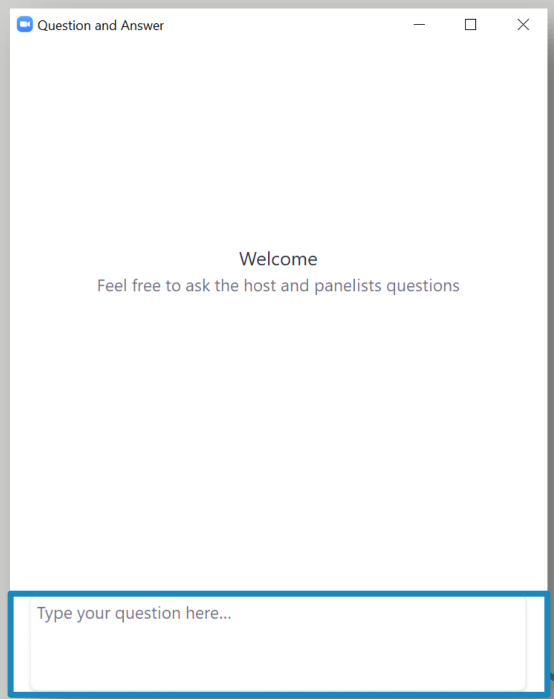
Agent Office Hours

Please review the Zoom Tips for Success while you wait:

Ask a Question in Q&A

During the session, all Agents are muted. If you would like to ask a question about the session content:

- Click the **Q&A Icon**.
- Type your question and click **Enter** on your keyboard.

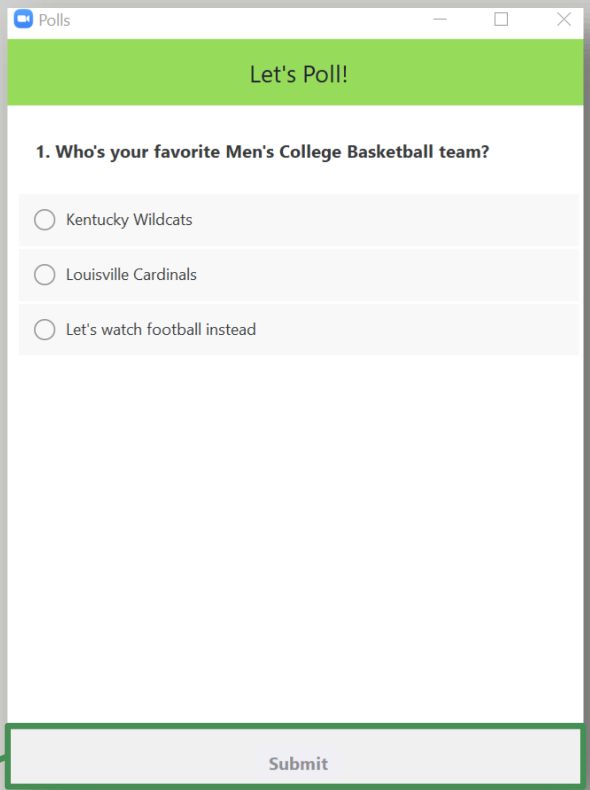


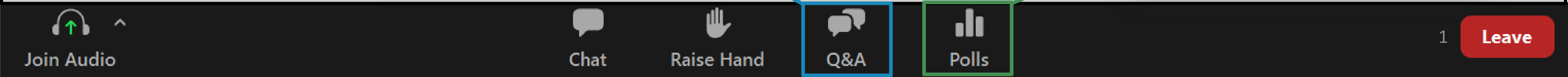
Let's Poll

During the session, all Agents are muted. However, we will be checking in by asking questions. To answer anonymously:

- Click the **Polls Icon**, if the polls pop-up doesn't display automatically.
- Select the appropriate **Answer** and click **Submit**.

Please note: The **Polls Icon** only displays once the Host enables it.





Agent Office Hours

Session 2

December 16, 2022

kynect health coverage
Together for a better Kentucky

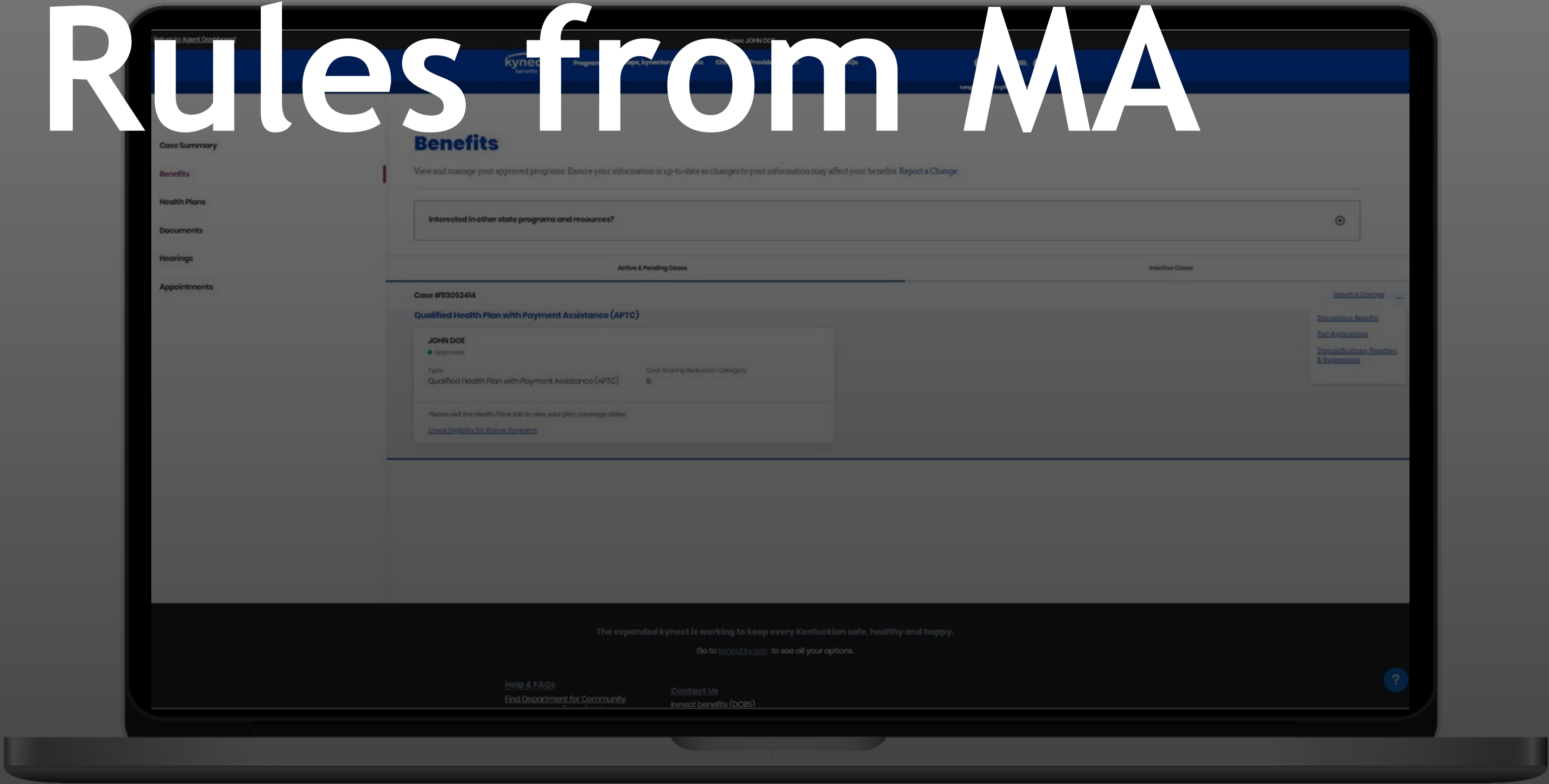
Icebreaker

What is your favorite version of the Grinch?
A. How the Grinch Stole Christmas (1966)
B. How the Grinch Stole Christmas (2000)
C. The Grinch (2018)
D. I’m not a fan of the Green Meanie!

“It’s because I’m green, isn’t it?” - The Grinch

Agenda

Transitioning to QHP with PHE Rules from MA



Transition to QHP with PHE Rules from MA

The Public Health Emergency (PHE) has been extended to April 11, 2023.

What does the expansion of the Public Health Emergency (PHE) mean for Medicaid Benefits?

Due to the PHE, Medicaid cases will not be discontinued or terminated once the Resident no longer qualifies or is over the income limit for Medicaid. kynect will not transition active Medicaid members to APTC without client request due to the PHE rules.

What should Agents do if a Resident wants to withdraw Medicaid enrollment from their case?

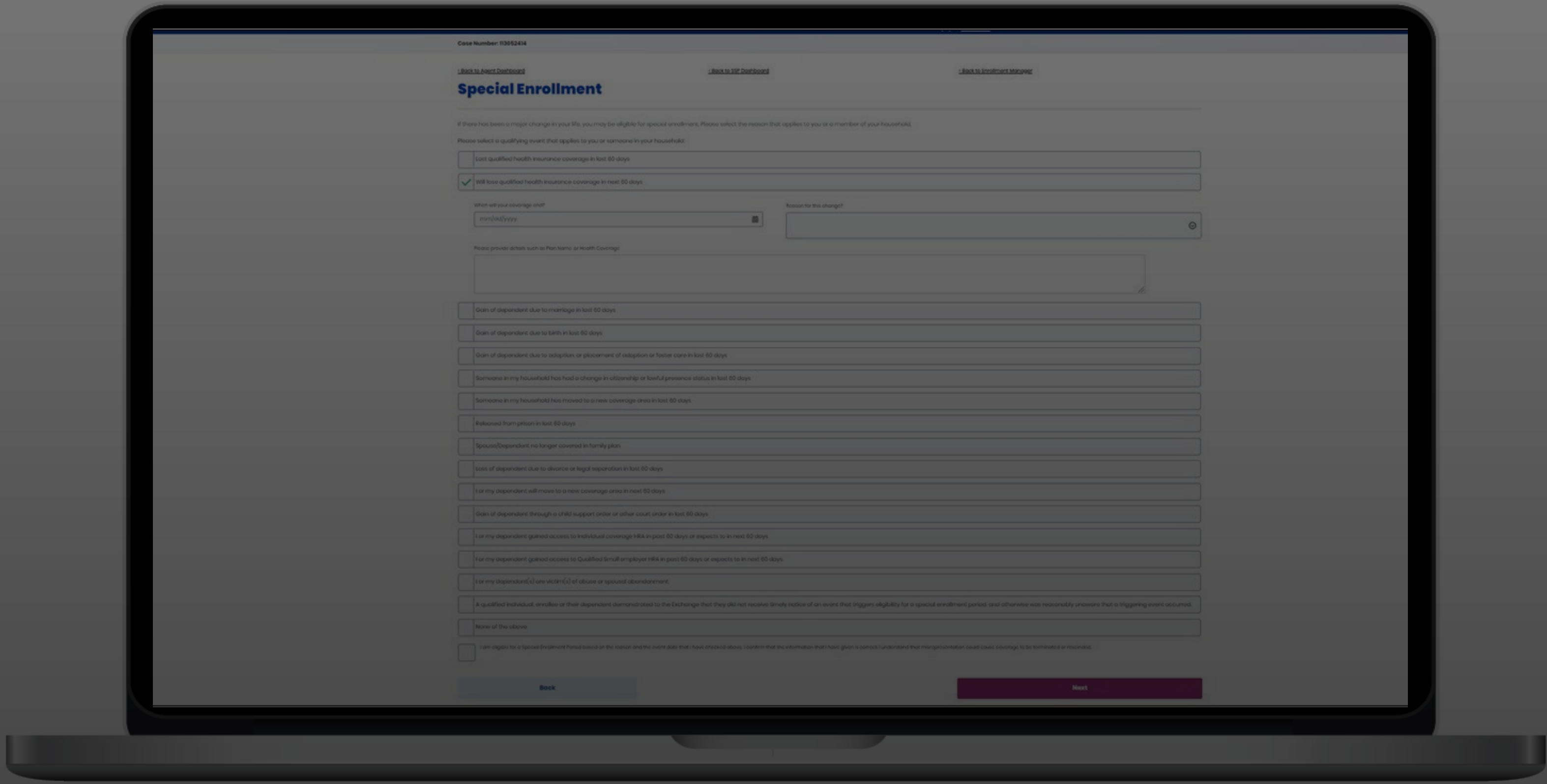
1. Email DFS.Medicaid@ky.gov to manually remove Medicaid from the case.

