kynect
health coverage
Together for a better Kentucky

Plan Year 2023 Open Enrollment Webinar for Agents

October 31, 2022

Agenda

Today's Webinar will cover the following topics.

01 State-Based Marketplace (SBM)/kynect

02 Open Enrollment (OE) Overview and Timeline

03 Employer Insurance Affordability (Family Glitch)

04 kynect Enhancements

05 Online Resources

06 Escalation Processes

07 Questions and Answers (Q&A)

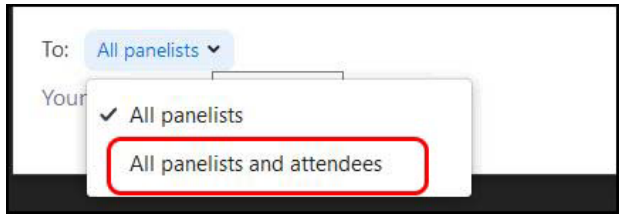
Webinar Features

This Webinar will be interactive and uses the following Zoom features.

1 Chat

Can Participants Talk?

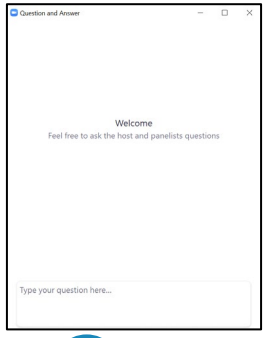
- All attendees will be muted for this Webinar.
- The Chat should be used for help with technical issues. Send messages to All panelists or All panelists and attendees.



2 Q&A

How to Ask Questions?

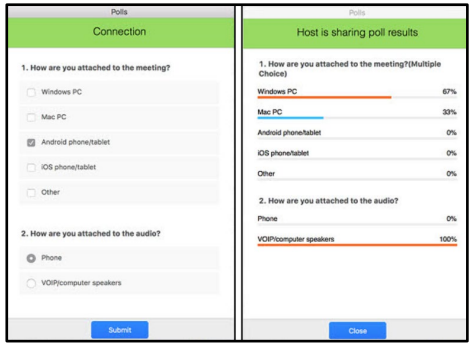
- The Q&A should be used for asking <u>all</u> questions.
- Click Q&A in the Zoom toolbar and type your question.

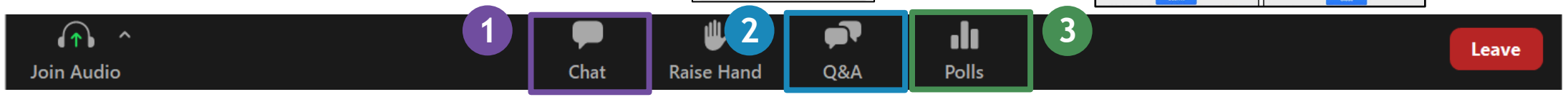


3 Polls

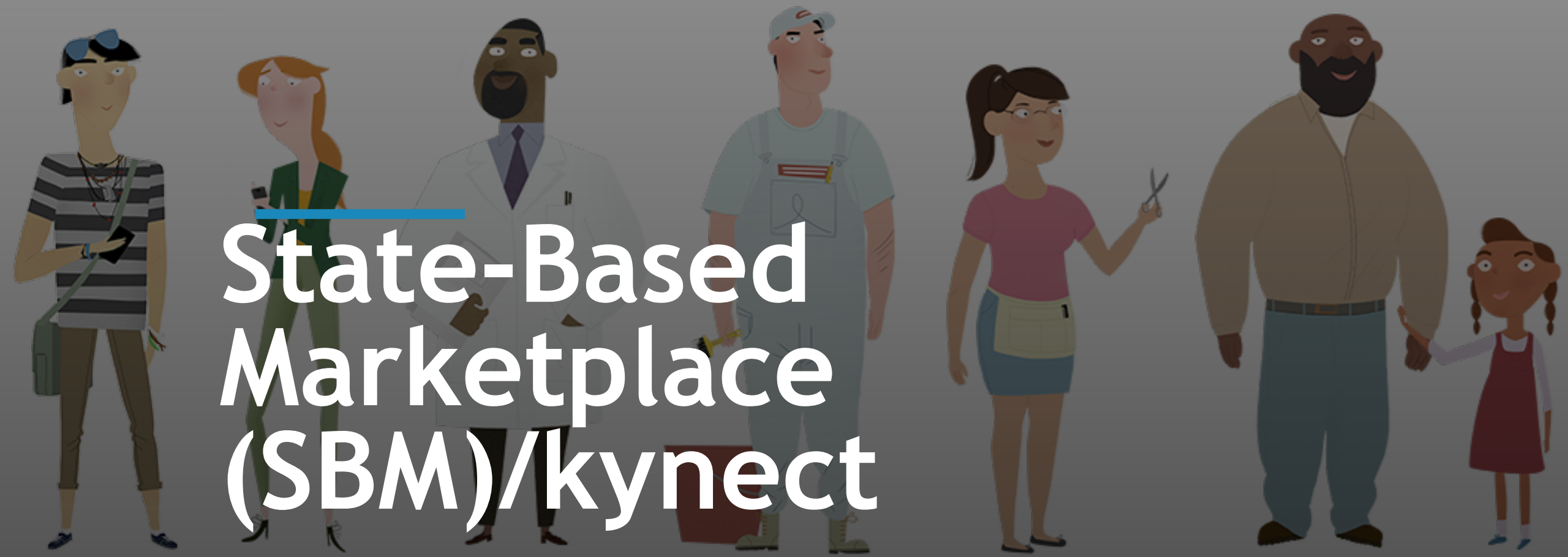
What is the Poll Feature?

- The Poll feature will allow us to interact during the Office Hour. When it is time for a Poll question, it will appear on your screen.
- Poll responses are anonymous.





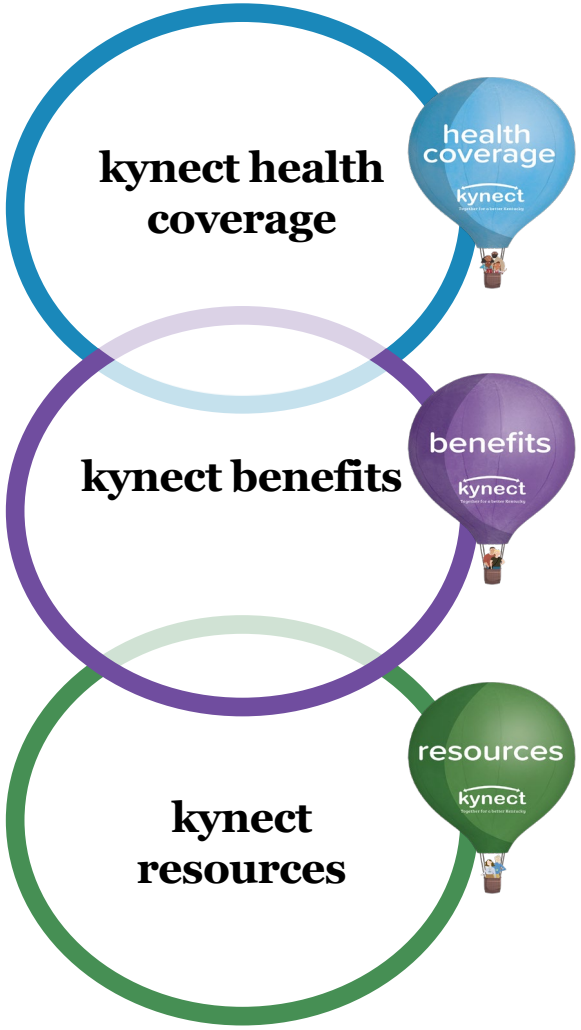
Please note: This Webinar is being recorded and will be posted on My Purpose for Agents to review. All questions asked today will be shared at a later date in a Frequently Asked Questions (FAQs) document.



State-Based Marketplace (SBM)/kynect

kynect: Kentucky's State-Based Marketplace (SBM)

kynect is an "umbrella" brand that encompasses kynect health coverage, kynect benefits, and kynect resources. Agents assist Applicants with the eligibility and enrollment process by using kynect.



- kynect health coverage is Kentucky's state-based health insurance marketplace. It serves Individuals, families, and small employers and provides access to a range of coverage options.
- kynect health coverage is a one-stop-shop enabling Applicants to enroll in a range of health coverage options, including Medicaid, Kentucky Children's Health Insurance Program (KCHIP), Qualified Health Plan (QHPs), Advance Premium Tax Credit (APTC), and Cost Sharing Reduction (CSRs).

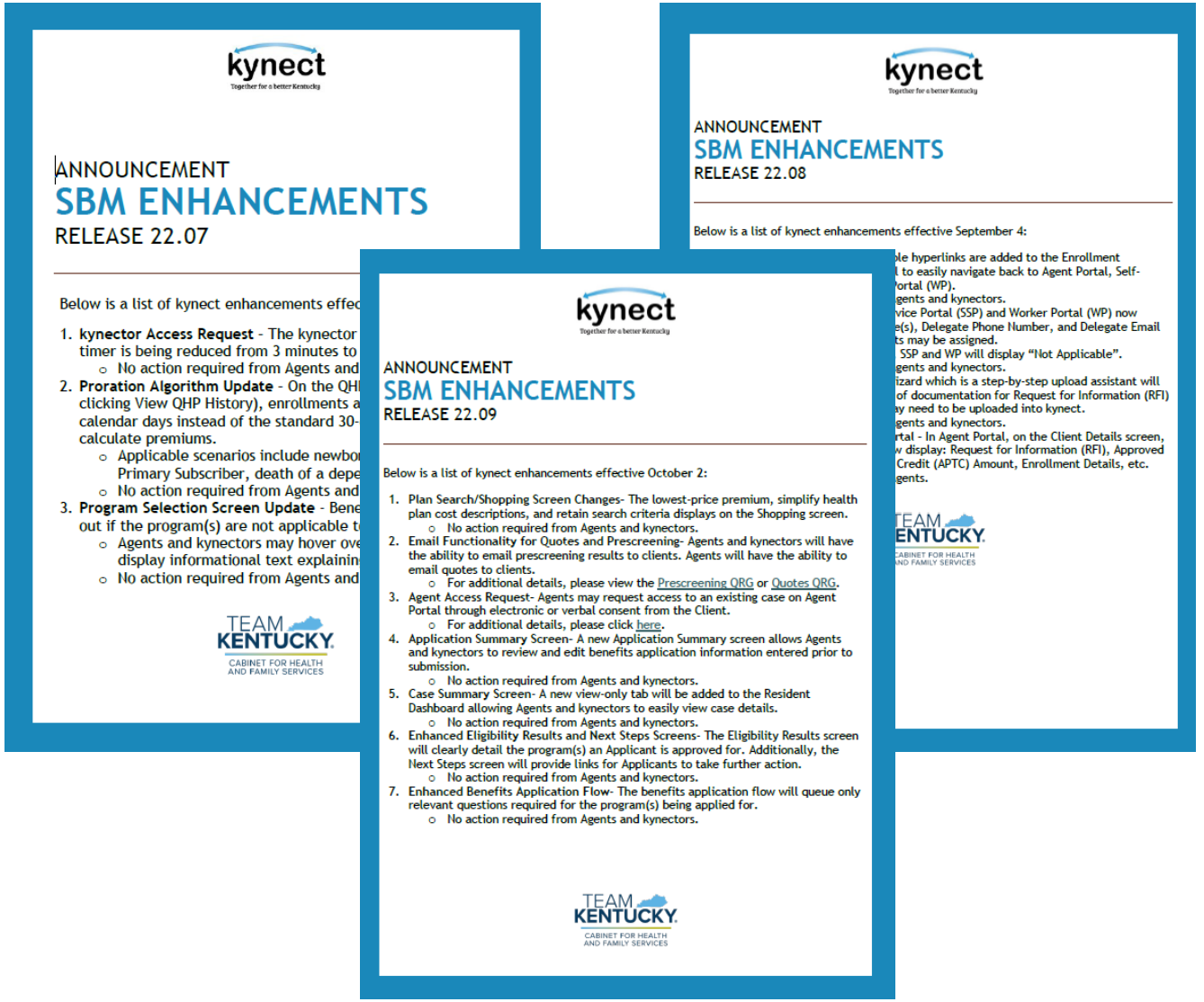
- kynect benefits is Kentucky's integrated eligibility and enrollment system for state programs such as Medicaid, Kentucky Children's Health Insurance Program (KCHIP), Supplemental Nutrition Assistance Plan (SNAP), Kentucky Transitional Assistance Program (KTAP), Child Care Assistance Program (CCAP), and Kentucky Integrated Health Insurance Premium Payment (KI-HIPP) program.

- kynect resources is an interactive portal designed to connect Kentucky Residents with a wealth of resources across the Commonwealth, including local community partner organizations, based on their interests and needs.
- It features a streamlined process that improves the existing referral process for community partners and helps move Residents towards self-sufficiency.

