-down.
6. Select **Yes** or **No** for *Default Tobacco Use* from the drop-down.
7. Since the Individual is enrolled in Medicare and should not be included in the quote, check the **box** for *Is Eligible for other Health Coverage? (##)*.
8. Click **Generate Plans**.

Kentucky Health Benefit Exchange

Welcome Eva Russell | Sign Out | About | Help

My Account Help

Overview Book Of Business **My Quotes** My Delegates Messages kyncnet On Demand Data Dashboard Settings

Household Medical Dental Summary * = Required field

Individual Market Quote

* Quote Name * Annual Household Income \$

* Coverage Effective Date * County :

Certain coverage effective dates may require qualification for a special enrollment period. If you have selected a coverage effective date that is outside the annual open enrollment period, please ensure that your client qualifies for a special enrollment period before continuing with this Quote

Member Details for Quote

DISCLAIMER: All members must be in the same tax group

DISCLAIMER: Date of Birth or Age is required

* First Name	* Last Name	* Date Of Birth	* Age (#)	Gender	* Role	Is Eligible for other Health Coverage? (##)	Is Tobacco User?	Is AIAN?	Action
Jane	Smith	<input type="text" value="MM/DD/YY"/>	<input type="text" value="36"/>	Femal	Subscrib	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
John	Smith	<input type="text" value="MM/DD/YY"/>	<input type="text" value="35"/>	Male	Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="button" value="X"/>

of Dependents between 0-20 years old

* This selection is a shortcut to bypass entry for dependents under the age of 21. They will be rated equally.
 (#) Age as of current date.
 (##) Eligible for Health Coverage through a job, Medicare, Medicaid, or CHIP.

Privacy Policy | Terms of Use | Contact Us | www.khbe.ky.gov | 1- (855) 326-4650

- The APTC amount displayed is the maximum amount the household may apply to the Medical plan.

Kentucky Health Benefit Exchange

Welcome Eva Russell | Sign Out | About | Help

My Account Help

Overview Book Of Business **My Quotes** My Delegates Messages kynect On Demand Data Dashboard Settings

Household Medical Dental Summary

Medical Plans

Name	Coverage Effective Date:	No. of Dependents
Smith,John	2/1/2024	0

Payment Assistance

Your household is qualified to receive a maximum monthly Payment Assistance (APTC) amount of **\$327**. This amount is applicable only if all qualified APTC household members choose to enroll in a Medical Plan.

Your household has qualified for a **category C** Cost-Sharing Reduction (CSR), which can be applied to silver plans. The premiums (insurance plan costs) listed below already show the full amount of your Payment Assistance (APTC) applied to lower your monthly costs. Payment Assistance can only be used to help pay for the Essential Health Benefits (EHB) in a plan.

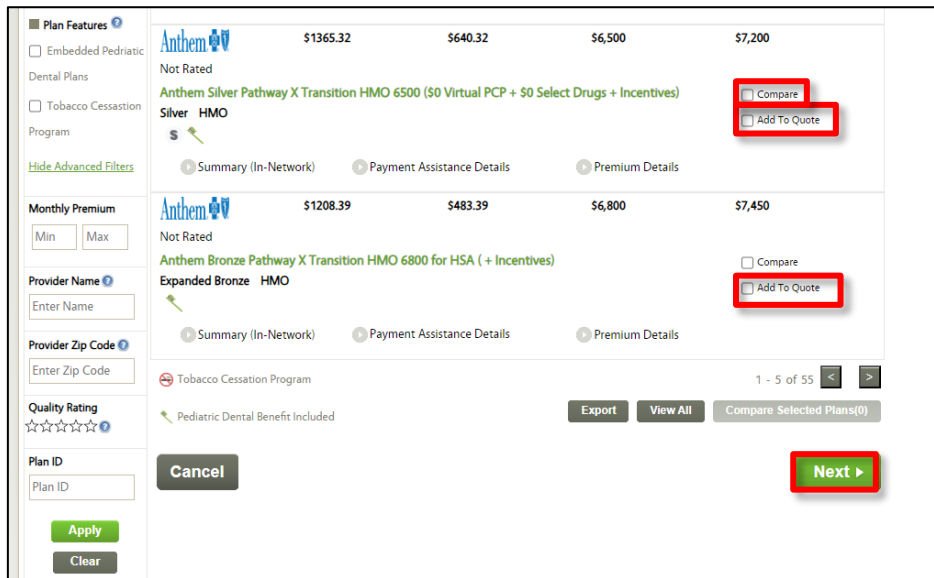
Please note that the payment assistance (APTC) and special discount (CSR) information above is Kentucky Health Benefit Exchange's estimate based on the information you provided in your application. The IRS makes the final decision about the amount of payment assistance you are eligible to receive.