2. Include the Resident's first name, case number, and the reason for withdrawal in the email.
   - DCBS will verify the case information, take the appropriate action, and confirm the result with Agents.

3. Agents will need to reapply for QHP/APTC to have eligibility redetermined.

Please note: The PHE may be extended further. Before the PHE ends, detailed trainings and additional information will be provided. The Medicaid unwinding will take 12 months as Residents on Medicaid are re-evaluated.

How to Enter Income



How to Enter Income

Agents should confirm the income type when entering it into the application. When projecting future income, please reference the chart below.

Countable and Non-Countable Income for Modified Adjusted Gross Income

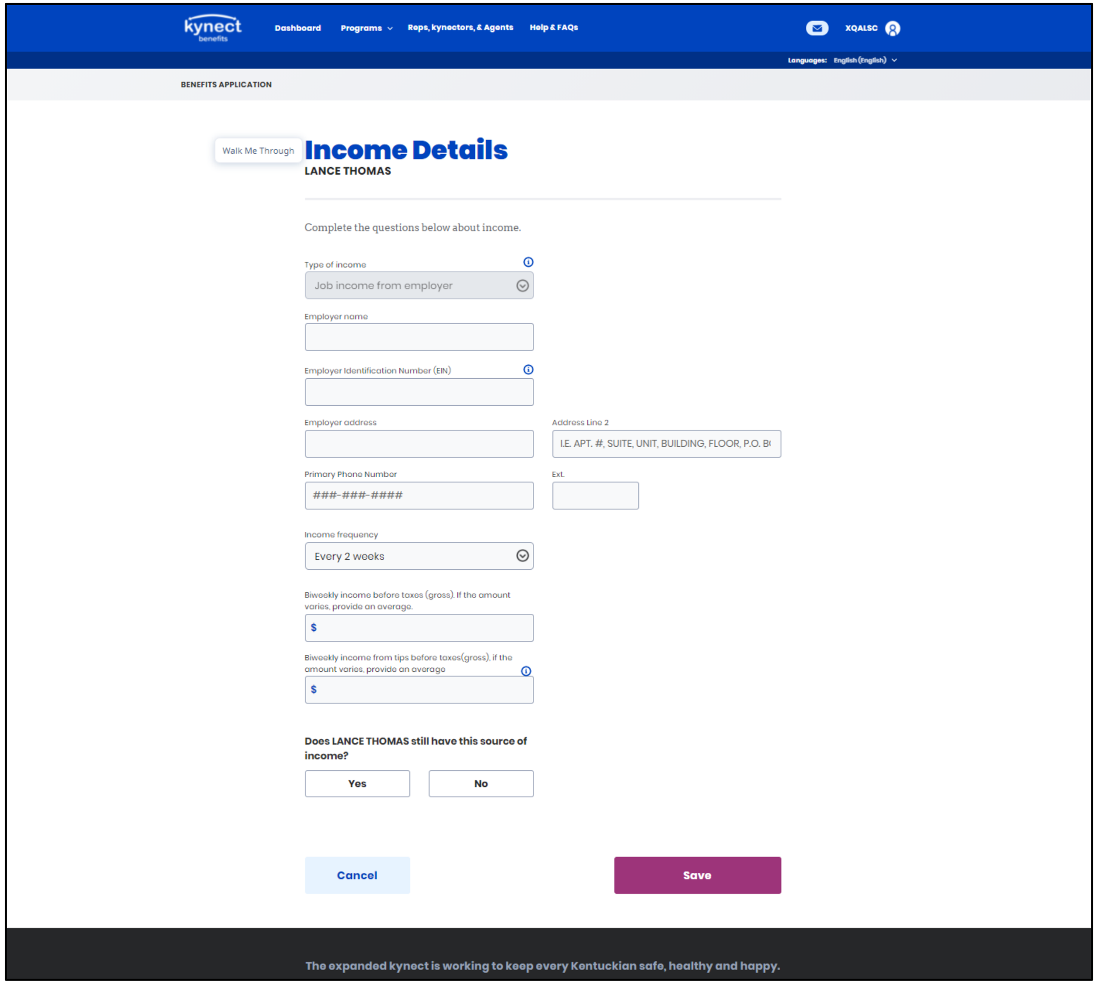
This table lists the types of countable and non-countable income used to calculate Modified Adjusted Gross Income (MAGI). **Annual** MAGI is used to determine the eligibility for premium tax credits when purchasing a Qualified Health Plan (QHP), while **monthly** MAGI is used for Medicaid and Kentucky Children's Health Insurance Program (KCHIP) eligibility.
(The income of dependents should only be counted if the dependent is required to file taxes.)

Countable Income	Non-Countable Income
• Wages, salaries, tips, bonuses, awards • Income derived from gifts/inheritances • Interest income (taxable and non-taxable) • Farm income • Ordinary dividends • Alimony received/Spousal support[6] • Business income • Capital gains • IRA distributions • Pensions and annuities • Unemployment compensation • Taxable and non-taxable Social Security benefits, includes Retirement, Survivors, and Disability Insurance (RSDI) and Social Security Disability Insurance (SSDI) • Railroad retirement • Gambling winnings[5] • Jury duty payments[5] • Foreign earned income • Rental income • Lump sum income (Retro Social Security/Railroad Retirement)[5] • Royalties • State agency payments received for child care • Waiver payments issued to individual care providers received for a non-household member (related or unrelated) • Oil leases/mineral rights • Partnerships/S-Corporations • Any remaining portion of a lump sum payment awarded for wrongful death, personal injury, damages, or loss of property not excluded for tax purposes[4,5] • Trust income (as reported on 1040, line 17) • Other income included on 1040, line 21	• Supplemental Security Income (SSI) benefits • Social security benefits of dependents[1,2] • Kentucky Transitional Assistance Program (KTAP) benefits [referred to as Temporary Assistance for Needy Families (TANF) on the federal level] • Veteran's disability benefits • Veteran's pension benefits • Veteran's education benefits • Military allowances • Employer reimbursement for mileage, meals, etc. • Earned income tax credits • Worker's compensation • Employer contributions to certain pretax benefits funded by an employee's elective salary reduction, such as amounts for a flexible spending account or contributions to a retirement account • Pre-tax fringe benefits provided by an employer • Child support received • Foster care and adoption assistance payments • Education scholarships, awards, fellowship grants[3] • Loans • Federal Work Study income • Wages of minors[2] • Gifts and inheritances • Waiver payments issued to individual care providers received for a household member (related or unrelated) • Black lung benefits • Cash rebates from a dealer or manufacturer • Refugee cash assistance • Native American benefits and payments • Income from a sponsor for a sponsored immigrant • Any portion of a lump sum payment that is awarded for wrongful death, personal injury, damages, or loss of property[4]

Please note: Agents may reference the Countable and Non-Countable Modified Adjusted Gross Income Tip Sheet to confirm whether the income type reported is countable towards eligibility.

How to Enter Income

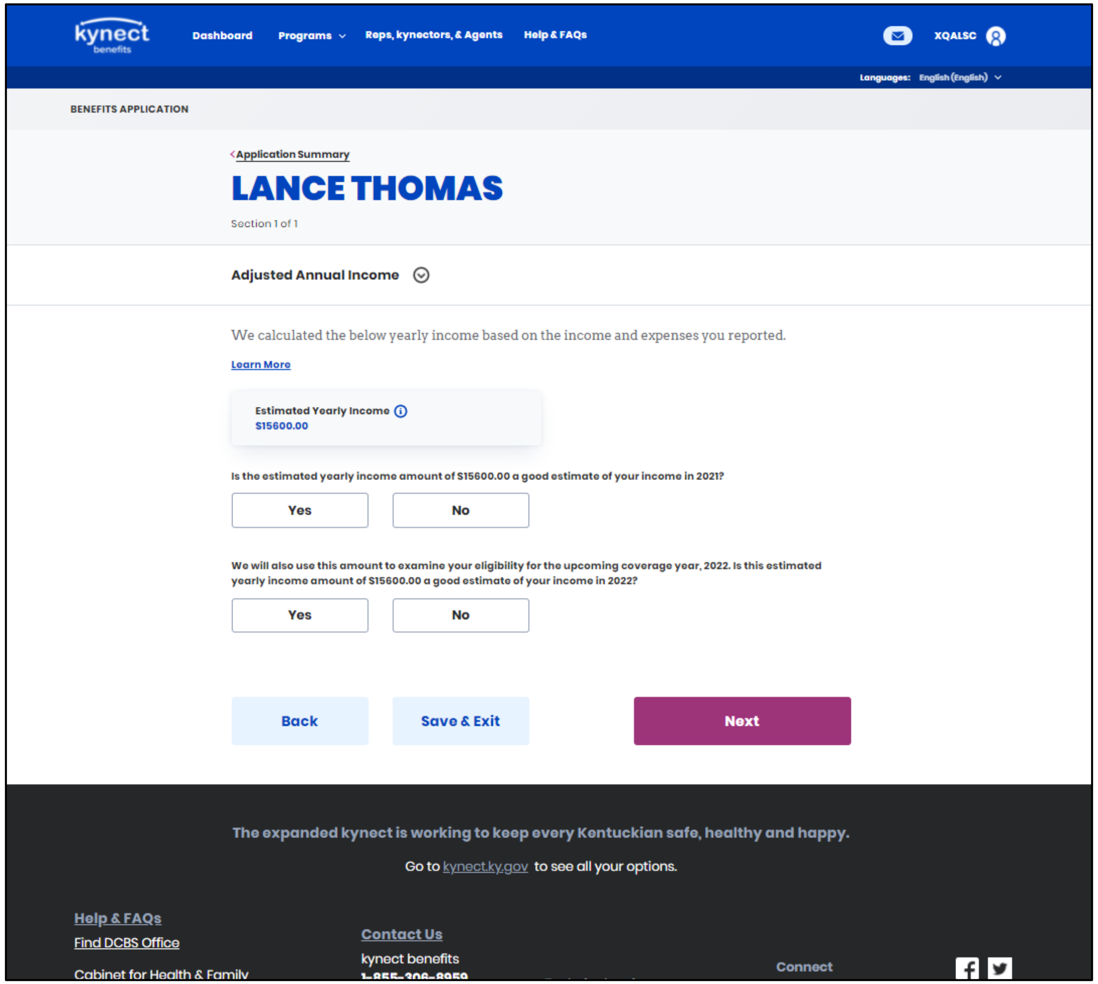
Income type pre-populates based on selections made on the Household Information screen. Enter the income amount and frequency.



Please note: If the Applicant no longer receives the reported type of income, please provide an explanation in the field that will populate upon selection of "No".