Please note: During the application process Applicants may be automatically routed to different portals based on eligibility or application responses.

Have you Seen These in Your Email?

KHBE distributes Release Announcements to Agents as applicable. Release Announcements contain a summary of the recently released system enhancements in kynect.



ANNOUNCEMENT
SBM ENHANCEMENTS
RELEASE 22.07

Below is a list of kynect enhancements effec

1. **kynector Access Request** - The kynector timer is being reduced from 3 minutes to
   - No action required from Agents and
2. **Proration Algorithm Update** - On the QH clicking View QHP History), enrollments a calendar days instead of the standard 30- calculate premiums.
   - Applicable scenarios include newbo Primary Subscriber, death of a depe
   - No action required from Agents and
3. **Program Selection Screen Update** - Bene out if the program(s) are not applicable t
   - Agents and kynectors may hover ov display informational text explainin
   - No action required from Agents and

ANNOUNCEMENT
SBM ENHANCEMENTS
RELEASE 22.08

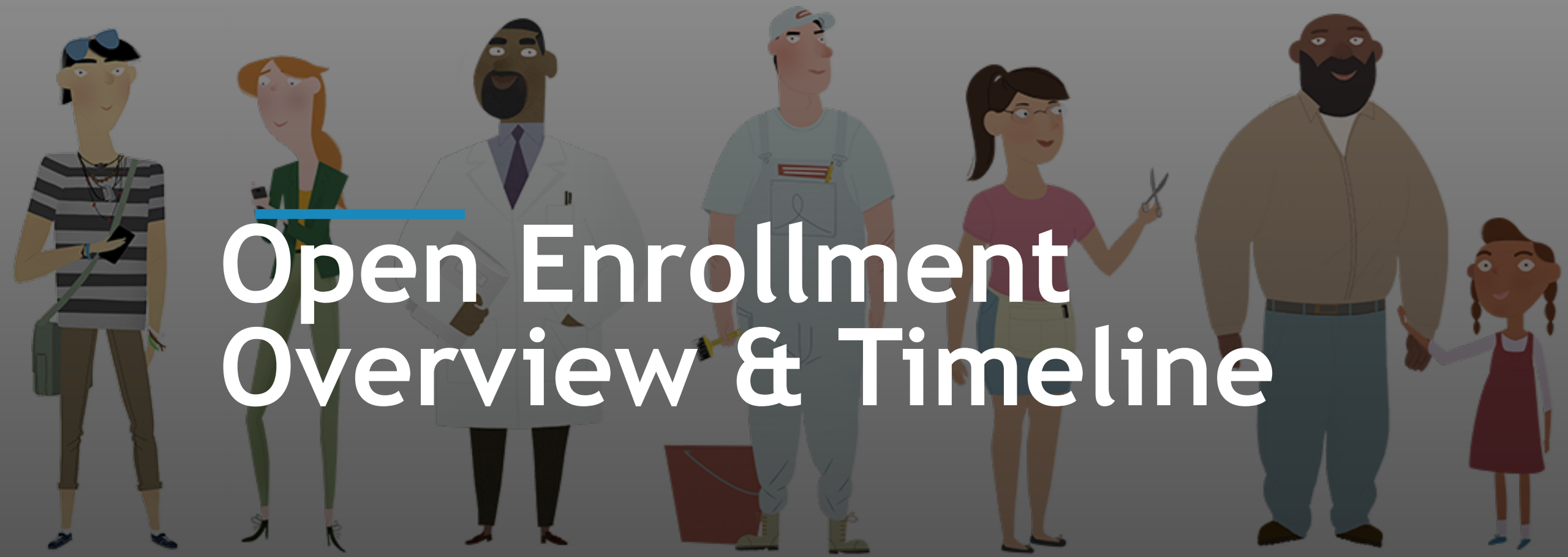
Below is a list of kynect enhancements effective September 4:

le hyperlinks are added to the Enrollment
l to easily navigate back to Agent Portal, Self-
ortal (WP).
gents and kynectors.
vice Portal (SSP) and Worker Portal (WP) now
e(s), Delegate Phone Number, and Delegate Email
ts may be assigned.
SSP and WP will display "Not Applicable".
gents and kynectors.
izard which is a step-by-step upload assistant will
of documentation for Request for Information (RFI)
y need to be uploaded into kynect.
gents and kynectors.
rtal - In Agent Portal, on the Client Details screen,
w display: Request for Information (RFI), Approved
Credit (APTC) Amount, Enrollment Details, etc.
gents.

ANNOUNCEMENT
SBM ENHANCEMENTS
RELEASE 22.09

Below is a list of kynect enhancements effective October 2:

1. Plan Search/Shopping Screen Changes- The lowest-price premium, simplify health plan cost descriptions, and retain search criteria displays on the Shopping screen.
   - No action required from Agents and kynectors.
2. Email Functionality for Quotes and Prescreening- Agents and kynectors will have the ability to email prescreening results to clients. Agents will have the ability to email quotes to clients.
   - For additional details, please view the Prescreening QRG or Quotes QRG.
3. Agent Access Request- Agents may request access to an existing case on Agent Portal through electronic or verbal consent from the Client.
   - For additional details, please click here.
4. Application Summary Screen- A new Application Summary screen allows Agents and kynectors to review and edit benefits application information entered prior to submission.
   - No action required from Agents and kynectors.
5. Case Summary Screen- A new view-only tab will be added to the Resident Dashboard allowing Agents and kynectors to easily view case details.
   - No action required from Agents and kynectors.
6. Enhanced Eligibility Results and Next Steps Screens- The Eligibility Results screen will clearly detail the program(s) an Applicant is approved for. Additionally, the Next Steps screen will provide links for Applicants to take further action.
   - No action required from Agents and kynectors.
7. Enhanced Benefits Application Flow- The benefits application flow will queue only relevant questions required for the program(s) being applied for.
   - No action required from Agents and kynectors.



Open Enrollment Overview & Timeline

Open Enrollment

Qualified Health Plans (QHPs), Medicaid, and Medicare each have their own Open Enrollment Periods.

Qualified Health Plans

Residents may enroll in or switch their QHP during QHP Open Enrollment for Plan Year 2023. Residents may also report changes to household size, income, etc. if needed.

Medicaid

Residents can apply for Medicaid year-round but can generally only change their Managed Care Organization (MCO) coverage during Medicaid's OE period.

Medicare

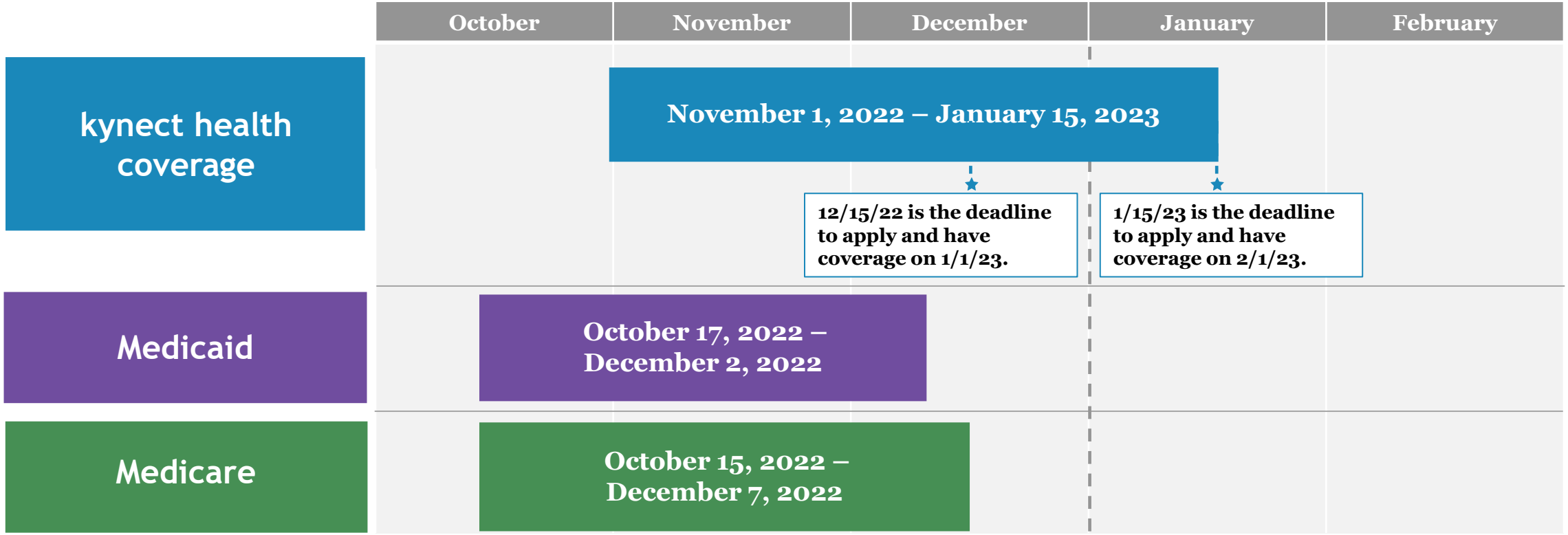
Residents can change from Original Medicare to a Medicare Advantage plan, or vice versa, enroll in a Medicare Part D drug plan, or switch from one Part D plan to another during Medicare's Open Enrollment.

Residents cannot apply for Medicare through kynect.

Please note: Open Enrollment is the only time during the year Residents can **change** their health coverage **without reporting a qualifying life event**.

Open Enrollment Timeline: Plan Year 2023

Applicants must apply for kynect health coverage by December 15, 2022, to have coverage start on January 1, 2023. For Applicants that apply between December 16, 2022, and January 15, 2023, their kynect health coverage will start on February 1, 2023.



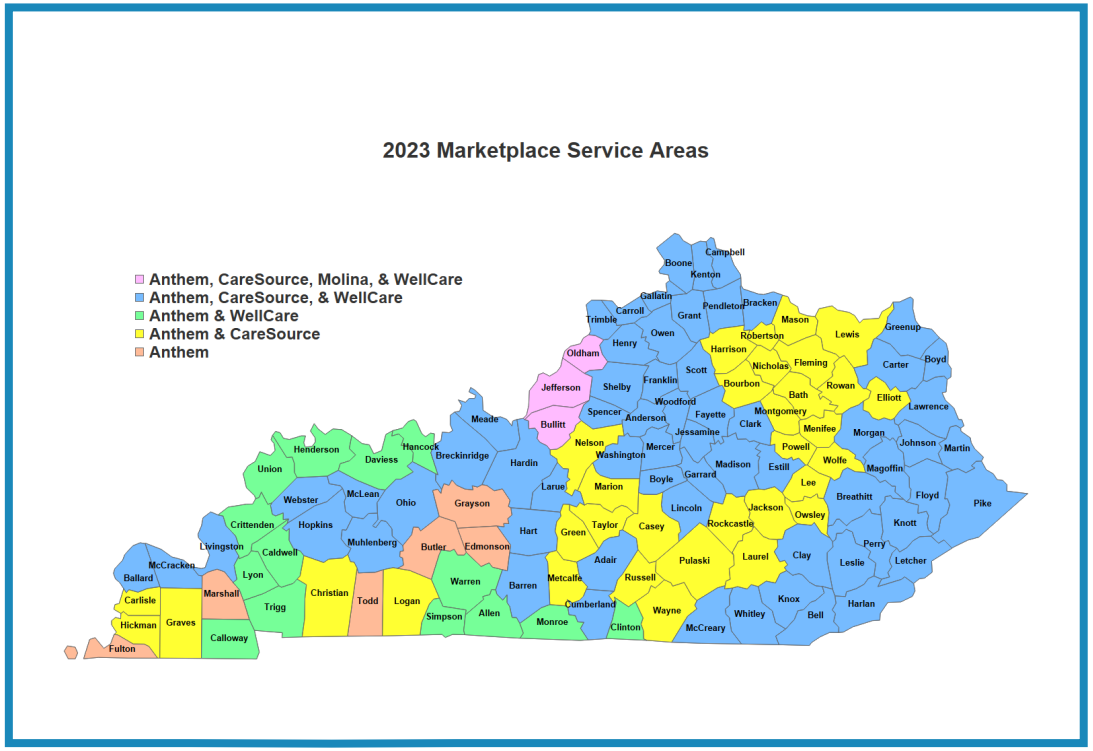
During this time, if Residents are already enrolled in one of the MCOs, they do not have to do anything. However, if they wish to choose a new MCO, they must do so during the OE period.

Medicare plan enrollees can reevaluate their plan (Original Medicare with supplemental drug coverage or Medicare Advantage) and make changes or purchase new policies if desired.