You may adjust the APTC amount applied using the slider below OR specifying an exact amount here. Maximum Monthly Payment Assistance Available: **\$327**

Payment Assistance for Medical: \$ 50 \$327

Please note: Agents may use the slider to update the APTC applied or enter the amount in the field.

10. Check **Compare** and click **Compare Selected Plans** to compare plans side-by-side.
11. Check **Add To Quote** for the desired plan.
12. Click **Next**.



Please note: Agents may add a Dental plan to the quote by completing the same steps.

Please note: Agents may also print previously created Medical Plan quotes for Clients and Prospects by clicking the **Print** Icon located on the right-hand side of the **Medical Plan Search, Medical Plan Detail, or Compare Medical Plan** screens. Agents may print Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

Please note: Clicking the **Email** icon or **Email** hyperlink on the **Medical Plan Search** or **Medical Plan Detail** screens enables Agents to send a copy of the **Quotes** they have created. Agents may email Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

13. The *Quote Summary* information displays. Click **Email** to email the quote to the Client.

The screenshot shows the 'Quote Summary' page in the Kentucky Health Benefit Exchange Agent Portal. The page title is 'Kentucky Health Benefit Exchange' and the user is logged in as 'Eva Russell'. The navigation menu includes 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The 'My Quotes' section shows a progress bar with four steps: 'Household', 'Medical', 'Dental', and 'Summary'. The 'Quote Summary' section displays the following information:

- Quote Summary:** Cancel, Download, Email (highlighted)
- Client Information:** Jane Smith, Market Segment: Individual
- Quote Name:** TestQuote2, **Quoteld:** 1042
- Coverage Effective Date:** 2/1/2024
- Selected Medical Plans:** Back to Plan Selection
- Medical Quotes Table:**

Individual Name	Role	Age	Medical Quotes
John Smith	Spouse	35	Anthem Bronze Pathway X HMO 6700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives) ✕
			Total Monthly Premium \$414.33
			Monthly APTC Applied \$414.33
			Monthly Individual Contribution \$327.00
			\$87.33



Please note: The quote created is only for the Subscriber, but the Spouse remains in the tax household. The Client's name will still appear in the *Quote Summary* section.

14. The quote displays under the *Quotes* tab.

The screenshot displays the 'Kentucky Health Benefit Exchange' agent portal. At the top, there is a navigation bar with 'My Account' and 'Help'. Below this is a secondary navigation bar with tabs for 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The 'Book Of Business' tab is active.

The main content area is divided into two sections: 'Insurance Market : Individual' and 'Current Prospect'. Under 'Insurance Market : Individual', the name 'Smith, Jane' is listed. Below the name are fields for 'Primary Phone: (317) 555-4321', 'Secondary Phone:', 'Zip Code: 40206', 'Primary Email:', 'Secondary Email:', and 'County: JEFFERSON'. Under 'Current Prospect', there are fields for 'Preferred Spoken Language: English', 'Preferred Written Language: English', and 'Preferred Communication:'. Below these fields are links for 'Initiate Application', 'Abandon', 'Pre-Screening', 'Add Note', 'Start New Quote', and 'Manage Document'.

A red box highlights the 'Quotes' tab in the secondary navigation bar. Below the tabs is a table with the following data:

QuoteID	Quote Name	Last Updated	Status	Action
1041	TestQuote	01/31/2024	In Progress	 

Below the table, it says 'showing 1 - 1 of 1' and there is a '1' in a blue circle. At the bottom left, there is a 'Back' button.

4 Scenario 3: Create a Quote for Two Individuals (QHP) and Two Children (KCHIP)

This scenario walks through the process of creating a quote in Agent Portal for two Individuals eligible for QHP and removing the two Dependents receiving KCHIP.