How to Enter Income

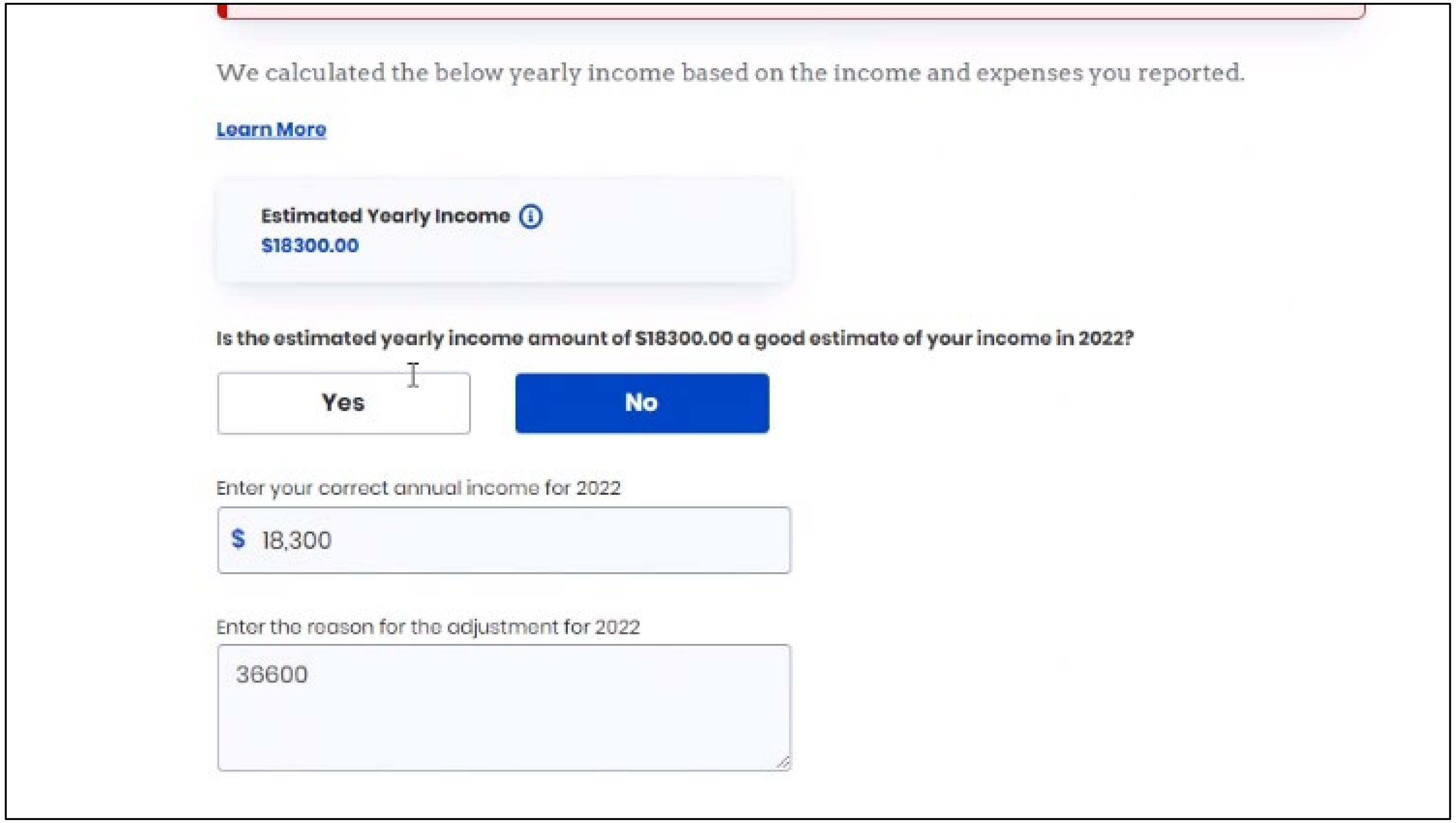
The Estimated Yearly Income field displays the amount that will be used when considering APTC eligibility. If Agents select the estimate is incorrect, the adjusted amount reported will be used instead.



Please note: If the estimated yearly income is incorrect, please provide an explanation in the field that will populate upon selection of “No”.

How to Enter Income

When selecting Yes, the estimated yearly income amount will be used for APTC calculation. When selecting No, the corrected annual income amount will be used for APTC calculation.



How to Enter Income

The two client reported income line items are combined and the sum is the yearly income for APTC.

Member Details – Income Summary

John Doe

Job income from employer	$435.19/Weekly
Estimated Annual income in 2022	$18,485.00
Estimated Annual income in 2023	$22,620.00
Client reported income in 2022	$18,091.66
Client reported income in 2023	$20,000.00

Jane Doe

Self employment income	$57,000.00/Yearly
Job income from employer	$611.20/Weekly
Estimated Annual income in 2022	$29,093.00
Estimated Annual income in 2023	$31,776.00
Client reported income in 2022	$28,683.66
Client reported income in 2023	$37,000.00

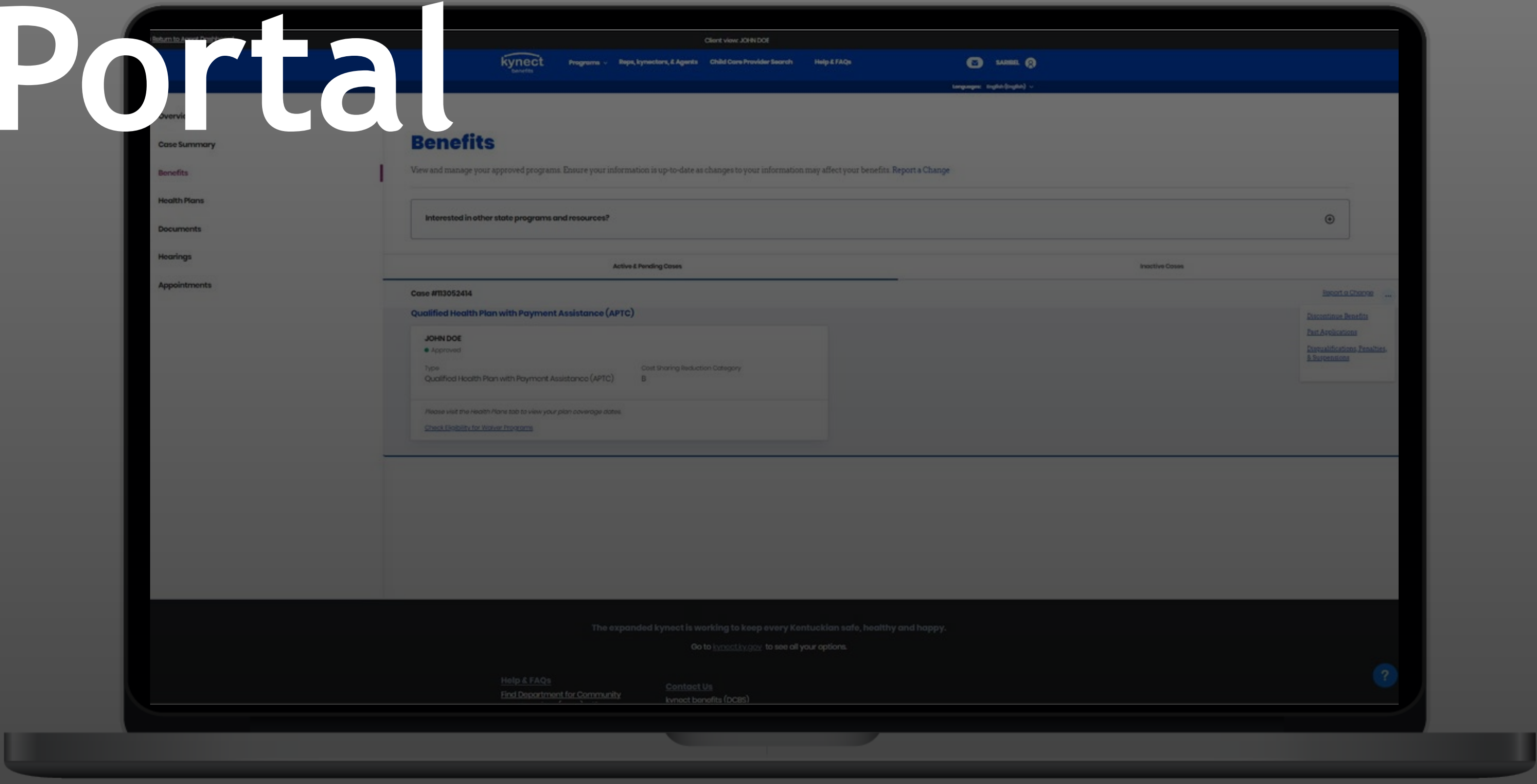
No Information Provided	
Estimated Annual income in 2022	$0.00
Estimated Annual income in 2023	$0.00

No Information Provided	
Estimated Annual income in 2022	$0.00
Estimated Annual income in 2023	$0.00

20,000 + 37000
= 57,000 Total Yearly
Income for APTC

Please note: Client reported income amounts are used towards APTC calculation within the Case Summary screen.

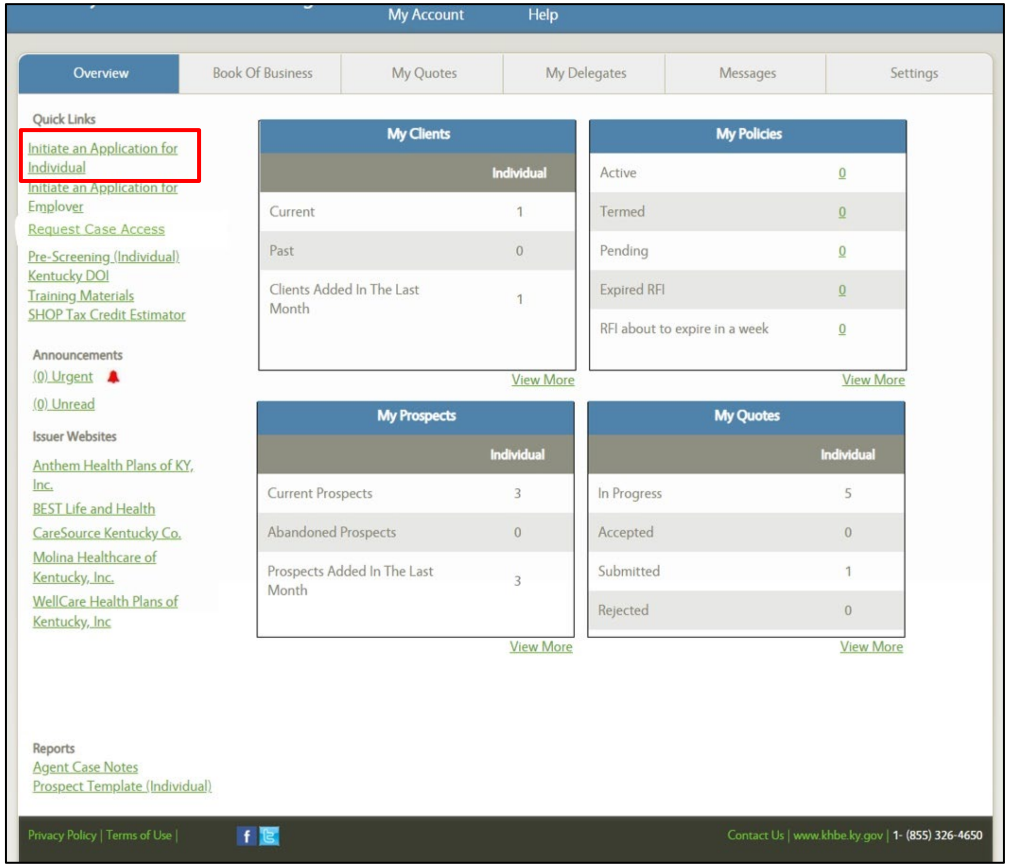
Adding an Individual to Agent Portal



Adding an Individual to Agent Portal

Agents may Initiate a new application if the Individual does not have an existing case within kynect.

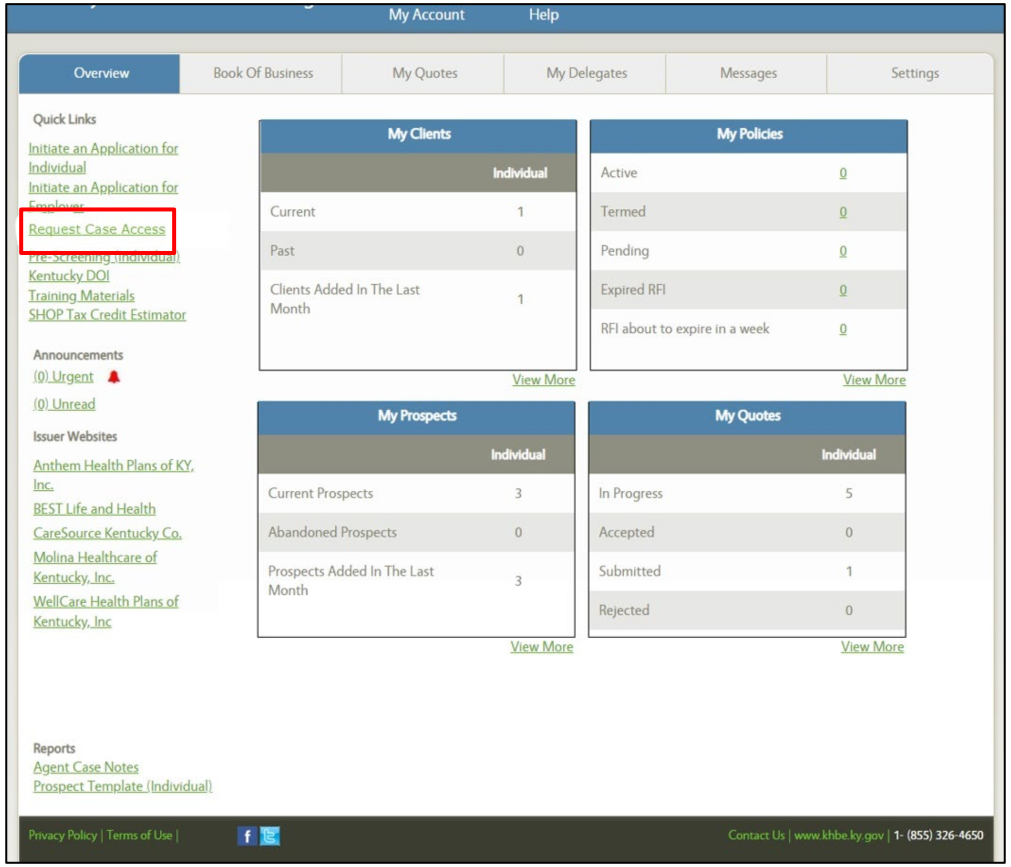
Option 1: Initiate new Application.