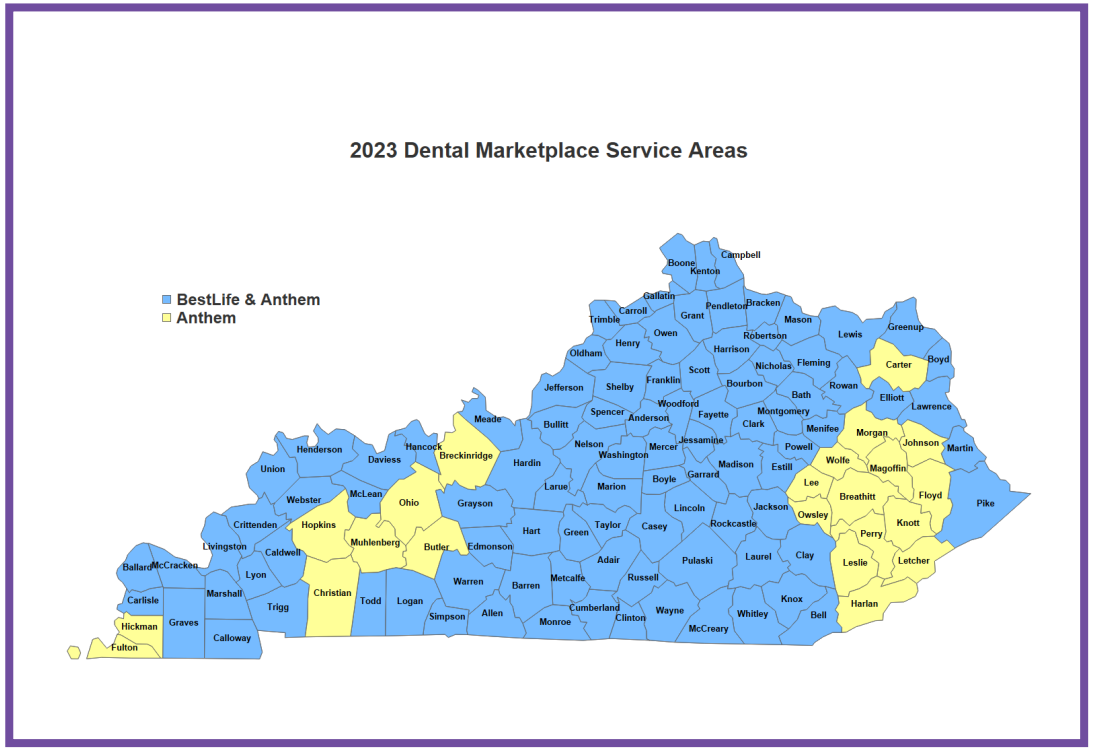
QHP Service Coverage

Issuer options differ across the counties of Kentucky.

2023 kynect Marketplace Issuer Service Areas

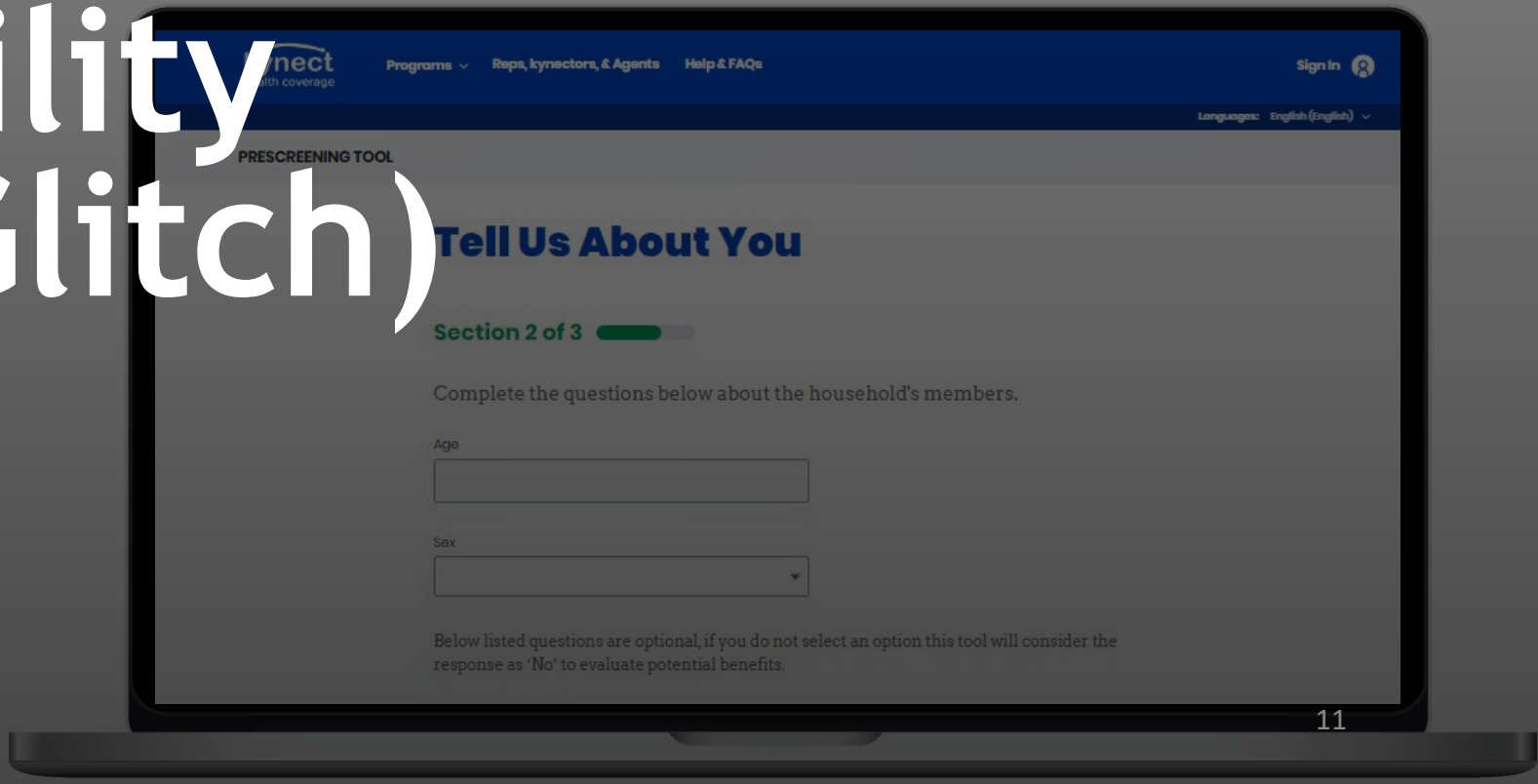


2023 Dental Marketplace Issuer Service Areas



For Plan Year 2023, Anthem and VSP Vision Care will offer Vision Plans for all counties in Kentucky.

Employer Insurance Affordability (Family Glitch)



Employer Insurance Affordability (Family Glitch)

Employer Insurance Affordability (Family Glitch) refers to the Affordable Care Act (ACA) rule that bases an individual's eligibility for premium subsidies on the affordability of an employer-sponsored health insurance plan's cost for employee only coverage.

Overview

Generally, Individuals with Employer-Sponsored Insurance (ESI) coverage do not qualify for tax credits (Advance Premium Tax Credit) with kynect health coverage. There is an exception if the ESI coverage does not meet minimum standards or fails the affordability test. Most ESI plans meet the minimum standards. Previously, the affordability rule didn't consider the cost of ESI family coverage and was called the "Family Glitch."

There are two affordability tests:

1. The first test will check whether employee-only coverage passes the affordability rules. The employee will not be eligible for APTC with kynect health coverage if ESI for the employee is affordable.
2. The second test will check if the ESI coverage is affordable for the family, using the same rules. The IRS sets the affordability rate each year. **The rate is 9.12% of household income for 2023**.

Problem

The cost to add family members is not taken into consideration; if a family's employer-sponsored insurance (ESI) offer is considered affordable based on the cost to cover just the employee, and provides minimum value, the entire family is ineligible for subsidies.

Resolution

In 2022 the Treasury Department and the Internal Revenue Service announced changes for plan year 2023 to base the affordability of ESI coverage for an employee's spouse and/or tax dependents on the cost to cover the employee and those family members.

How Can Individuals Take Advantage of This New Policy?

The new affordability rules take effect on January 1, 2023. The calculator within the kynect eligibility system will be live on December 16, 2022, and will automatically make the calculations for Plan Year 2023.

To enroll family members offered unaffordable ESI in a Qualified Health Plan with APTC through kynect, use the following methods:

1 Enroll After December 16, 2022 (Preferred Method) and Enrollment is Automatic

The calculations and eligibility will be correct in kynect after December 16, 2022. Contact the Professional Services Line to change the coverage effective date:

1. Call the Professional Services Line and state you attempted to enroll for January 1 coverage but could not because of the incorrect ESI affordability determination
2. The Professional Services Line representative will submit an SR&I ticket to change the effective date to January 1, 2023
    - Note: If Individuals have lost coverage (ESI, Medicaid, etc.), you may use the Special Enrollment Period reason for January 1, 2023 coverage

2 Enroll Before December 16, 2022 and Contact KHBE for Enrollment

If a spouse or family member is denied APTC for an offer of ESI, double-check using the anonymous estimator tool:

1. If the plan is determined unaffordable, send an email to kynectESE@ky.gov
2. Write "Unaffordable ESI" in the Subject Line and include the case number, yearly income, and the amount of the ESI premium for the employee and the employee's family member(s)
3. KHBE staff will review and apply APTC to January enrollment as appropriate

Family Glitch: Employee-Only Scenario

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Situation

1. Bob is a 45-year-old male and does not have a spouse or dependents
2. Bob earns $40,000 in total household income from his job
3. $250.00/month is the lowest cost employee-only premium (amount employee pays) available

Analysis

Employee-Only Premium	Income x Rate	Affordability
$250.00 x 12 months = **$3000**	$40,000 x 9.12% = **$3648**	$3000 less than $3648 means the job-based insurance is affordable.

Conclusion:

Bob is **not eligible** for APTC with kynect health coverage because he has affordable coverage with his employer.

Please note: The system runs the affordability test automatically and does not require manual calculation.

Family Glitch: Employee-Only Scenario

Situation

1. Bob is a 45-year-old married to his 43-year-old spouse Mary
2. They earn $40,000 in total household income
3. $250.00/month is the lowest cost employee-only premium (amount employee pays) available
4. $400.00/month is the lowest cost family (amount employee pays) premium available

Analysis

Bob

- $250.00 X 12 months = $3000.00
- $40,000 X 9.12% = $3648.00
- $3000.00 less than $3648.00 = job-based insurance is considered affordable

Mary

- $400.00 X 12 months = $4800.00
- $40,000 X 9.12% = $3648.00
- $4800.00 is greater than $3648.00 = job-based insurance is considered unaffordable

Additional Notes

An employer may offer ESI to employees only, or the employer can include their family members. ESI Family Coverage may be available to:

- An employee and spouse,
- An employee and any dependents, or
- An employee, the spouse, and any dependents.
- **Note**: Spouses and dependents must be part of the employee's tax household to be considered in the affordability test to apply for APTC

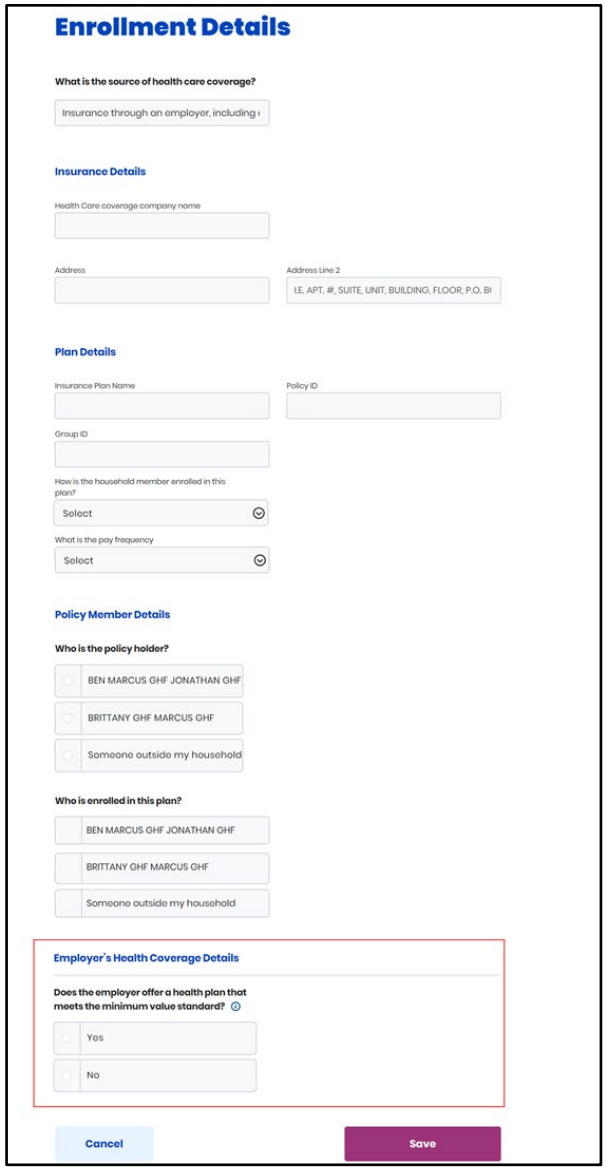
Conclusion:

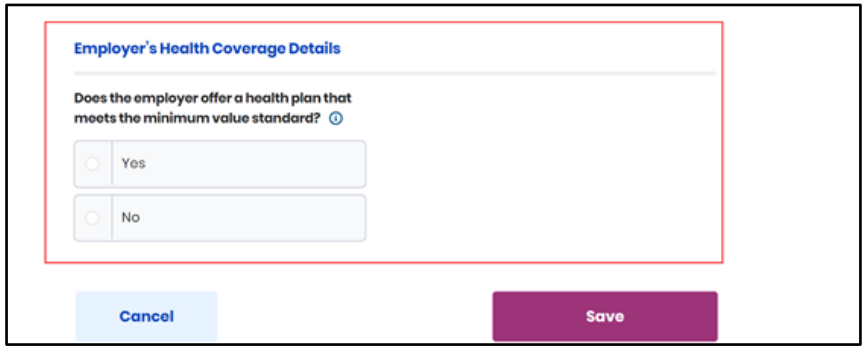
Bob is not eligible for APTC with kynect health coverage because he has affordable coverage with his employer. However, Mary is eligible for APTC with kynect health coverage because she does not have access to affordable coverage.