Complete the following steps to create a quote for two Individuals (QHP) and two Children (KCHIP) in Agent Portal:

1. On the **Current Prospect** screen, click **Start New Quote**.

The screenshot shows the 'Current Prospect' screen for Jane Smith. The page includes a navigation bar with 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. Below the navigation bar, there is a section for 'Insurance Market : Individual' and 'Current Prospect'. The prospect's details are listed, including primary and secondary phone numbers, email addresses, zip code, and preferred language. A red box highlights the 'Start New Quote' button. Below the prospect details, there is a table with columns for 'First Name', 'Last Name', 'Age', 'Gender', 'Relationship', 'Is Disabled?', and 'Is Tobacco User?'. The table lists four individuals: Jane Smith (36, F, Self), John Smith (35, M, Spouse), Mary Smith (12, F, Dependent), and Andy Smith (9, M, Dependent). A 'Back' button is located at the bottom left of the screen.

2. Enter the **Quote Name**.
3. Select the **Coverage Effective Date** from the drop-down.
4. Enter the **Annual Household Income**.
5. Select the **County** from the drop-down.
6. Select **Yes** or **No** for *Default Tobacco Use* from the drop-down.
7. Since the dependents are enrolled in KCHIP and should not be included in the quote, check the **box** for *Is Eligible for other Health Coverage? (##)*.
8. Click **Generate Plans**.

Kentucky Health Benefit Exchange Welcome Eva Russell | Sign Out | About | Help

My Account Help

Overview Book Of Business **My Quotes** My Delegates Messages kynect On Demand Data Dashboard Settings

● Household ● Medical ● Dental ● Summary
 *Required field

Individual Market Quote

* Quote Name

* Annual Household Income

* Coverage Effective Date

* County :

Certain coverage effective dates may require qualification for a special enrollment period. If you have selected a coverage effective date that is outside the annual open enrollment period, please ensure that your client qualifies for a special enrollment period before continuing with this Quote

Member Details for Quote

DISCLAIMER: All members must be in the same tax group

DISCLAIMER: Date of Birth or Age is required

Default Tobacco Use Override to Household

Clear

* First Name	* Last Name	* Date Of Birth	* Age (#)	Gender	* Role	Is Eligible for other Health Coverage? (##)	Is Tobacco User?	Is AIAN?	Action
Jane	Smith	<input type="text" value="MM/DD/Y"/>	36	Femal	Subscriber	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
John	Smith	<input type="text" value="MM/DD/Y"/>	35	Male	Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	✗
Mary	Smith	<input type="text" value="MM/DD/Y"/>	12	Femal	Dependent	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	✗
Andy	Smith	<input type="text" value="MM/DD/Y"/>	9	Male	Dependent	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	✗

of Dependents between 0-20 years old Add

* This selection is a shortcut to bypass entry for dependents under the age of 21. They will be rated equally.
 (#) Age as of current date.
 (##) Eligible for Health Coverage through a job, Medicare, Medicaid, or CHIP. ?

Cancel
Generate Plans

- The APTC amount displayed is the maximum amount the household may apply to the Medical plan.

The screenshot shows the 'My Quotes' section of the Kentucky Health Benefit Exchange. A progress bar at the top indicates the user is currently in the 'Medical' step, with 'Household' completed, 'Dental' in progress, and 'Summary' pending. Below the progress bar, a table titled 'Medical Plans' lists details for a plan for 'Smith, Jane' with a coverage effective date of 2/1/2024 and 1 dependent. Underneath, the 'Payment Assistance' section explains that the household is qualified for a maximum monthly APTC amount of \$726. It also notes that the household qualifies for a category C Cost-Sharing Reduction (CSR) for silver plans. A disclaimer states that the APTC and CSR information is an estimate based on the user's application. At the bottom, there is a slider control for 'Payment Assistance for Medical' ranging from \$0 to \$726, with the current value set at \$726.00.

Name	Coverage Effective Date:	No. of Dependents
Smith, Jane	2/1/2024	1

Payment Assistance

Your household is qualified to receive a maximum monthly Payment Assistance (APTC) amount of: **\$726**. This amount is applicable only if all qualified APTC household members choose to enroll in a Medical Plan.