Adding an Individual to Agent Portal

Agents may request case access if the Individual is known to the system, is part of an active case, and/or is not associated with another Agent.

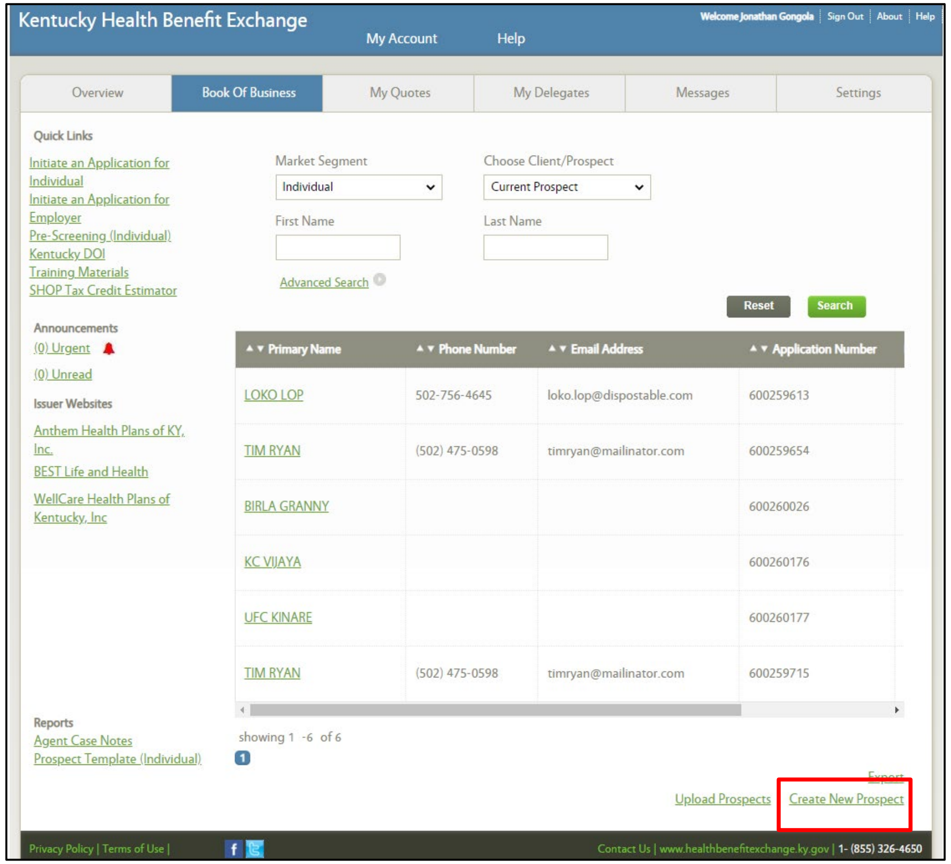
Option 2: Request case access.



Adding an Individual to Agent Portal

Agents may Create New Prospect to upload individual Prospects (optional). Prospects are converted to Clients upon submission of an application.

Option 3: Create New Prospect.

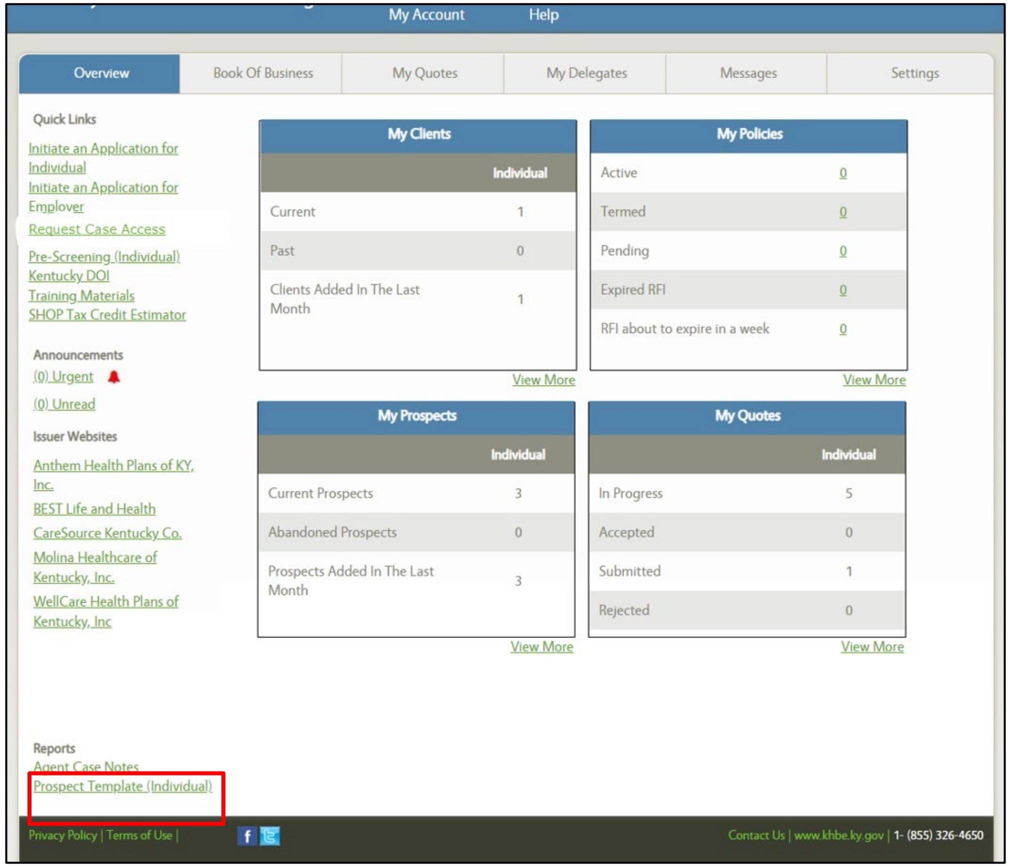


Please note: Agents may also initiate an application for a Prospect by navigating to the Prospect Details screen.

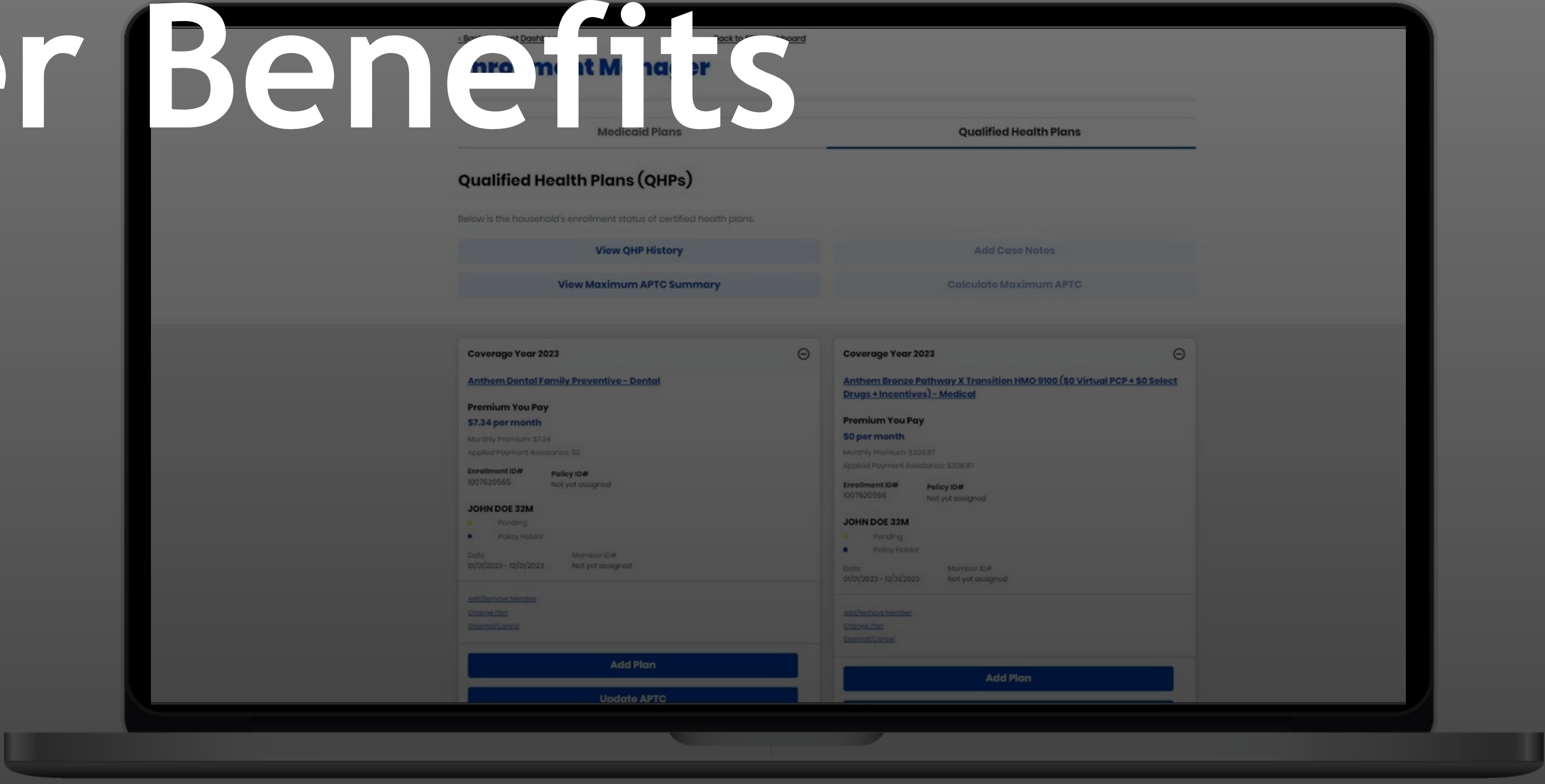
Adding an Individual to Agent Portal

Agents may upload a Prospect Template for multiple Prospects and upload the document from their Book of Business screen.

Option 4: Upload Prospect Template.



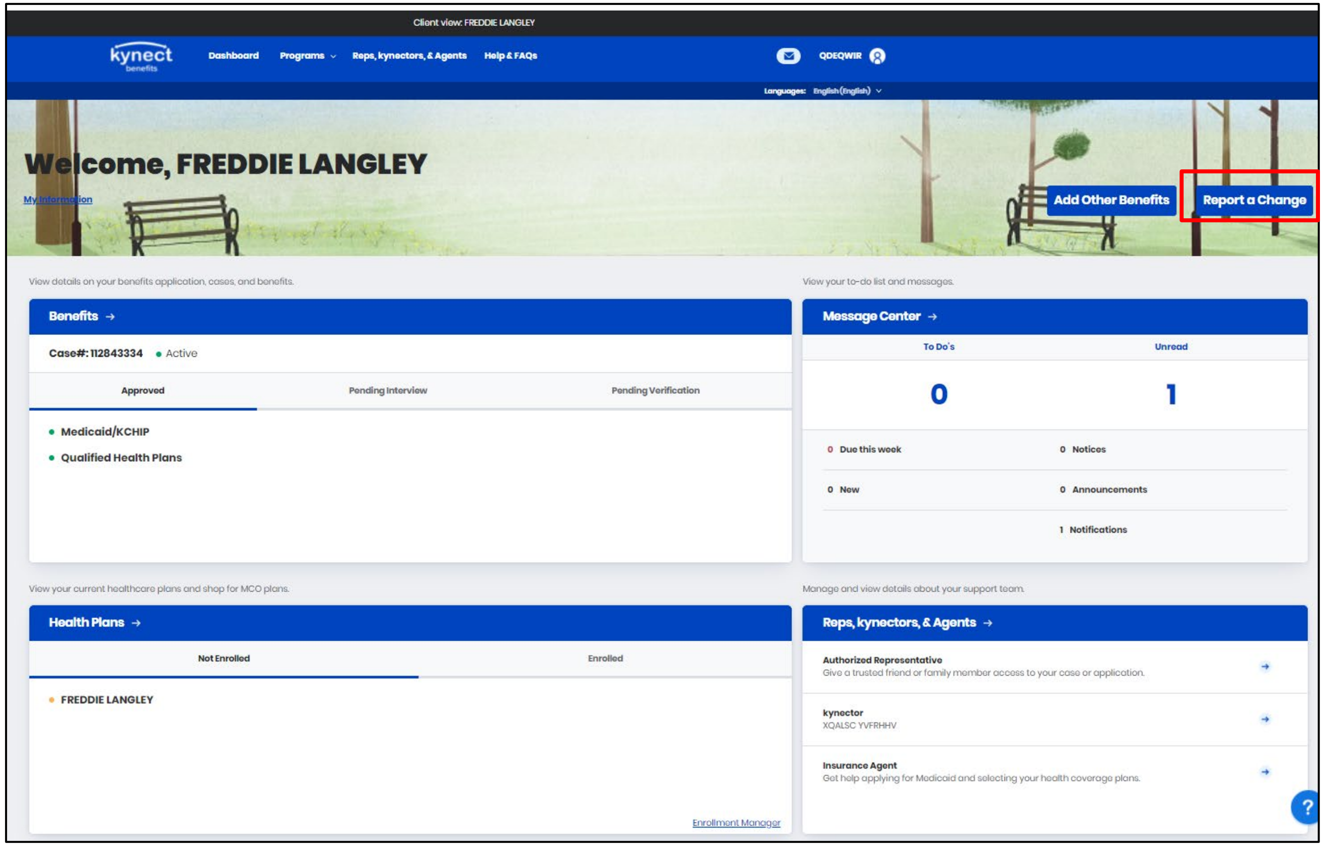
Report a Change and Add Other Benefits



kynect health coverage
Together for a better Kentucky

Report a Change and Add Other Benefits

Reporting a change may adjust the amount of APTC Individuals qualify for or their type of assistance.
In some cases, Agents may need to upload documentation in support of the reported change(s).