Please note: The system runs the affordability test automatically and does not require manual calculation.

Enrollment Details

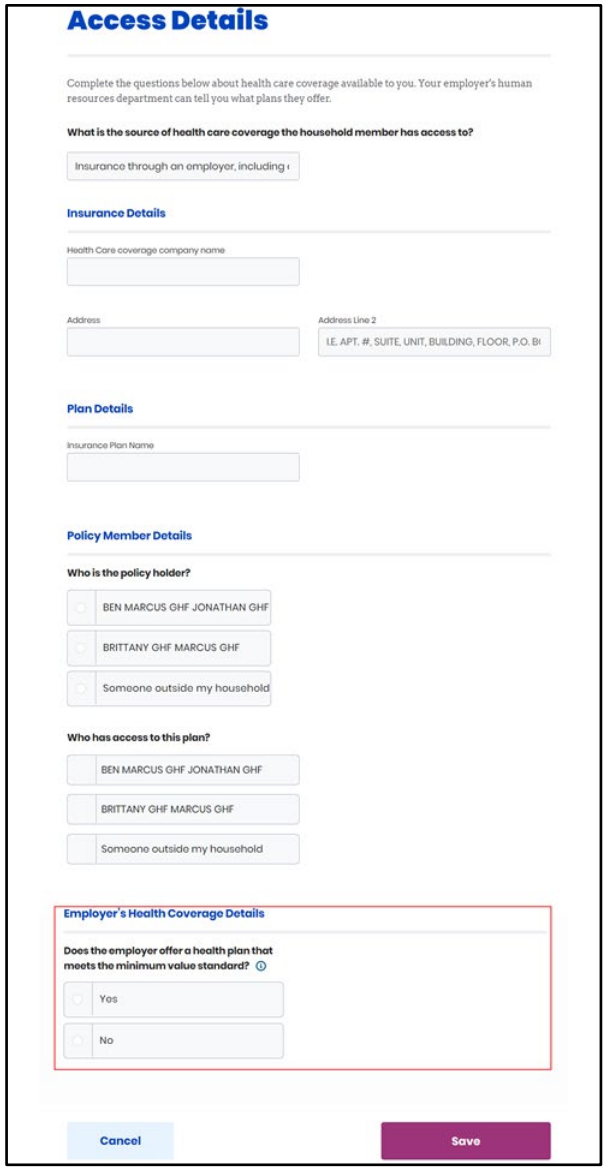
On the Health Care Coverage - Enrollment Details screen, a question is added “Does the employer offer a health plan that meets the minimum value standards?”.

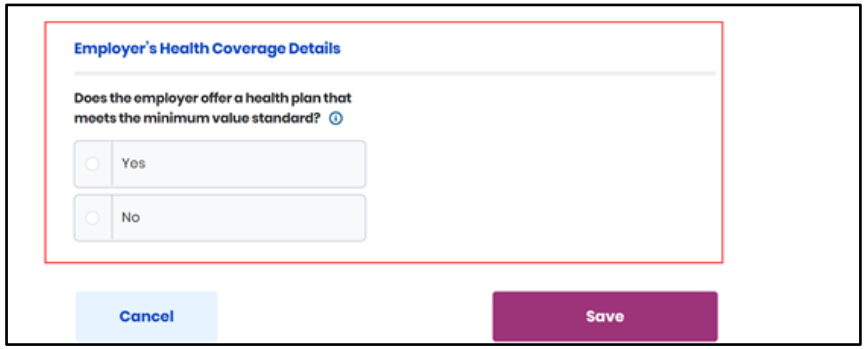




Access Details

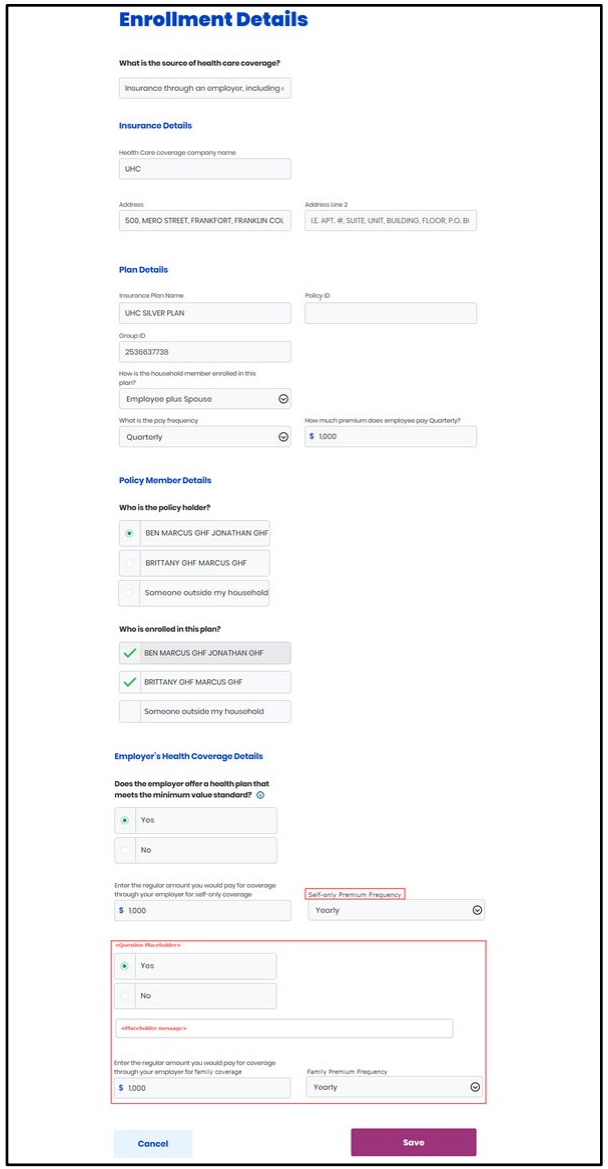
On the Health Care Coverage - Access Details screen, a question is added “Does the employer offer a health plan that meets the minimum value standards?”.

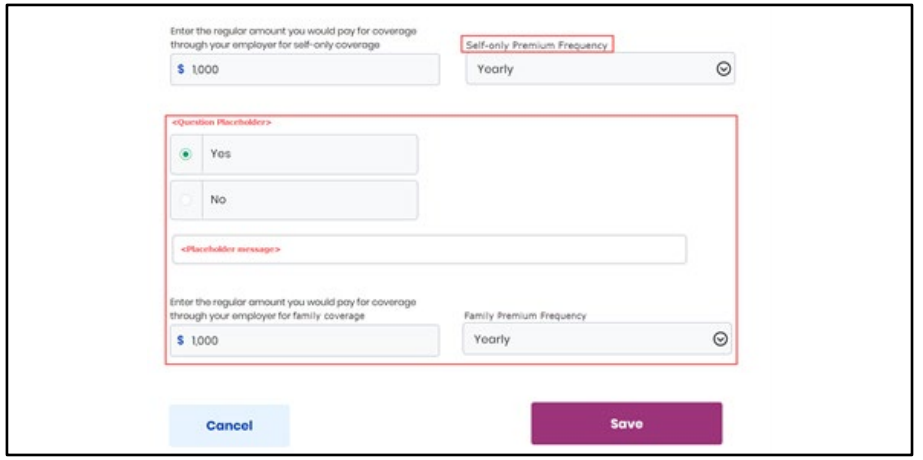




Enrollment Details

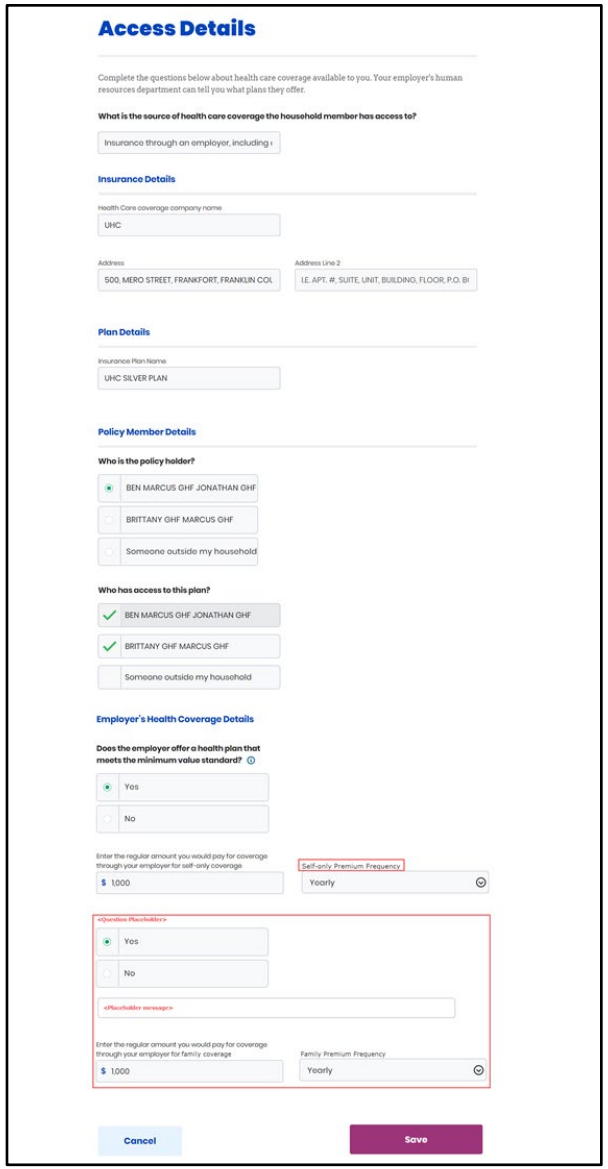
On the Enrollment Details - Employer's Health Coverage Details screen, questions are added about the self-only premium amount and frequency and the family premium amount and frequency.