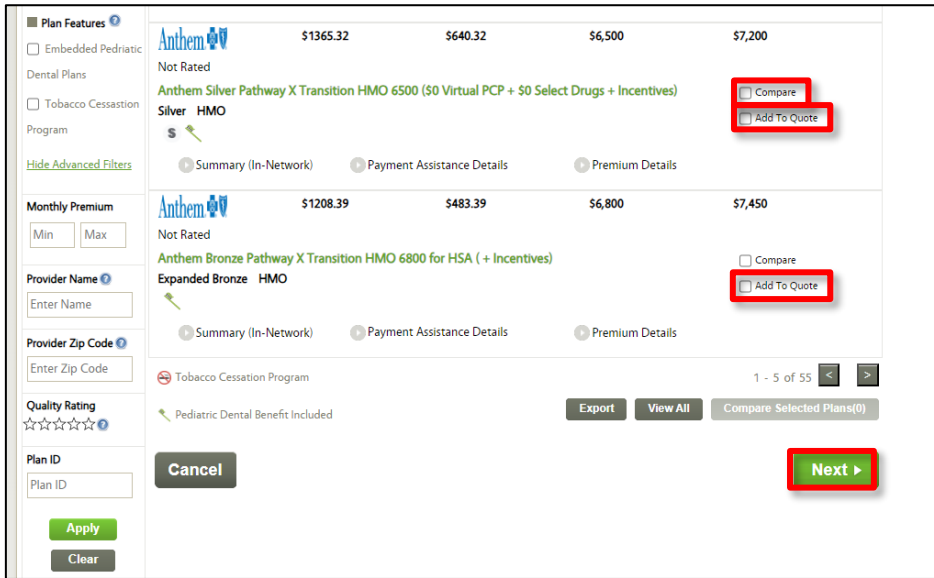
Your household has qualified for a **category C** Cost-Sharing Reduction (CSR), which can be applied to silver plans. The premiums (insurance plan costs) listed below already show the full amount of your Payment Assistance (APTC) applied to lower your monthly costs. Payment Assistance can only be used to help pay for the Essential Health Benefits (EHB) in a plan.

Please note that the payment assistance (APTC) and special discount (CSR) information above is Kentucky Health Benefit Exchange's estimate based on the information you provided in your application. The IRS makes the final decision about the amount of payment assistance you are eligible to receive.

You may adjust the APTC amount applied using the slider below OR specifying an exact amount here. Maximum Monthly Payment Assistance Available: **\$726**

Payment Assistance for Medical: \$ 50 \$726

10. Check **Compare** and click **Compare Selected Plans** to compare plans side-by-side.
11. Check **Add To Quote** for the desired plan.
12. Click **Next**.



Please note: Agents may add a Dental plan to the quote by completing the same steps.

Please note: Agents may also print previously created Medical Plan quotes for Clients and Prospects by clicking the **Print** Icon located on the right-hand side of the **Medical Plan Search**, **Medical Plan Detail**, or **Compare Medical Plan** screens. Agents may print Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

Please note: Clicking the **Email** icon or **Email** hyperlink on the **Medical Plan Search** or **Medical Plan Detail** screens enables Agents to send a copy of the **Quotes** they have created. Agents may email Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

13. The *Quote Summary* information displays. Click **Email** to email the quote to the Client.

Quote Summary Cancel Download Email

Jane Smith Market Segment : Individual

Quote Name: TestQuote2 QuoteId: 1042

Coverage Effective Date: 2/1/2024

Selected Medical Plans [Back to Plan Selection](#)

Individual Name	Role	Age	Medical Quotes
John Smith	Spouse	35	Anthem Bronze Pathway X HMO 6700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)
			Total Monthly Premium: \$414.33
			Monthly APTC Applied: \$414.33
			Monthly Individual Contribution: \$327.00
			\$87.33

Add Plan

Please note: The quote created is only for the Subscriber and Spouse, but the Dependents remain in the tax household.

14. The quote displays under the *Quotes* tab.

The screenshot displays the 'Kentucky Health Benefit Exchange' agent portal. At the top, there is a navigation bar with 'My Account' and 'Help'. Below this is a secondary navigation bar with tabs for 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The main content area is titled 'Insurance Market: Individual' and 'Current Prospect' for 'Smith, Jane'. It lists contact information (Primary/Secondary Phone, Email, Zip Code, County) and preferences (Spoken/Written Language, Communication). Below this are links for 'Initiate Application', 'Abandon', 'Pre-Screening', 'Add Note', 'Start New Quote', and 'Manage Document'. A sub-section titled 'Quotes' is highlighted with a red box, containing a table with the following data:

QuoteID	Quote Name	Last Updated	Status	Action
1041	TestQuote	01/31/2024	In Progress	

At the bottom left of the main content area, there is a 'Back' button.