Income

While reporting an income change, Agents may update other household information as well.

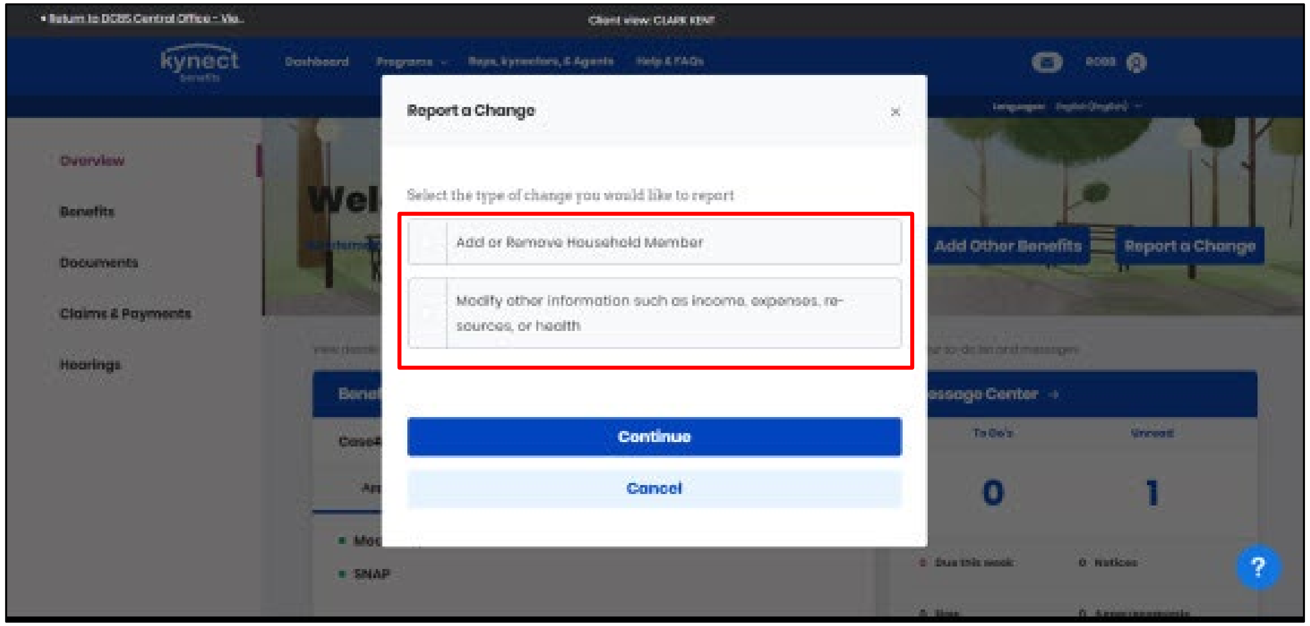
Household Changes

Household Information should be updated if a household member has moved out, passed away, etc.

Please note: The Add Other Benefits button appears near the top of the Resident Dashboard if the Resident already has submitted an application. The Add Other Benefits includes the option to add APTC to cases.

Reporting a Change

Reporting a change may adjust the amount of APTC Individuals qualify for or their type of assistance.
In some cases, Agents may need to upload documentation in support of the reported change(s).



Income

While reporting an income change, Agents may update other household information as well.

Household Changes

Household Information should be updated if a household member has moved out, passed away, etc.

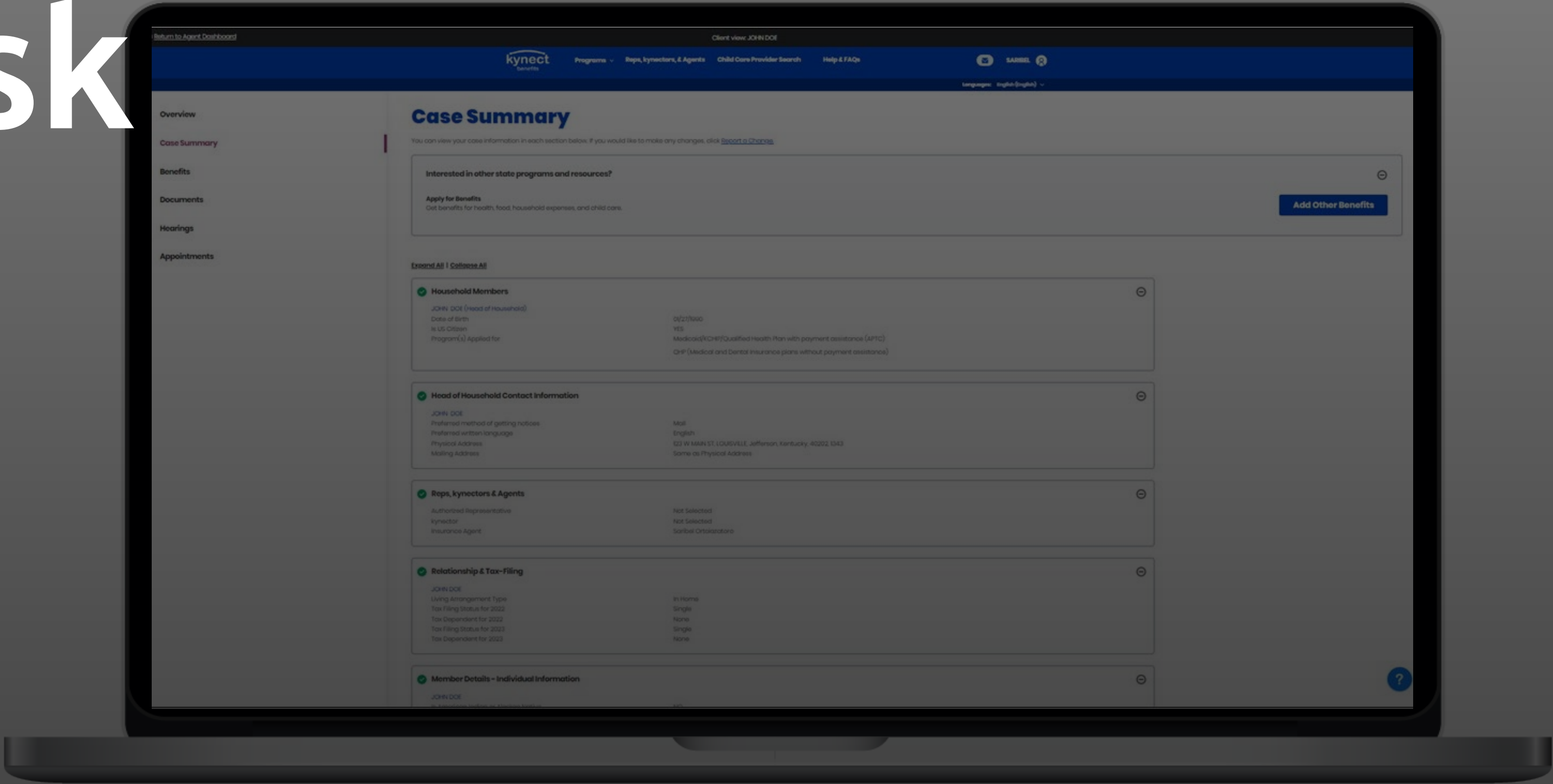
Please note: Agents should use Add Other Benefits rather than Report a Change to apply for additional benefit programs.

Report a Change

Agents should RAC if any of the following Resident information changes.

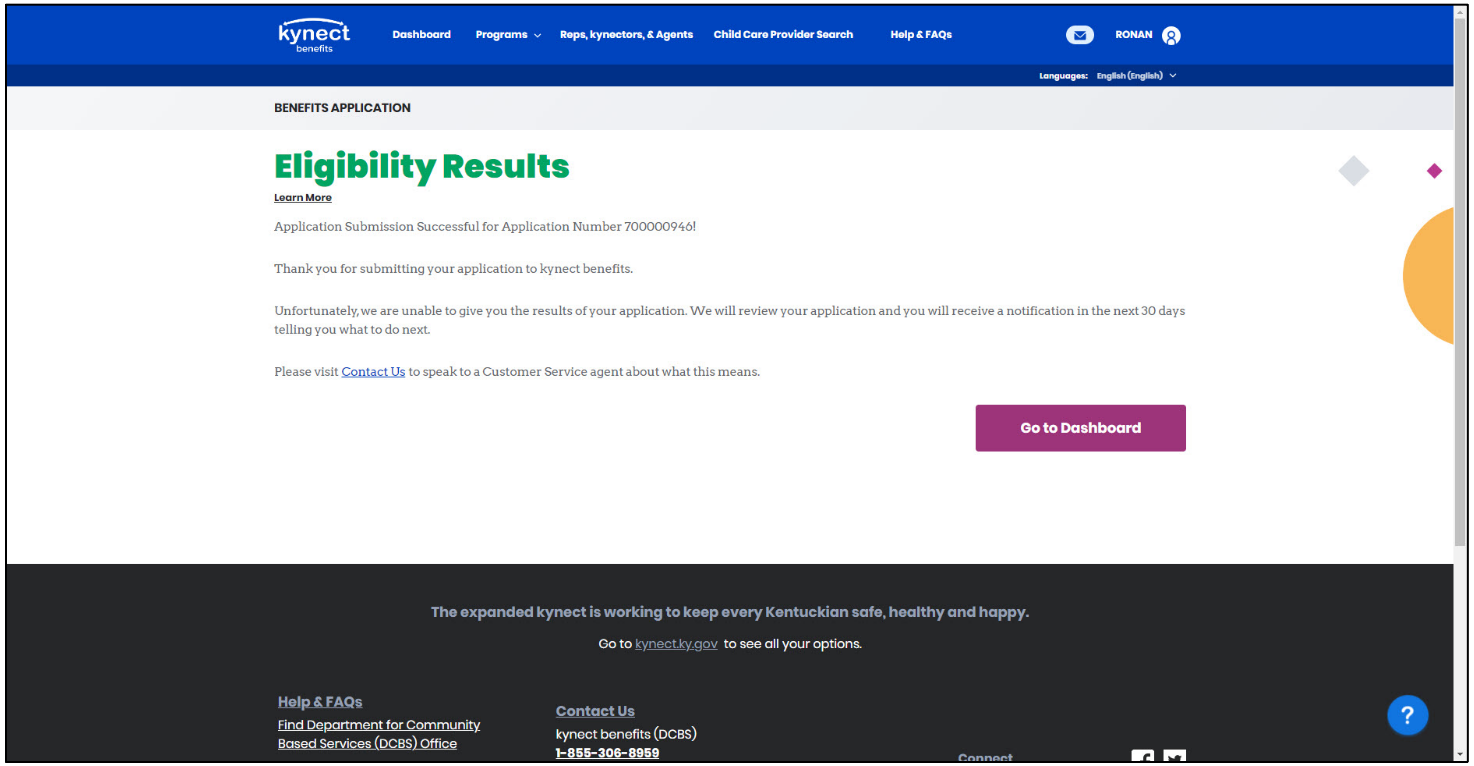
- Contact Information (Phone, Email, Address)
- Relationship & Tax Filing Status
- Medicare Coverage
- Healthcare Coverage
- Pregnancy
- Education
- Member Information
- Employer's Health Reimbursement Arrangement
- Income (e.g., job loss, settlements, etc.)
- Citizenship
- Resources (e.g., car, house, etc.)
- Expenses (e.g., tax deduction, etc.)
- Living Arrangement
- Emergency Medical Conditions & Disability
- Immigration Details