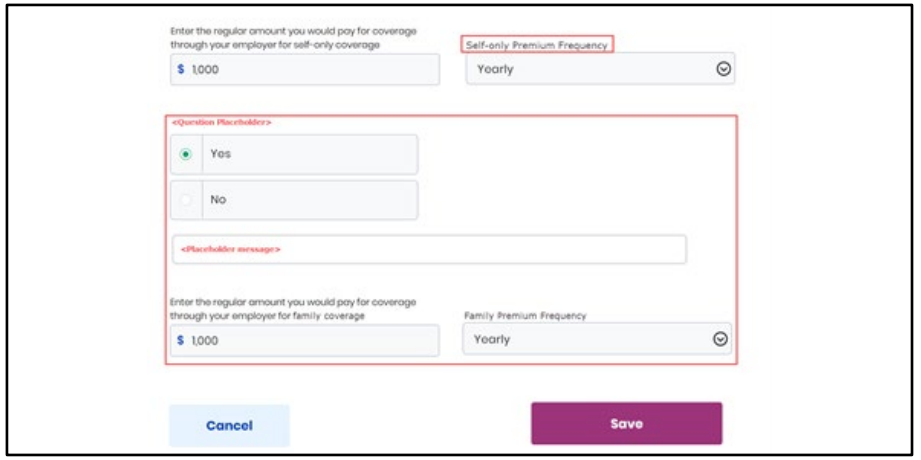




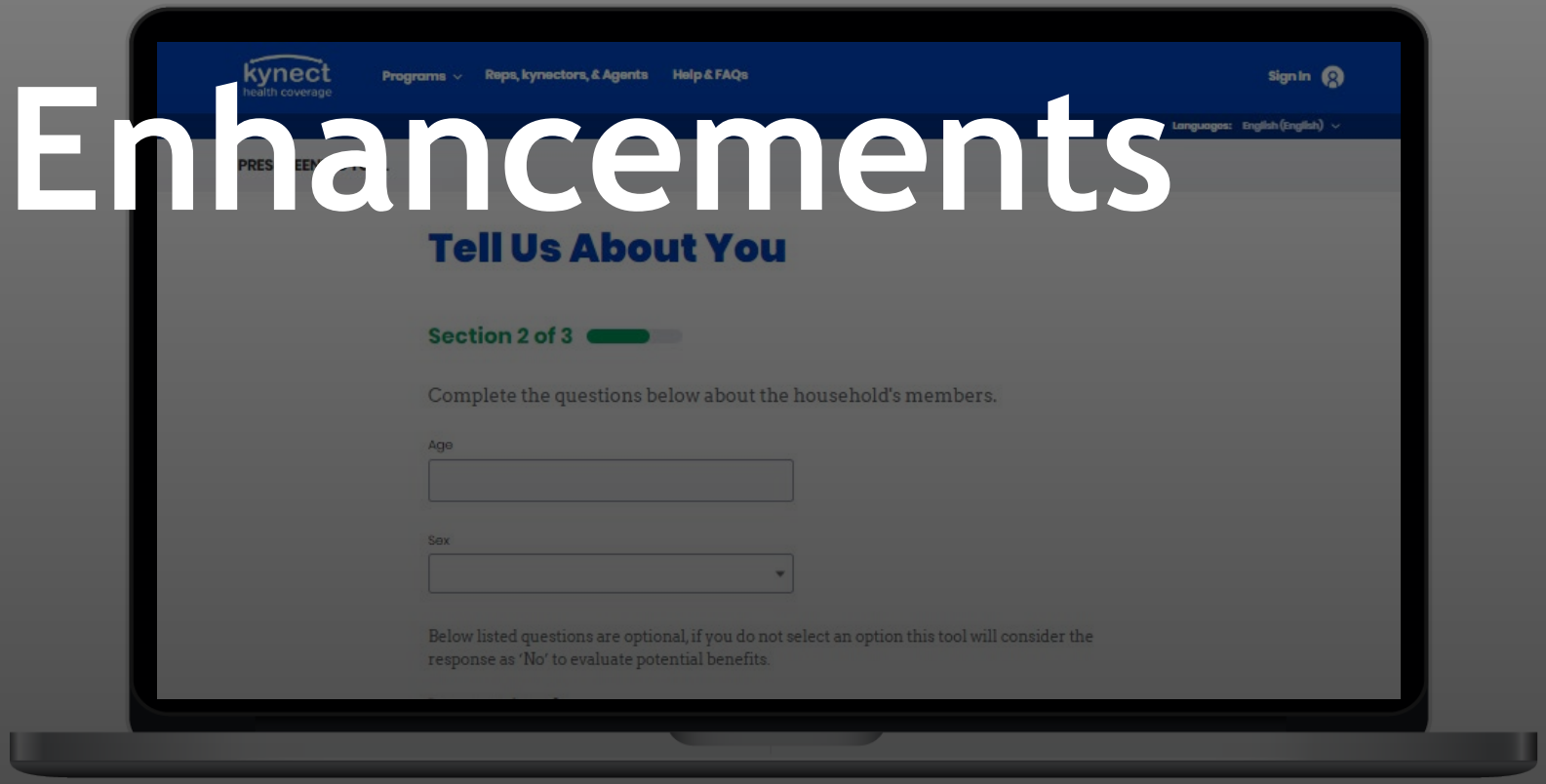
Access Details

On the Access Details - Employer's Health Coverage Details screen, questions are added about the self-only premium amount and frequency and the family premium amount and frequency.



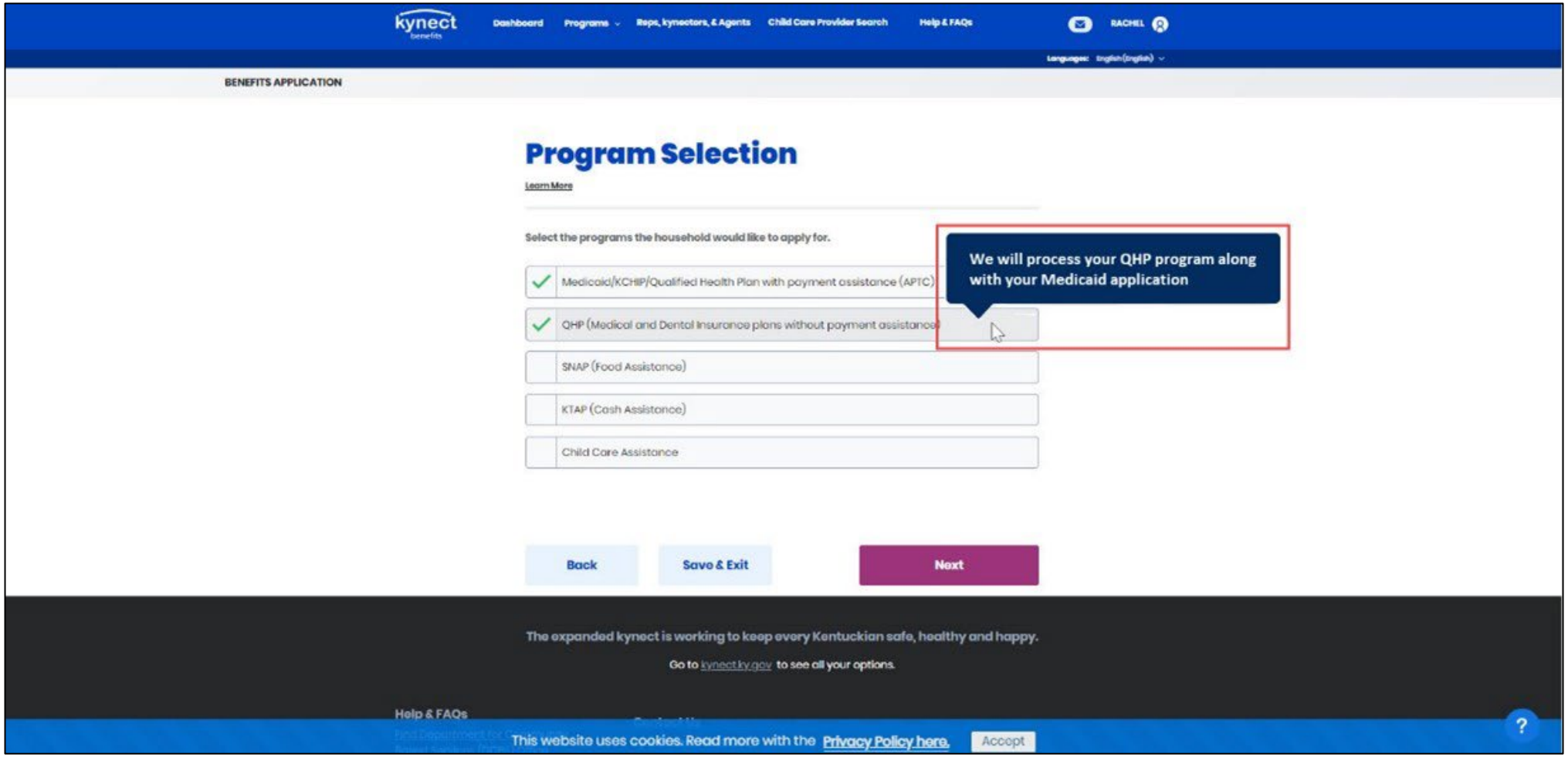


kynect Enhancements



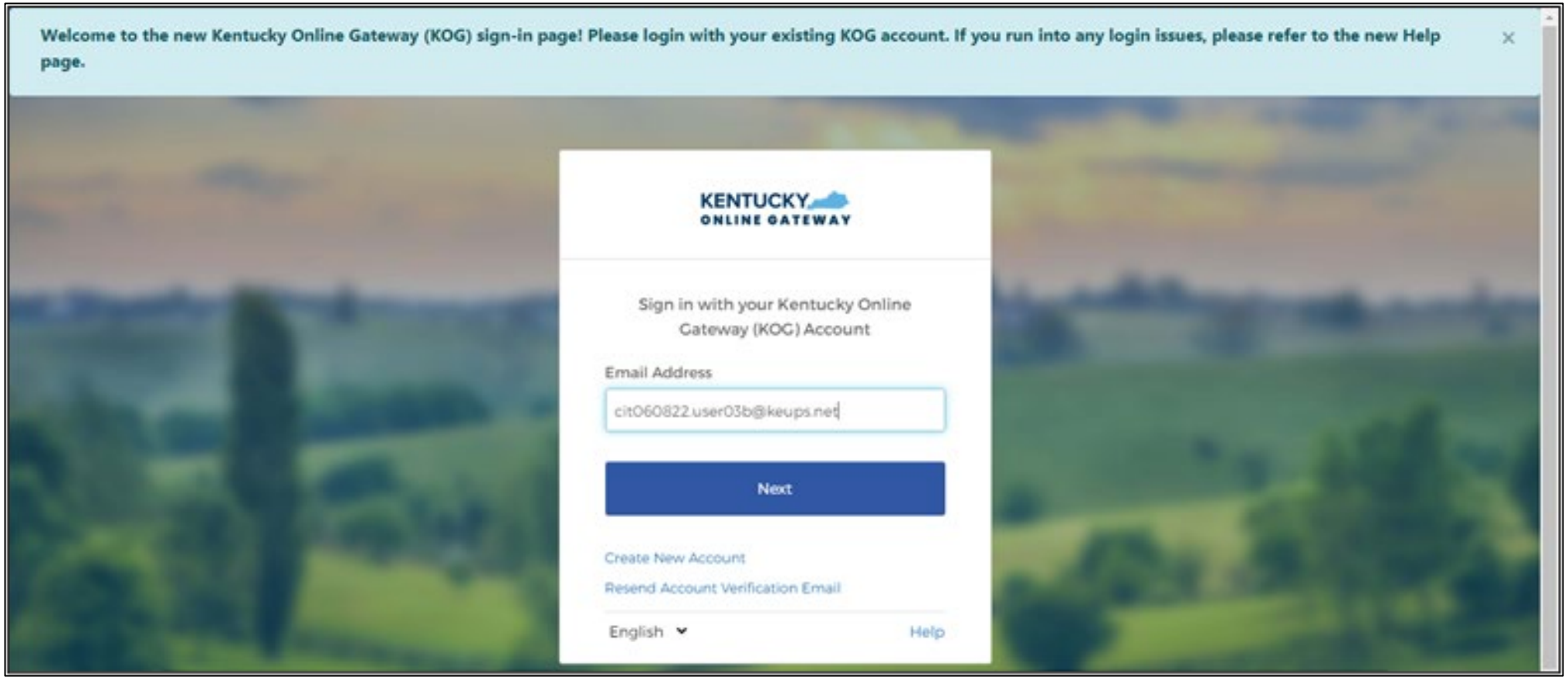
Program Selection Screen Updates

System will display why Program Selection boxes may be grayed out.



KOG/OKTA Updates

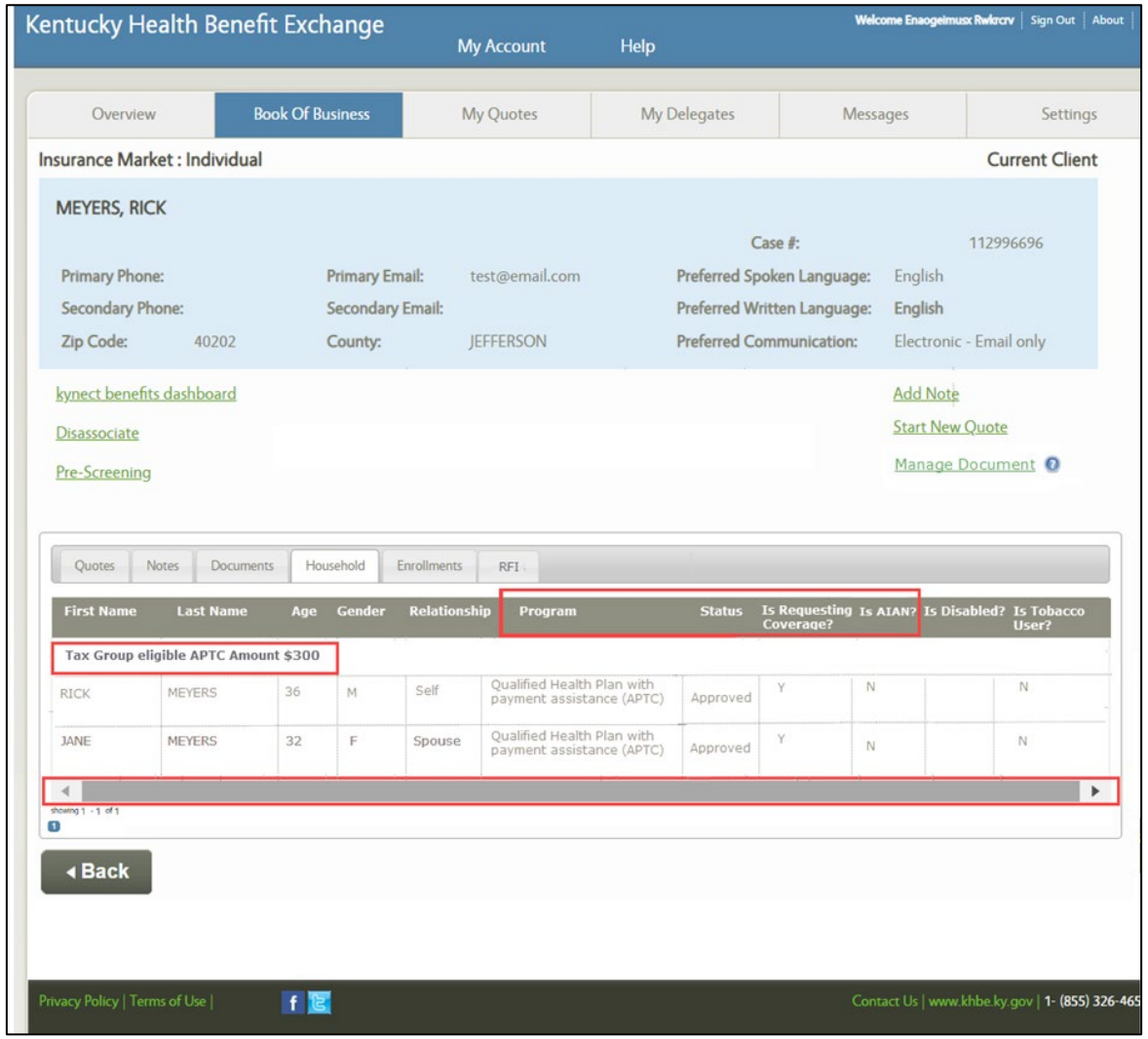
KOG screens are updated with new RIDP process.



