

# KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

## Meeting Minutes

April 6, 2023

**Board Member Attendees:** Deputy Secretary Banahan, Sharon Clark, Ryan Sadler, Harry Hayes, John Mark Fones, David Roode, Supraja Parthasarathy Whitney Allen

Deputy Secretary Banahan opened the Advisory Board meeting with a welcome, and roll call of board members was completed. Deputy Secretary Banahan next moved to approve the meeting minutes from the March meeting. John Mark Fones offered a second to the motion and the meeting minutes were approved.

Deputy Secretary Banahan announced the meeting agenda topics of an update from the state-based marketplace, an update on the PHE unwinding and then subcommittee updates.

David Verry began the update on the state-based marketplace. David shared that they had the final workshop for the Self Service Portal (SSP) improvement project, with tremendous participation by stakeholders from all over and the team is compiling the research and will identify the top issues to address. This will make the system work better. David thanked all involved for the feedback and input on system use.

David stated that the new Federal Poverty Level (FPL) chart for Medicaid had been released and noted that the FPL changes in the middle of the year have been made for Medicaid, but tax credits continue to use the previous year FPL chart because this is the IRS method. The FPL chart has been added to system calculations and will be added to the KHBE webpage. Residents will receive notices if they need to act. This is necessary because the updated FPL chart may make them eligible for Medicaid instead of a QHP. kynector brochures have been updated as well.

David next discussed the addition of an Unwinding Special Enrollment Period Fact Sheet. Moving into the rest of the year, people will be able to select that they lost Medicaid and can enroll in a QHP 60 days from making a change, update, or new application. The standard has been 60 days from when the loss of Medicaid happened. David gave the example that if someone loses Medicaid at the end of May and comes back to kynect next March, they will qualify for a special enrollment because of this SEP.

Medicare and Medicare supplement plans also have a special enrollment period because of the unwinding. To assist with that, every kynector and agent with a client who did not enroll in Medicare when they could have during the unwind will receive a list for outreach. The Conduent contact center will be making outbound calls to those residents who do not have an associated kynector or Agent.

Helen Dawson provided the Unwinding update and began with sharing the Medicaid renewals had begun. Residents with a renewal due date of 5/31/2023 were triggered in the system to receive updated eligibility. Although the teams are tracking closely, there had not been any major system issues with this effort. A slight increase in call volume was noticed. Helen expressed confidence in the system to meet daily needs. Helen then added that Stakeholder calls with public audiences will continue. Medicaid is also following a comprehensive communication strategy focused on social media, the website, and messages. Helen welcomed continuing input on needs and gaps in terms of communications and needed information.

Jeffery Little provided the next update for KHBE communications. He shared images of events such as a booth set up at the Kentucky Derby Festival, a Louisville high school basketball tournament event, a table at the 13th region basketball tournament and the Sweet 16 tournament at Rupp Arena which was held at the end of February. Jeffery stated that these were great events for outreach and education due to Kentucky being a basketball state. There were over 100,000 people that attended the Sweet 16 tournament. Other events at a Kentucky Career Center and Free Meals in Bourbon County were shown.

Jeffery next shared some of the key communications efforts for difficult to reach populations. One example was that Family Health developed a referral relationship with the local refugee settlement agencies to enroll their clients in coverage. They also cross trained all their housing case managers as kynectors to assist clients experiencing homelessness. Community Action is partnering with resources to promote equity. Kentucky Primary Care has kynectors set up with probation and parole offices multiple times per month to target the re-entry population. KIPDA aids youth center coordinators, halfway houses, community centers and rehab facilities and are working with pregnant women from Clarity Solutions to obtain coverage.

Deputy Secretary Banahan next asked for the Subcommittee updates. She provided the Behavior Health Subcommittee update, sharing they met on March 22<sup>nd</sup> with discussion items that included a Department of Insurance Webinar that is scheduled for April 25th. This webinar will be about how to contact the Department of Insurance. The Subcommittee also discussed the side-by-side comparison of Behavior Health benefits by MCOs. Legislation passed was also discussed during the meeting.

Whitney Allen provided the Education and Outreach Subcommittee update. Whitney shared that the subcommittee had met on Monday, March 27th. Action items from the February meeting were discussed with the 2023 work plan being a key agenda item. The committee recommended larger and editable flyers for community-based organizations to hang up. A subcommittee member reported that the Spanish version of the unwinding web page was generating a 404 error. This was reported and is being resolved. The SEP campaign fact sheet will be finalized within the next week as well as information on how to connect consumers to their kynect account. There will also be information on how to create a new kynect account. All updated materials will be presented to the Education and Outreach subcommittee for review and comment. The subcommittee drafted and reviewed the 2023 work plan for April through July. The April meeting will include a demonstration from DCBS on the SNAP Application Assistance tool to assist clients in completing their interview and scheduling an appointment. The agenda for May is to have a shop training demo which is in alignment with the goal of increasing training for kynectors to offer SHOP assistance. In June, the subcommittee will review materials on the kynect website. This will align with the goal to increase opportunities for kynector input on materials. The July meeting will center on the updated OEP materials being presented to the

Education Outreach Subcommittee for review. August will focus on starting to promote OEP earlier in the year.

Mark Kleiner had not joined the meeting, so David Verry provided the update for the Agent and navigator subcommittee. David shared that the group had a short meeting the previous Tuesday mainly on the topic of how Agents and kynectors can help with the Medicaid Unwinding and a return to business as usual. David shared they had been alerted of some scams, where bad actors using the unwind to prey on individuals and either provide disinformation or sell them insurance products that are non-ACA compliant. The subcommittee discussed strategies to combat this, including additional communications on the website. The group felt strongly that while there may be many products available to consumers, the kynect Issuers can be trusted as they are certified with the state. If anyone falls victim to this type of scam, they may use an exceptional special enrollment to enroll in a kynect plan. David further updated on the kynect on Demand function launching this month. kynect on Demand is an automated referral system where residents can submit their contact information, then an Agent will reach out to help with QHP enrollment. David stated this new function will help shepherd people through the unwind process, as well as cut down on adverse selection.

Ryan Sadler provided an update on the Qualified Health Plan Subcommittee that last met March 15th with two primary agenda topics. There were 31 SSP enhancements that were presented by Tyler Little, then a Medicaid Unwinding update was provided by Deputy Commissioner Judy Cecil. Ryan noted that the most notable to the subcommittee was the unwinding, unwinding support for agents and brokers as well as the SEP reasons. The Shopping experience improvement will help residents navigate plan decisions and pick the appropriate plans.

With the final subcommittee update completed, Deputy Secretary Banahan opened the meeting to any questions or discussions. David Roode asked for clarification on his term on the Advisory Board as it ends June 3rd. Deputy Secretary Banahan indicated she would check on the board term and provide an update.

The next meeting date was announced for May 4th at 3:00 and the meeting was adjourned.