Partial Member Match Task



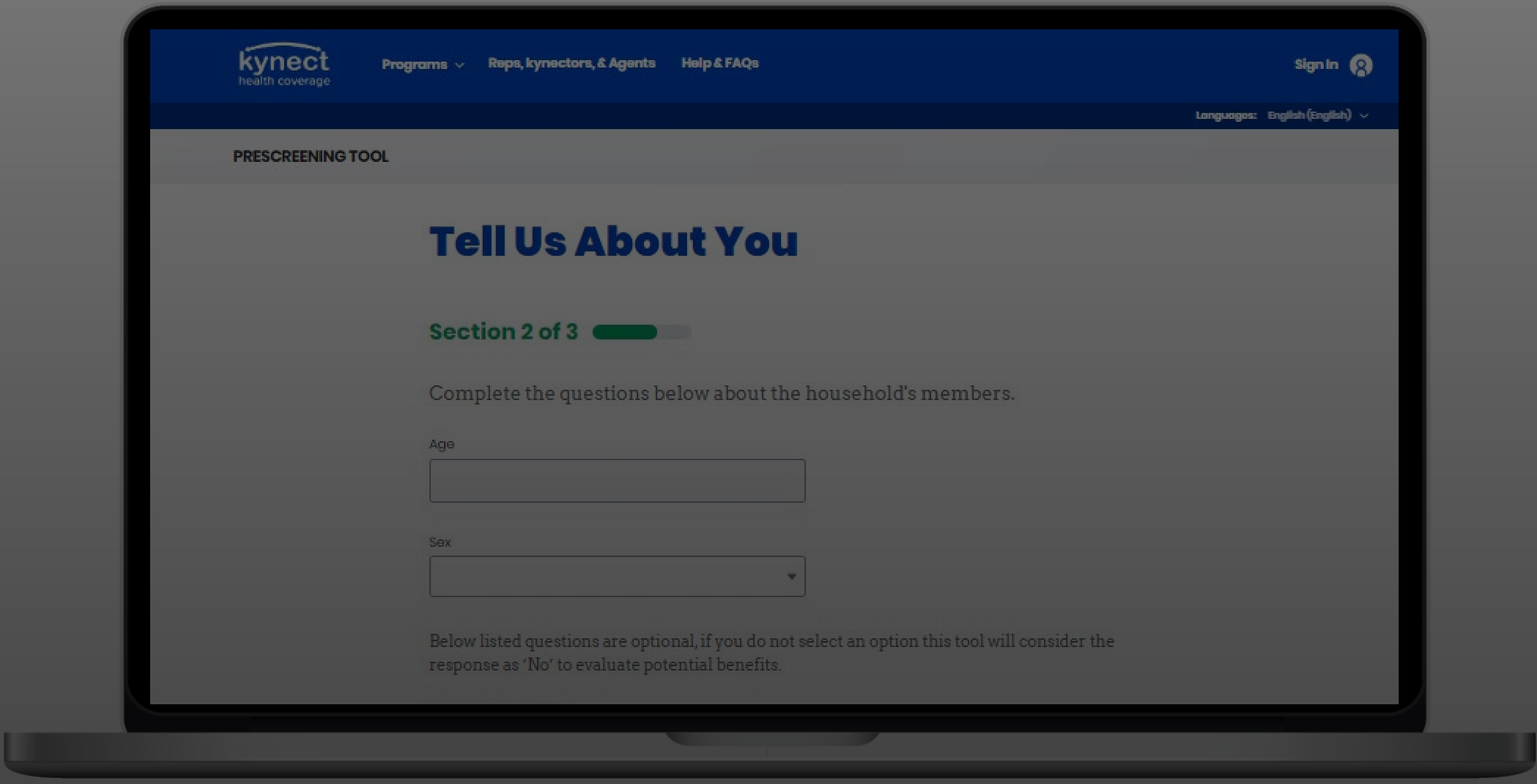
Partial Member Match Task

A Partial Member Match task occurs when an Individual's name, DOB, or SSN closely match another Individual's in the system. The application pends for DCBS review to confirm benefits are provided to the correct person. The application status will display as Under Review. Review typically takes 3-4 days, after which Agents may call the Professional Services Line (PSL) at 1-855-326-4650 or request case access.



Please note: Please submit any partial member match tasks to the Open Enrollment Incident Tracker.

Application Status



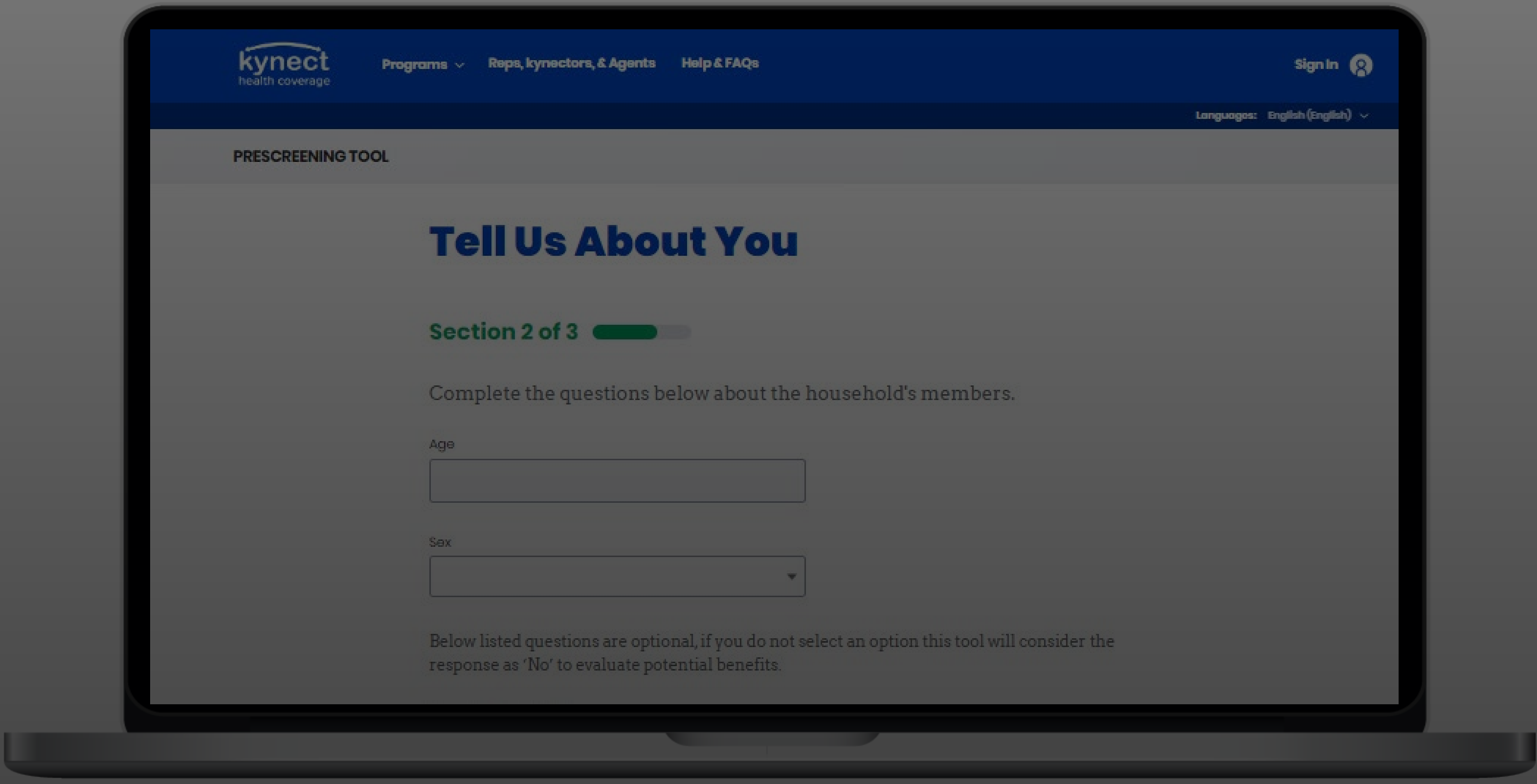
Application and Enrollment Status

After a benefits application is submitted, kynect automatically updates the status. Application status indicates the appropriate next steps. Please allow 2-3 business days for Issuers to process transactions.

Application Status	Description
Approved	Case has passed all eligibility checks and is ready to be enrolled.
Pending	Case has an outstanding Request for Information (RFI) that needs to be uploaded.

Enrollment Status	Description
Enrolled	Case has been effectuated by Issuer and member(s) are enrolled.
Pending Verification	Case has documentation that needs to be uploaded for SEP verification.
Enrollment File Generated	Case is enrolled and files have been generated and are awaiting to be sent to Issuer.
Enrollment Sent to Issuer	Case is enrolled and files have been sent to Issuer for processing.
Pending Cancellation	Case has been cancelled and awaiting files to be generated.
Pending Termination	Case has been terminated and awaiting files to be generated.
Cancellation/Termination File Generated	Cancellation or termination file has been generated and awaiting to be sent to Issuer.
Not Enrolled	Case is not enrolled which can be done through the Enrollment Manager.

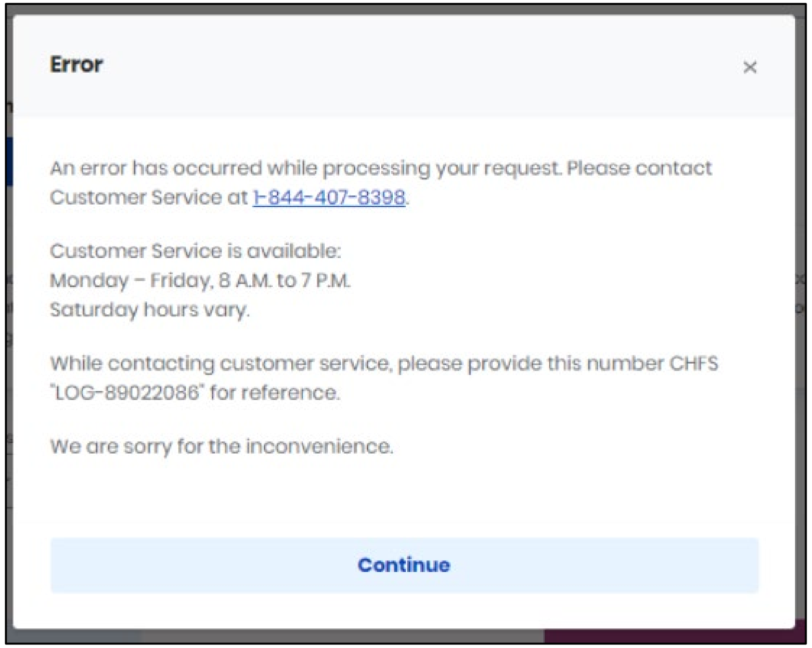
Open Enrollment Updates



kynect Open Enrollment Updates

The below TFS/defects are slated to be fixed with Release 22.12 and a minor release.

TFS ID	TFS Description
493635	Type of Proof dropdown Blank
501114	RAC Member Details Income Information Not Saving
502480	Application Intake Stalled After Document Upload
502485	CHFS Error on Household Members Screen



Please note: All kynect enhancements listed above are based on OE incidents submitted by Agents and kynectors on the [Open Enrollment Incident Tracker].

Please note: Agents should send all bad request error messages/URL too long screenshots directly to the KOG Helpdesk (KOGTechnicalSupport@ky.gov). Agents should include a screenshot and the full URL (copy and paste into the email).