For additional information regarding Okta, please reference the Agent Welcome Packet.

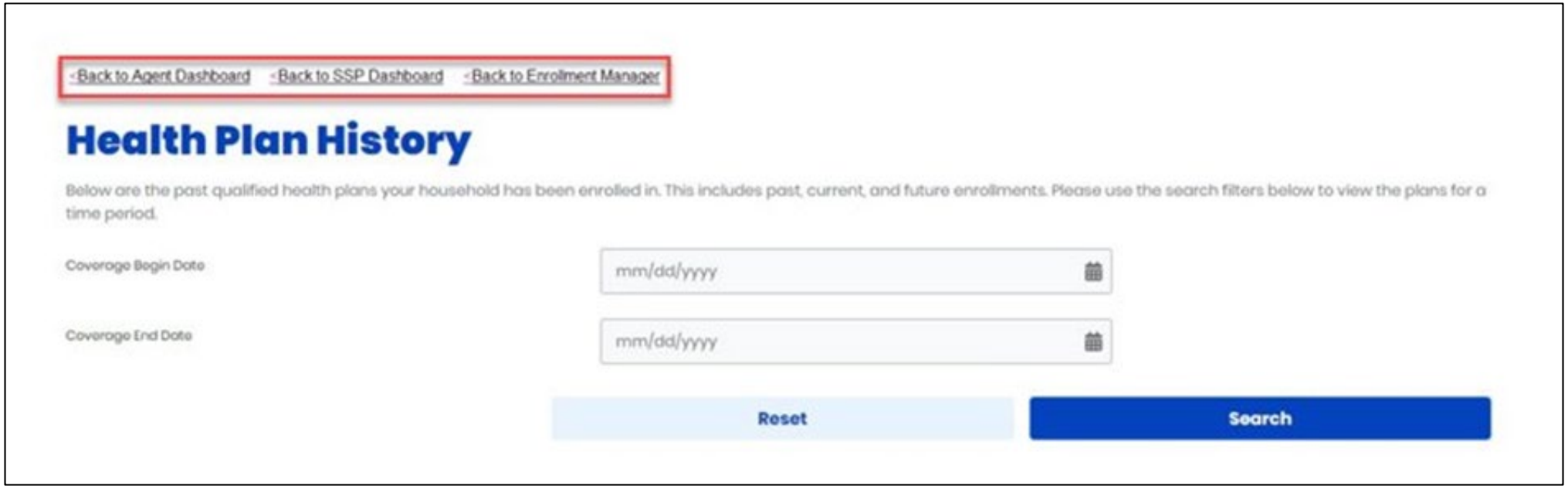
Display Key Case Attributes on Agent Portal

Agent Portal updated with new Household, Enrollments, and RFI tabs.



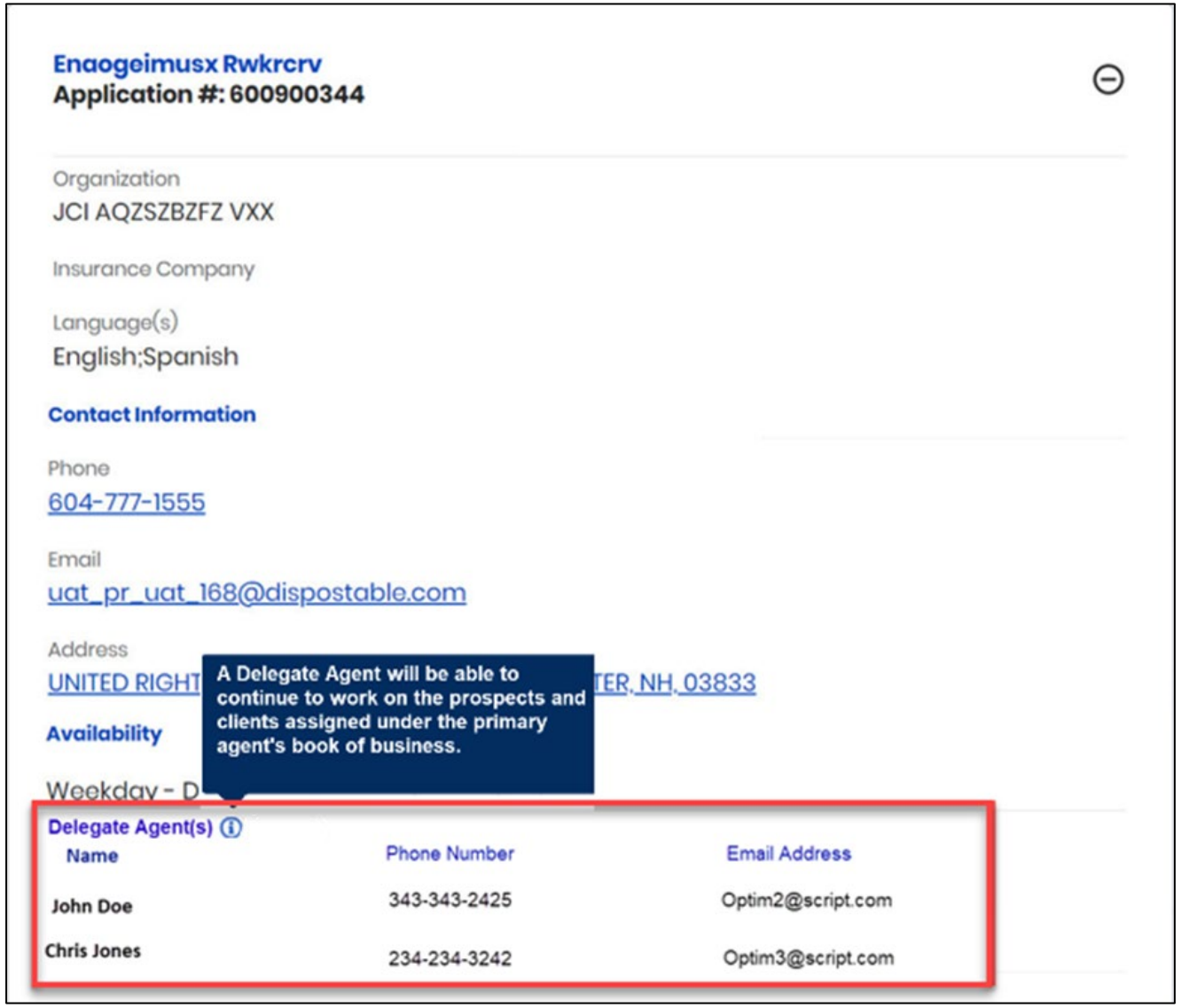
Add Easy Navigation Links to Enrollment Manager

Quick navigation links are added to make navigating to/from EMM easier.



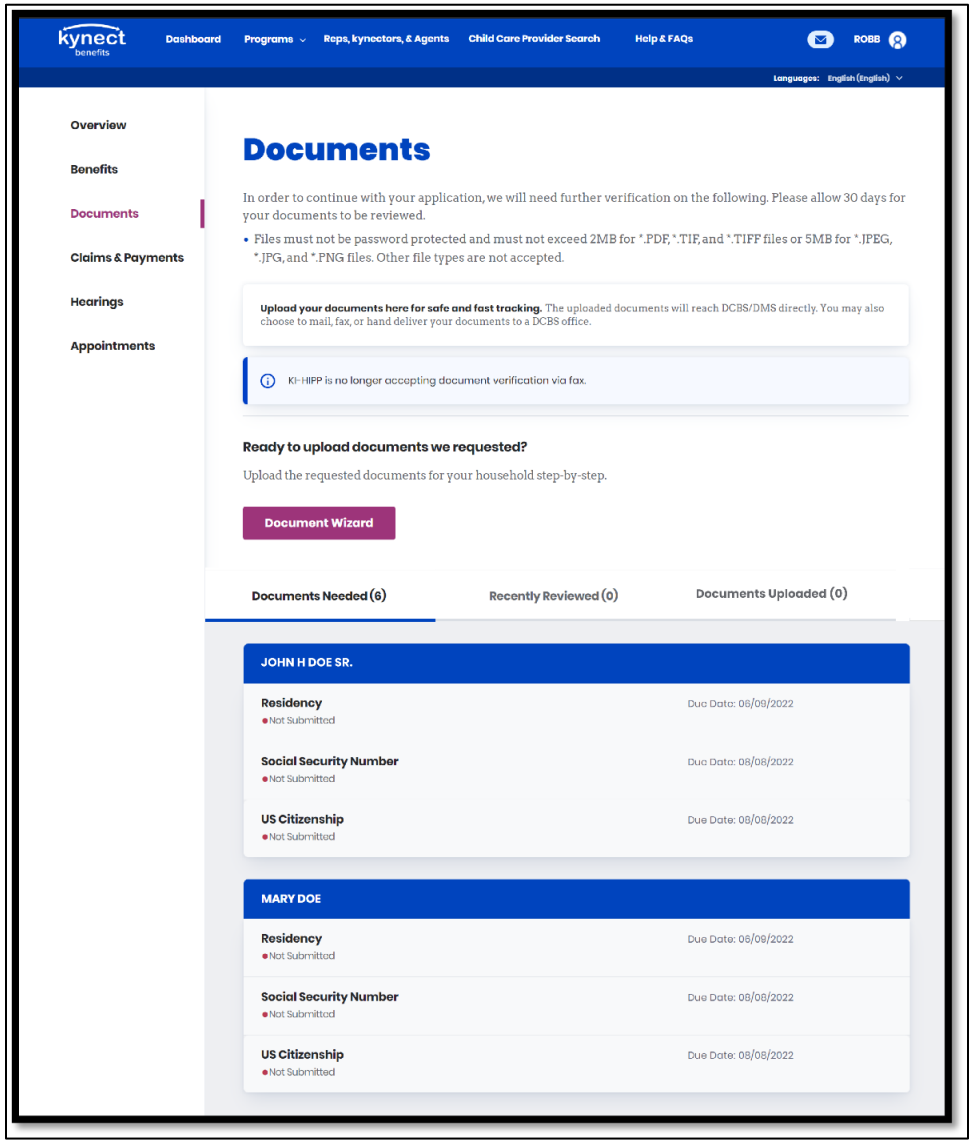
Display Delegate Agent Names

Delegate Agent name, phone number, and email will be displayed where applicable.