Agent Report Enhancement

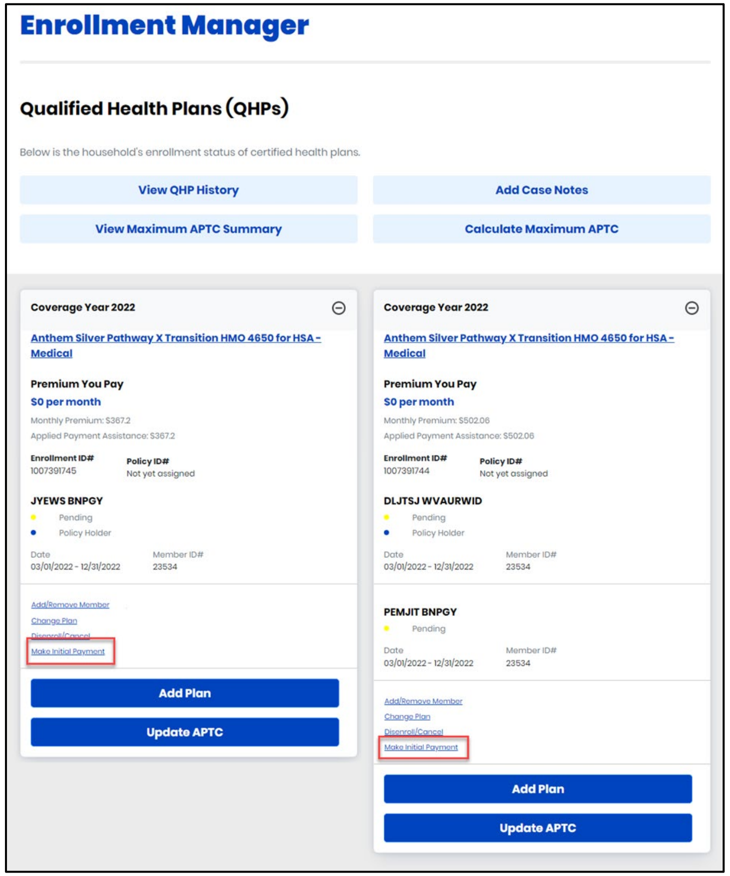
With the system enhancement on December 19, Agents will be able to generate a report from their Book of Business allowing them to sort their current client list based on Issuer name, plan type, APTC, enrollment status, and other criteria.

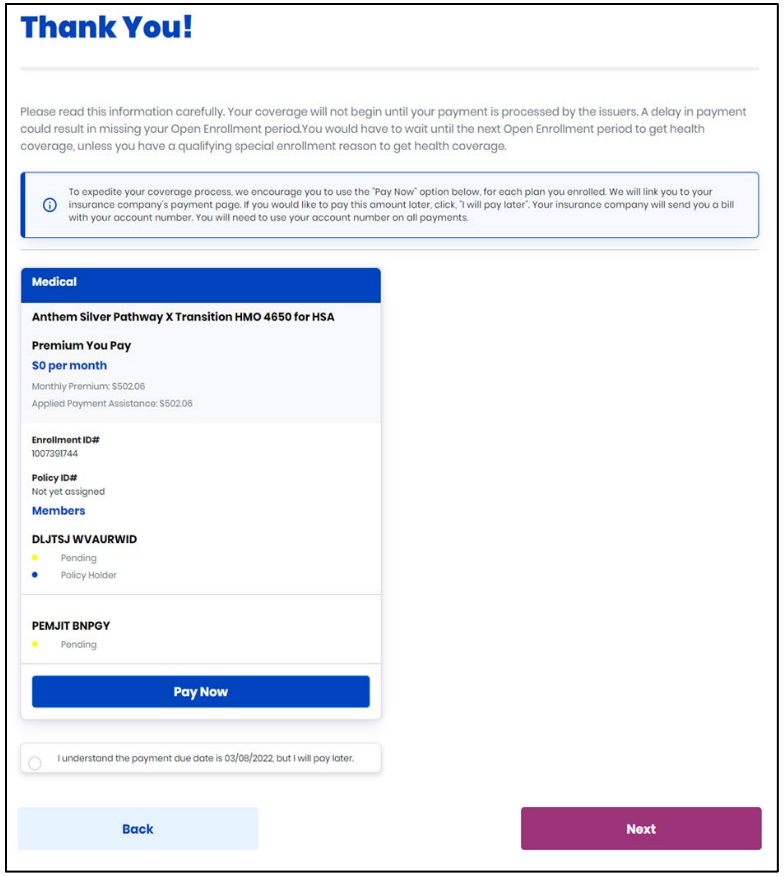
Information for Agent		
Column Name	Description	
CaseName	Head of Household's First name & Last Name	
CaseNumber	Unique identifier of Case	
PlanName	Name of the plan	
CoveredMembers	Houshold individuals covered in a plan	
IsPrimarySubscriber	Y	If head of household then Y
	N	If not head of household then N
PlanType	Medical	If issuer and plan is QHP enrollment then Medical / Dental
	Dental	
	Medicaid	If MCO and plan is MCO enrollment then Medicaid
CoverageStartDate	MM/DD/YYYY	Plan coverage start date
CoverageEndDate	MM/DD/YYYY	Plan coverage end date
EnrollmentStatus	Pending Verification	Pending Verification
	Pending	Pending
	Enrollment File Generated	Pending with issuer
	Request Sent to Issuer	Pending with issuer
	Enrolled	Enrolled
	Enrolled file Process with errors	Errored out / Pending
	Pending Cancellation	Pending Cancellation
	Cancellation File Generated	Cancelled
	Cancelled	Cancelled
	Cancellation file Process with errors	Errored out / Pending
	Pending Termination	Pending Termination
	Termination File Generated	Terminated
	Terminated	Terminated
	Termination file Process with errors	Errored out / Pending
AppliedAPTC	$xx	Applied APTC amount will be displayed if eligible for APTC
	NA	Not Applicable
MonthlyPayment	$xx	Monthly Payment amount is the applicable amount paid periodically
	NA	Not Applicable
TotalPlanPremiumAmount	$xx	Amount will be displayed if enrolled in a plan
	NA	Not Applicable (Not enrolled)
Issue or MCO Name	Name of the issuer or MCO	
IssuerOrMCO	Issuer	Atleast one member is enrolled with Issuer
	MCO	Atleast one member is enrolled with MCO

CaseName	CaseNumber	PlanName	CoveredMembers	IsPrimarySubscriber	PlanType	CoverageStartDate	CoverageEndDate	EnrollmentStatus	AppliedAPTC	MonthlyPayment	TotalPlanPremiumAmount	Issuer or MCO Name	Issuer or MCO
ALEXIS RUBIN	112930604	Constant Care Silver 1 250	ALEXIS RUBIN	Y	Medical	1/1/2022	12/31/2022	Enrolled	$200.00	$300.00	$500.00	Molina Healthcare of Kentucky, Inc.	Issuer
ANGELA SISSON	112960732	Constant Care Silver 1 200	ANGELA SISSON	Y	Medical	8/1/2022	10/31/2022	Pending	$0.00	$250.00	$250.00	Molina Healthcare of Kentucky, Inc.	Issuer
AARON GARDNER	110117768	Constant Care Silver 1 100	AARON GARDNER	Y	Dental	1/1/2022	12/31/2022	Enrolled	$0.00	$120.00	$120.00	Molina Healthcare of Kentucky, Inc.	Issuer
BETSY KELLEY	111068144	UnitedHealthcare Community Plan	BETSY KELLEY	Y	Medicaid	7/20/2022	Ongoing	Enrolled	NA	NA	$0.00	UnitedHealthcare Community Plan	MCO
BETSY KELLEY	111068144	Constant Care Silver 1 200	JERRY KELLEY	N	Medical	8/15/2022	9/30/2022	Pending with Issuer	$100.00	$100.00	$200.00	Molina Healthcare of Kentucky, Inc.	Issuer
BETSY KELLEY	111068144	UnitedHealthcare Community Plan	MARY KELLEY	N	Medicaid	1/15/2022	Ongoing	Enrolled	NA	NA	$30.00	UnitedHealthcare Community Plan	MCO
ANNA BARILLAS	112247762	Constant Care Silver 1 250	ANNA BARILLAS	Y	Medical	3/1/2022	12/1/2022	Enrolled	$0.00	$300.00	$300.00	Molina Healthcare of Kentucky, Inc.	Issuer
ANNA BARILLAS	112247762	UnitedHealthcare Community Plan	MARTHA BARILLAS	N	Medicaid	3/15/2022	Ongoing	Enrolled	NA	NA	$0.00	UnitedHealthcare Community Plan	MCO
AARON WALTERS	110653153	UnitedHealthcare Community Plan	AARON WALTERS	Y	Medicaid	1/1/2022	Ongoing	Enrolled	NA	NA	$0.00	UnitedHealthcare Community Plan	MCO
AARON WALTERS	110653153	Constant Care Silver 1 100	SHARON WALTERS	N	Dental	8/10/2022	12/1/2022	Pending	$0.00	$50.00	$50.00	Molina Healthcare of Kentucky, Inc.	Issuer
AARON WALTERS	110653153	UnitedHealthcare Community Plan	JUDY WALTERS	N	Medicaid	7/1/2022	Ongoing	Enrolled	NA	NA	$100.00	UnitedHealthcare Community Plan	MCO
MARIA WEST	110651120	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Pay Now

Starting December 19, the Pay Now service can be accessed through the Enrollment Manager and allows kynectors and Agents to assist Residents in making their initial payments directly from kynect. The Pay Now service will automatically redirect users to the Issuer's payment portal for the initial premium payment.





Please note: The initial premium payment must be made for coverage to be effectuated.

CareSource/St. Elizabeth Update

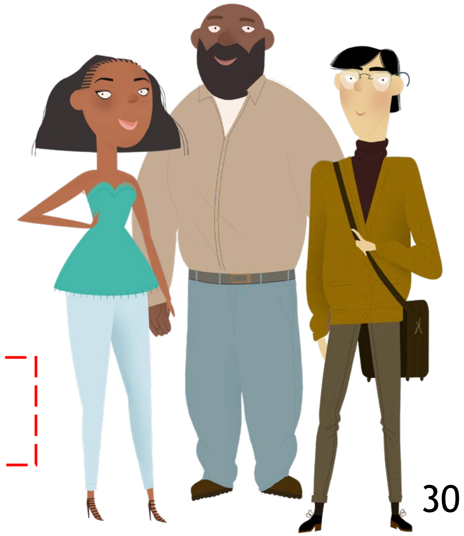
St. Elizabeth Healthcare system **will** remain in the CareSource network for 2023.

KHBE received an update from the Department of Insurance (DOI) that St. Elizabeth and CareSource have reached an agreement regarding CareSource's network for 2023. Assurance has been given that there will not be any disruption for any of CareSource members since the provider contract was executed in plenty of time.

CareSource will be sending out a notice informing enrollees and updating their website with a notification.

St. Elizabeth Healthcare will be sending out a letter to all CareSource policyholders in their records as patients/former patients.

Please note: Please reference the Exceptional Special Enrollment (ESE) fact sheet if needed.



Knowledge Check

Knowledge Check #1

True or False: Due to PHE rules, Agents should email DFS.Medicaid@ky.gov to manually remove Medicaid from the case if a Resident wants to withdraw Medicaid enrollment.

True

False

Answer using the Polls box!

Knowledge Check #1 – Answer

True or False: Due to PHE rules, Agents should email DFS.Medicaid@ky.gov to manually remove Medicaid from the case if a Resident wants to withdraw Medicaid enrollment.

True

Knowledge Check #2

Should Agents create a new application or RAC if a Resident reports a change in income (e.g., loss of employment)?

Create a New Application

RAC

Answer using the Polls box!

Knowledge Check #2 – Answer

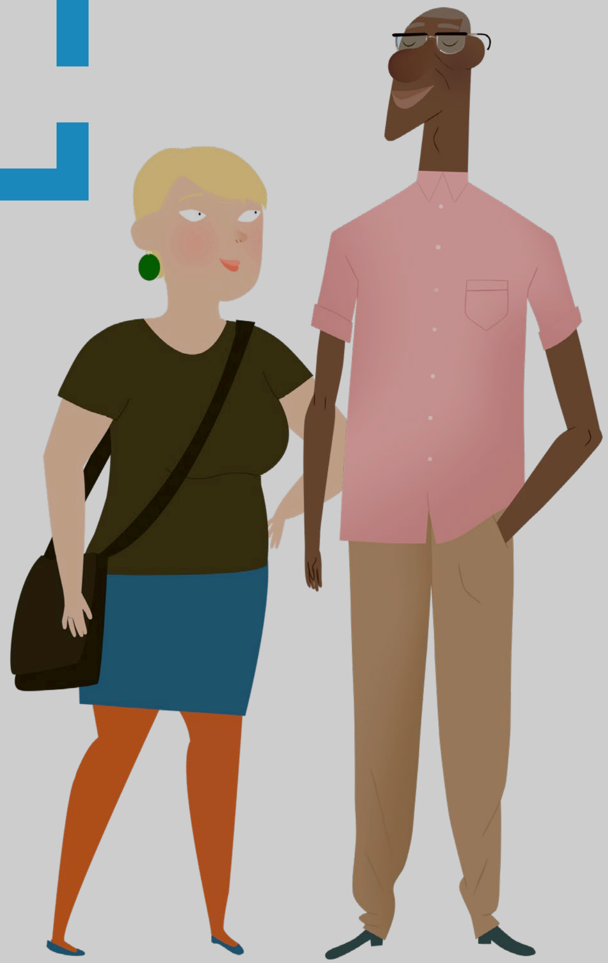
Should Agents create a new application or RAC if a Resident reports a change in income (loss of employment)?

RAC

We would like to hear from you!

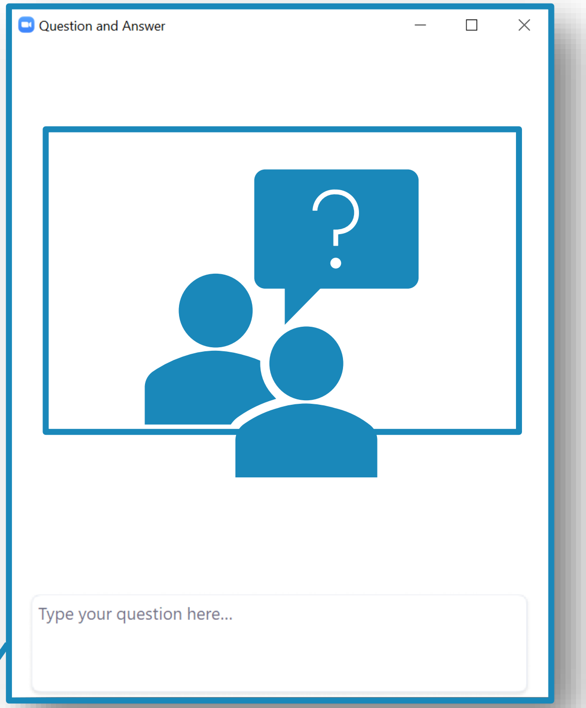
When considering new job aides/QRGs, what topics would you like additional information on?

Answer using the Polls box!

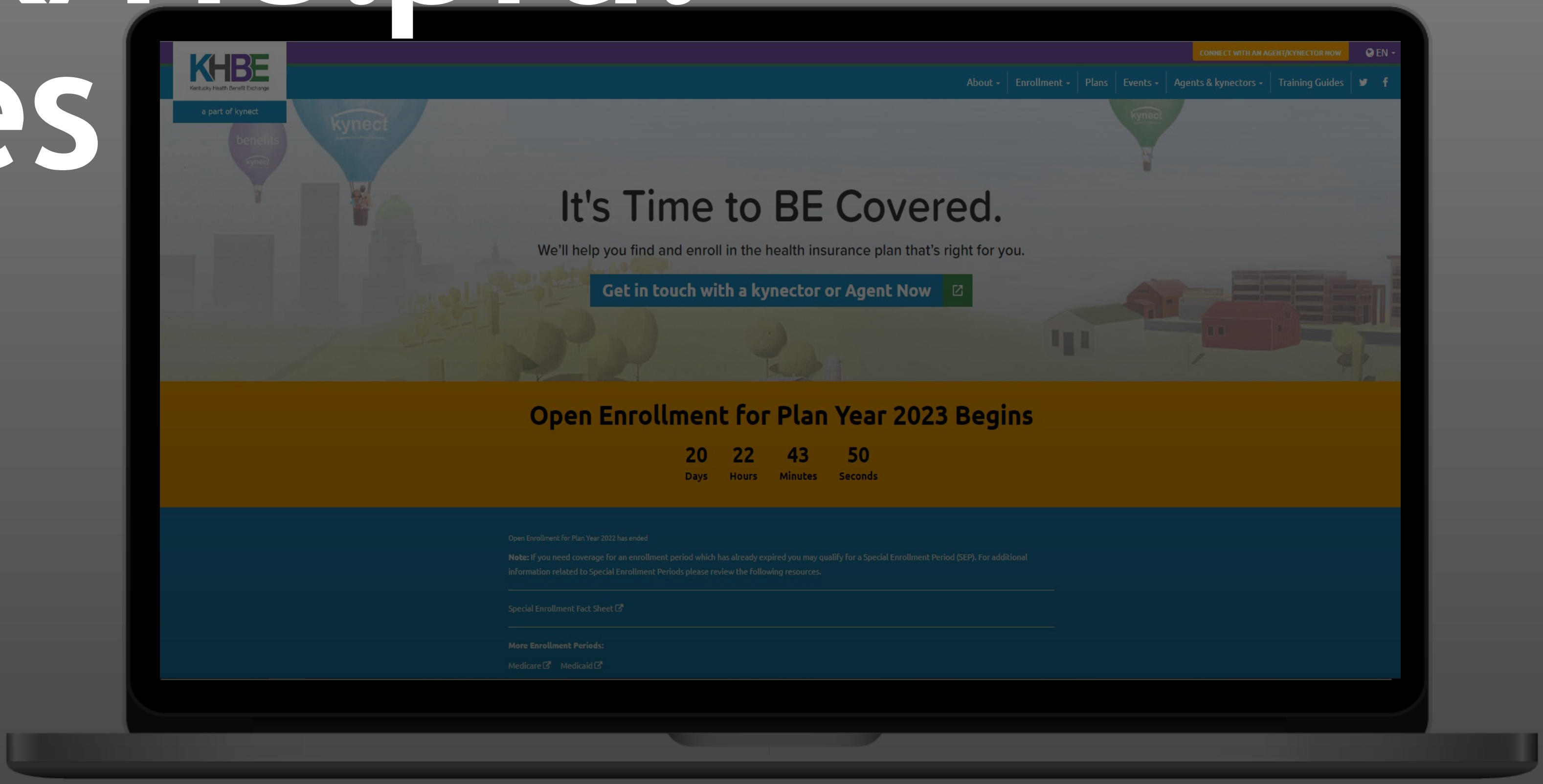


Questions and Answers

Please ask any Open Enrollment questions using the **Q&A Icon** located at the bottom of your Zoom screen. All questions asked today will be shared at a later date in a Frequently Asked Questions (FAQs) document.



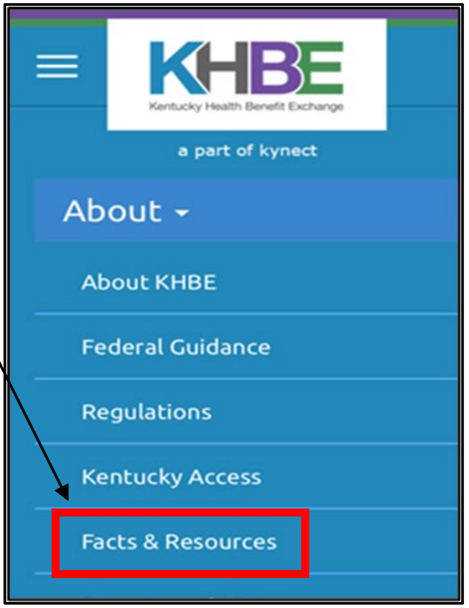
Appendix/Helpful Resources

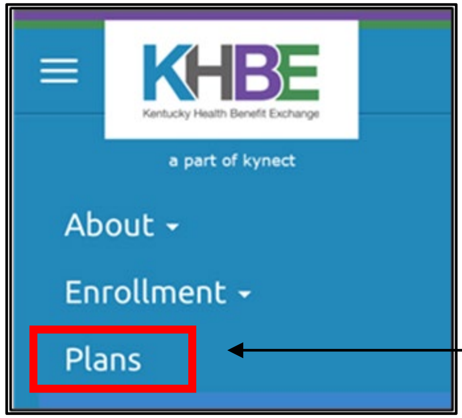


Helpful Resources: KHBE Website

Fact Sheets are found on the **Facts & Resources** screen under the *About* tab.

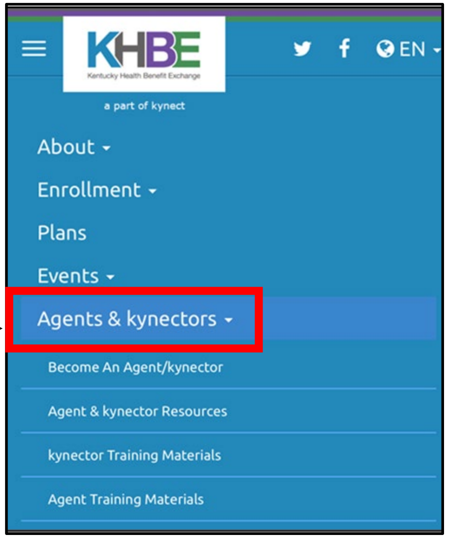
Please use the Fact Sheets to educate and assist Residents. They contain useful information that can be helpful during the transition and Open Enrollment.

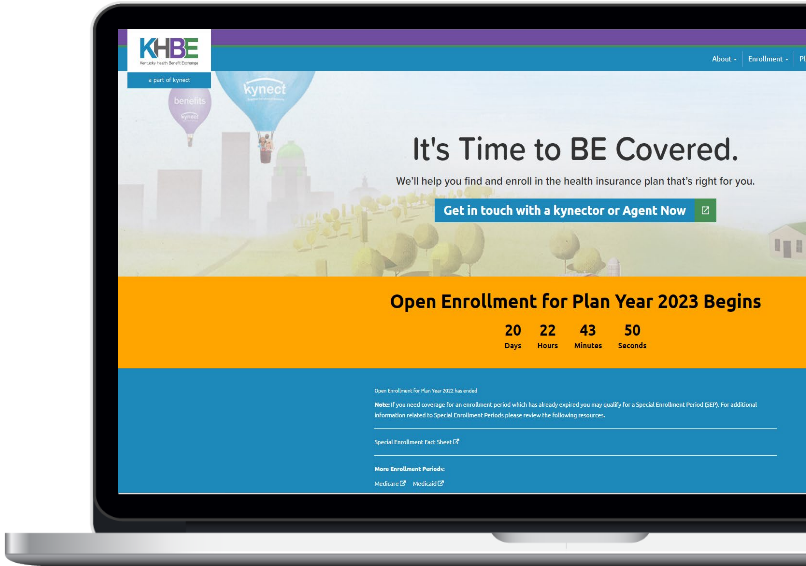




Issuer coverage maps are found on the **Plans** screen.

Numerous resources, including the Open Enrollment Toolkit, Style Guides, and logos, are found on the **kynector & kynector Portal** screen under the *kynectors & kynectors* tab.





Helpful Resources: Additional Websites

The websites below provide additional information during Plan Year 2023 Open Enrollment.

Department for Community Based Services (DCBS)	Provides policy manuals, updated regulations, programs/services information, contact information for DCBS offices, and additional resources.
kynect	Helps Applicants complete the OE application process, determines eligibility for a variety of insurance affordability programs, including Medicaid, QHPs, and KCHIP.
Department for Medicaid Services (DMS)	Provides training documents, policy documents, DMS contact information, news, resources, and general updates about Kentucky Medicaid for Agents and Residents.
Kentucky Health Benefit Exchange (KHBE)	Offers Agents general resources, Job Aids, Quick Reference Guides, as well as webinars, Fact Sheets, flyers, posters, and other useful information.
Centers for Medicare and Medicaid Services (CMS)	Agents can find training and supplemental materials about Medicaid, KCHIP, and Medicare.
Health and Human Services (HHS)	Resources for Agents to learn the most up-to-date information on COVID-19, public health, and human services. Additional resources for Agents to learn about health equity, frequently asked questions about healthcare, and enhancing the health and well-being of Residents.
Health Reform: Beyond the Basics	A project by the Center on Budget and Policy Priorities designed to provide training and resources that explain health coverage available through Medicaid, KCHIP, and the Insurance Marketplace.
Healthy at Work	This site shares the most up-to-date information on Kentucky's COVID-19 precautions and guidelines, including the current incidence rate, COVID-19 hotline information, and daily reports.
Regtap.info	This portal serves as an information hub for CMS technical assistance related to Marketplace and Premium Stabilization programs. Registered users can access the library, FAQs, training resources, and the inquiry tracking and management system.