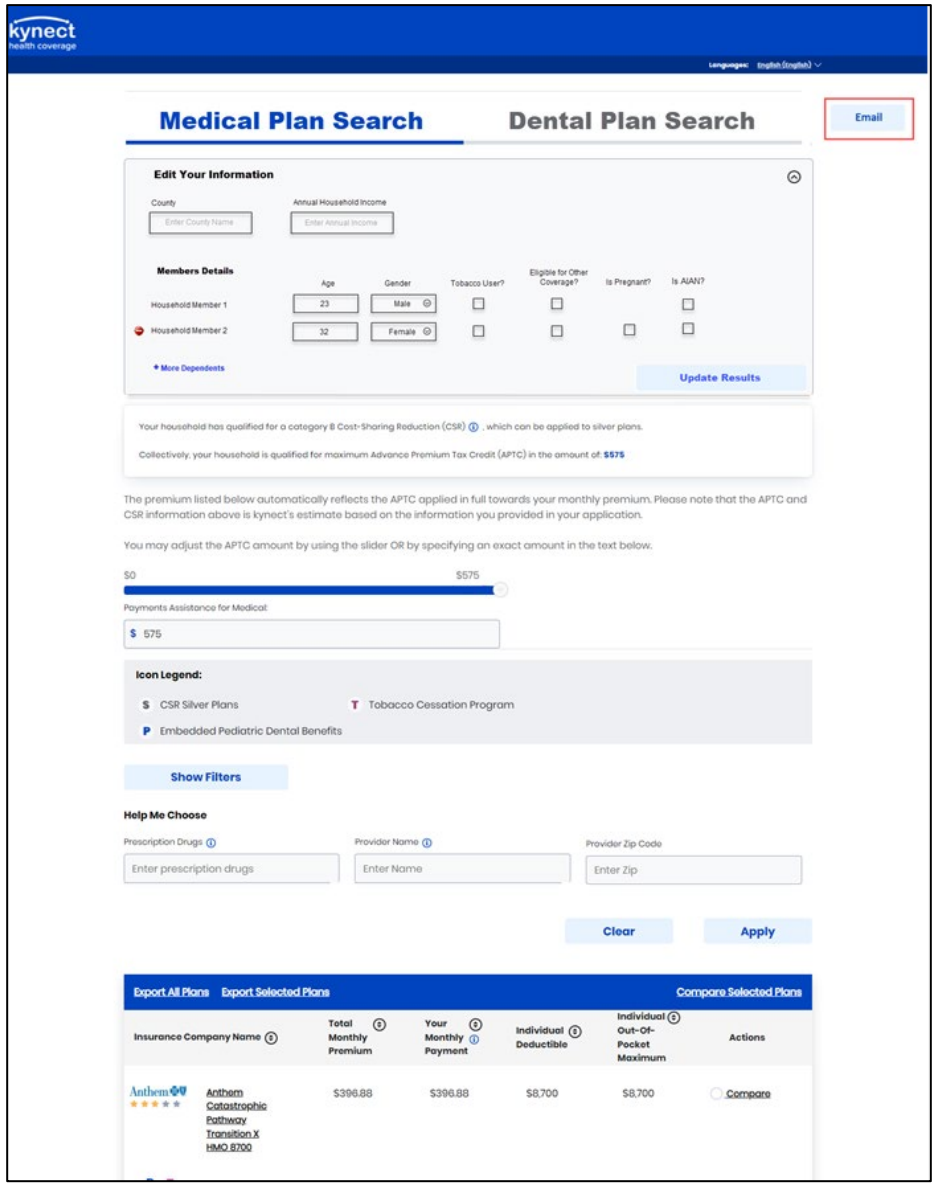
Document Upload Changes

Document Upload is enhanced to accept all documentation through Document Wizard.



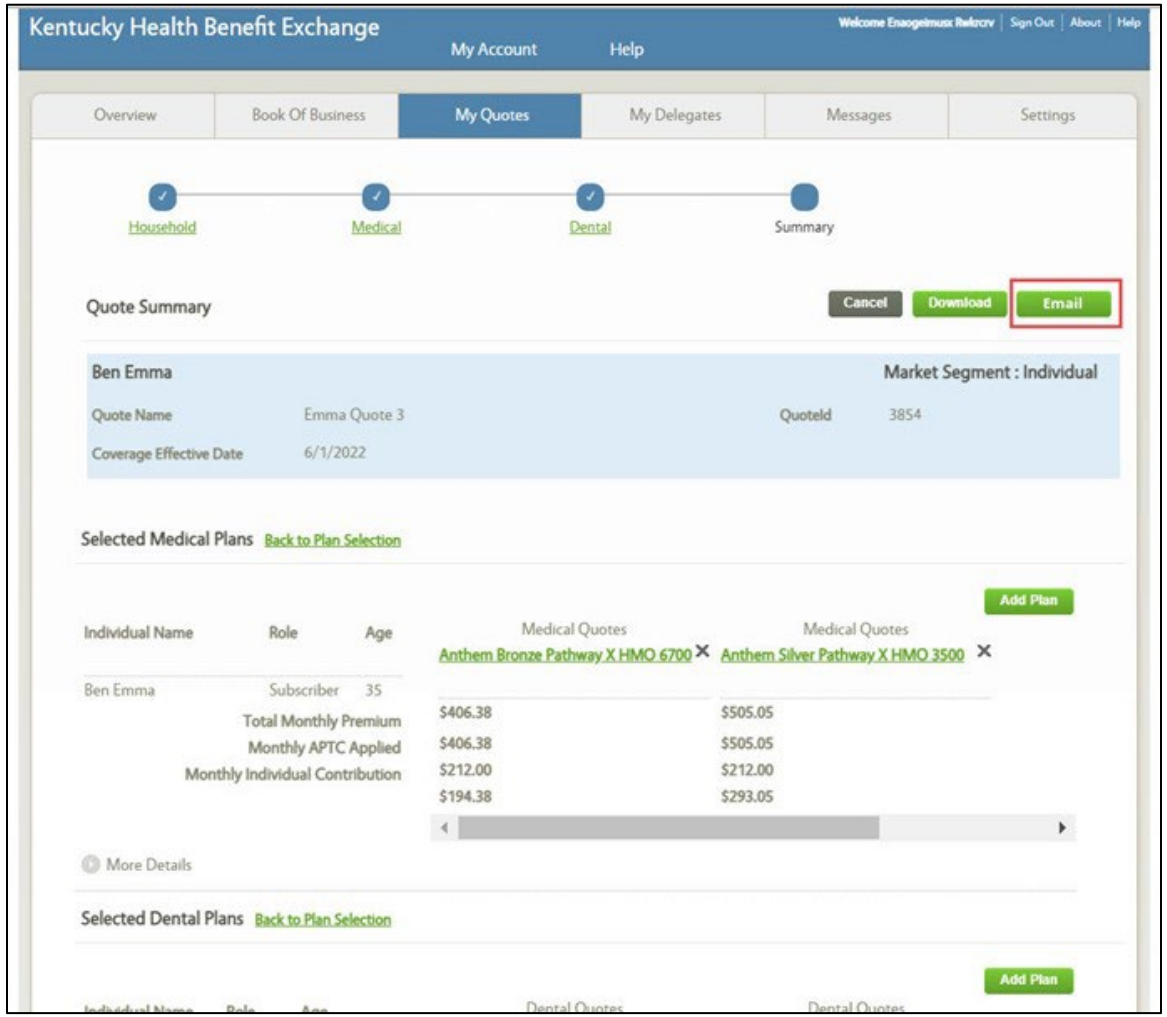
Plan Search/Shopping Screen Changes

Shopping screens enhanced to display the lowest price plan, email functionality, and make plan comparison easier.



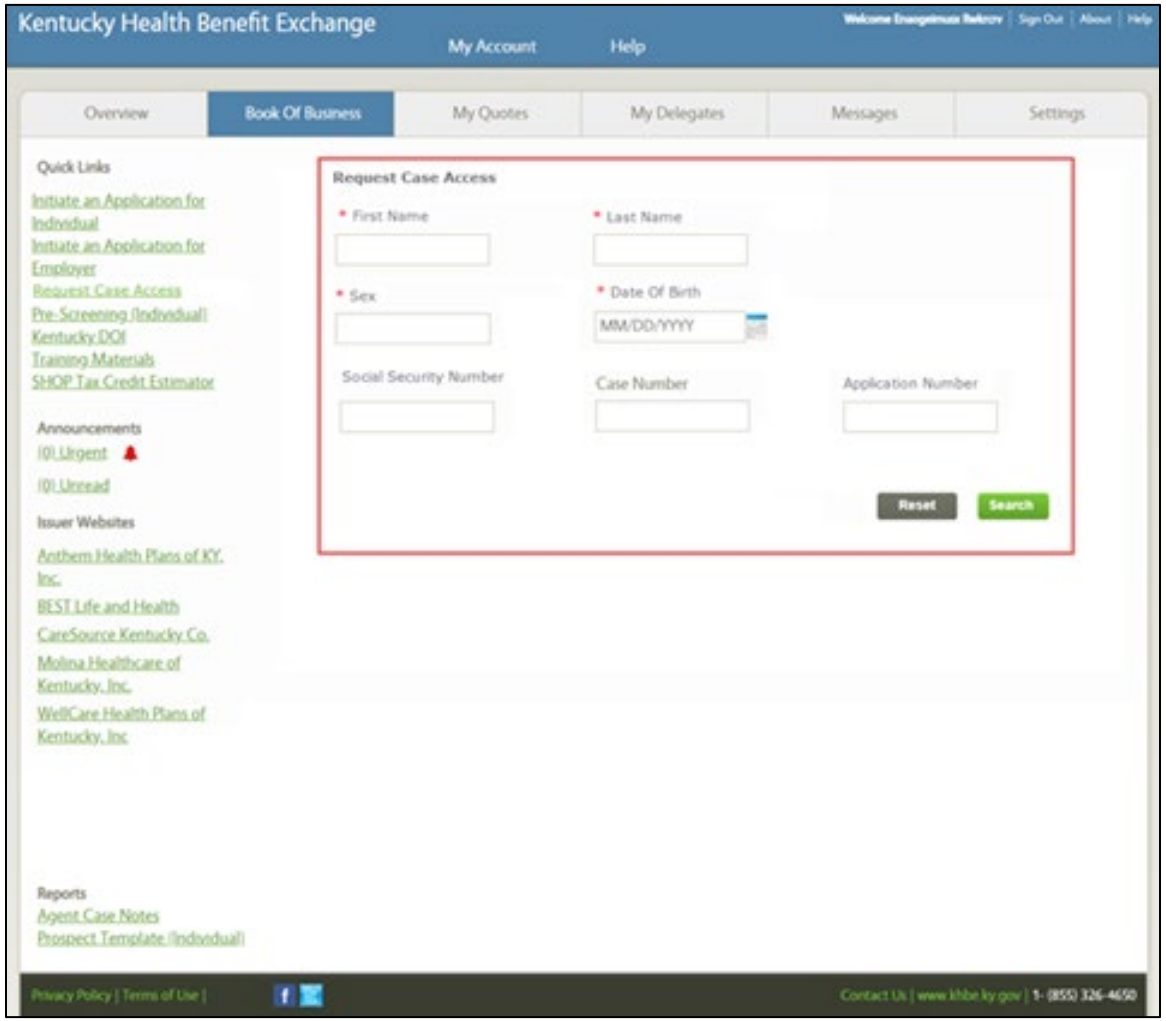
Email Functionality to Submit Quotes

Agents will be able to email quotes to Residents through Agent Portal.



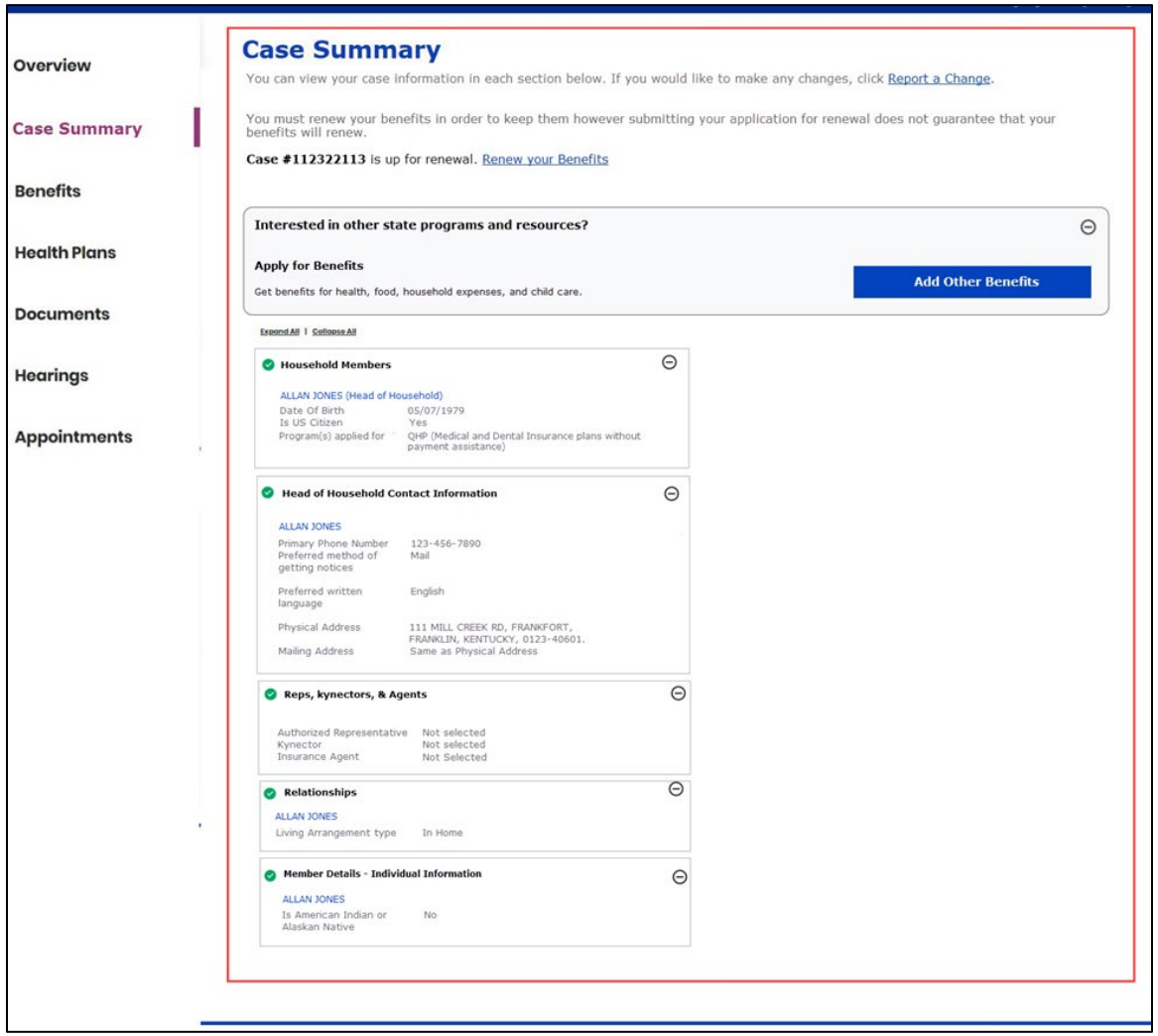
Agent Access Request

Agents will be able to request access to a case through Agent Portal.



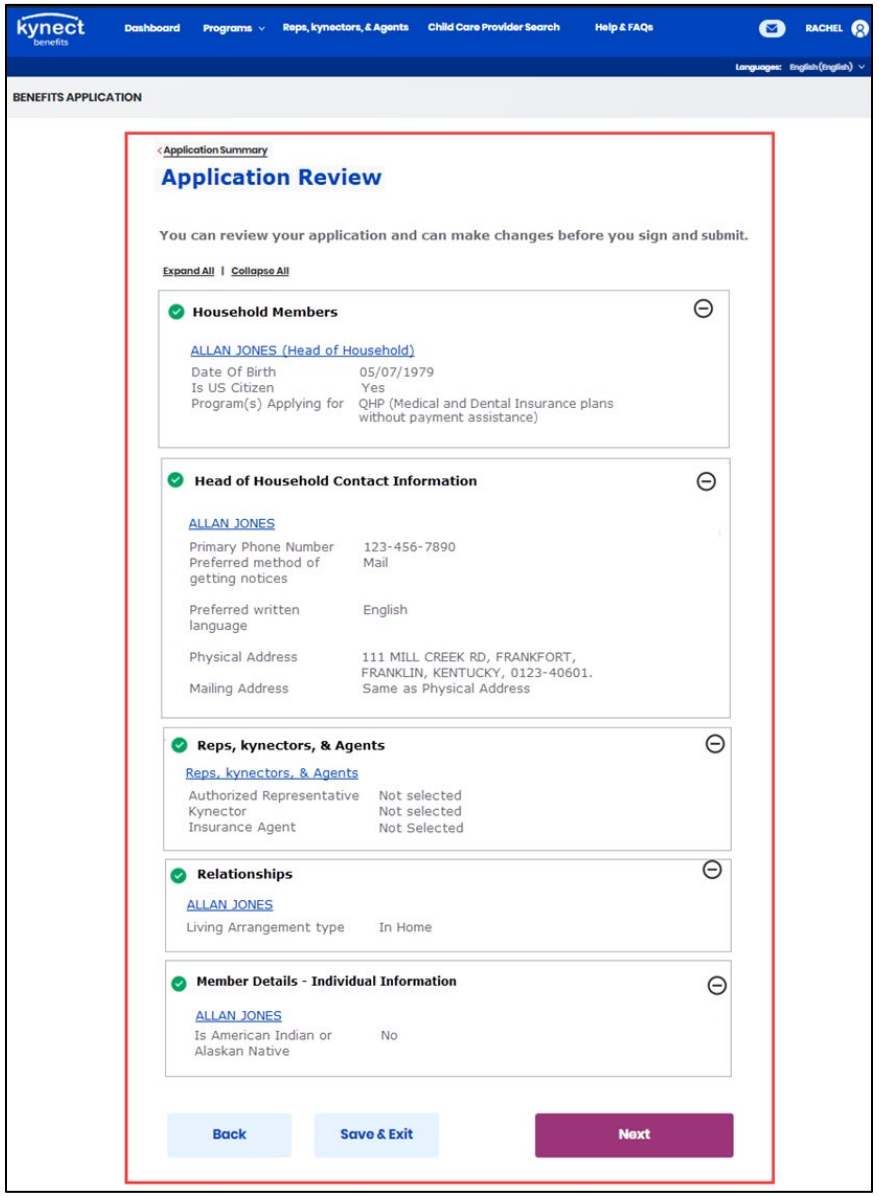
Case Summary Screen

Case Summary will display current details on the Resident Dashboard.



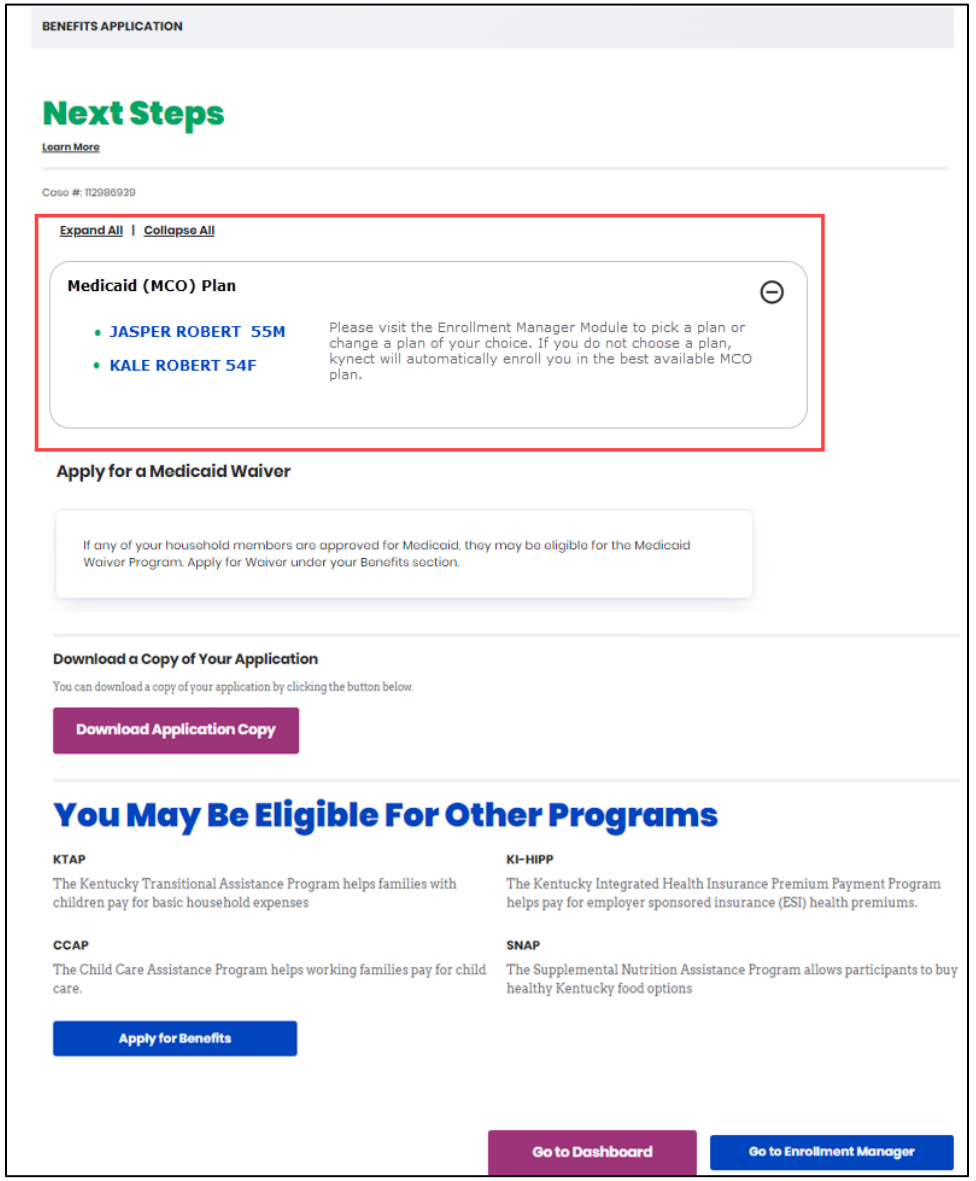
Application Summary Screen

Application Summary will display prior to Sign & Submit to confirm case details are correct.



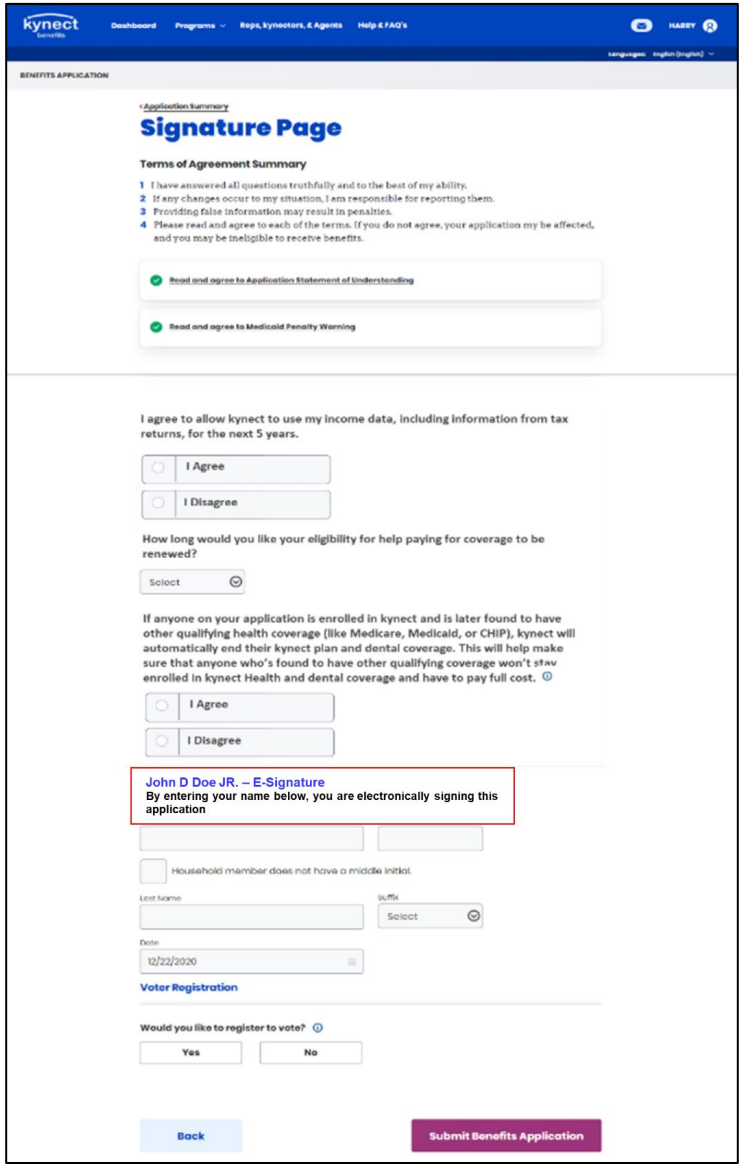
Eligibility Results and Next Steps

The Eligibility Results and Next Steps screens are enhanced to display clear messaging.



Sign & Submit Screen

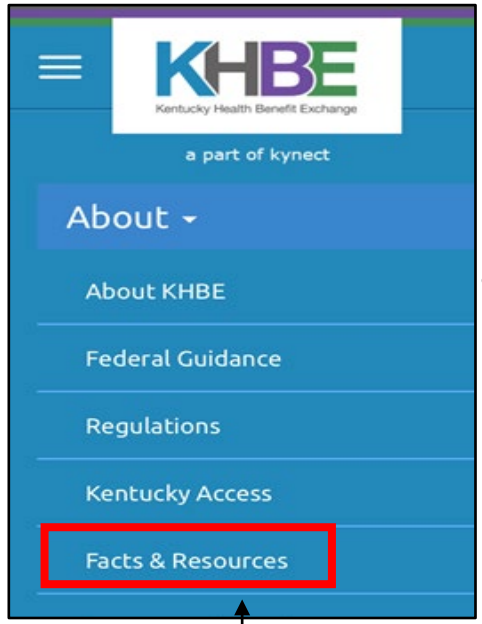
Sign & Submit screen enhanced to display Applicant's name.



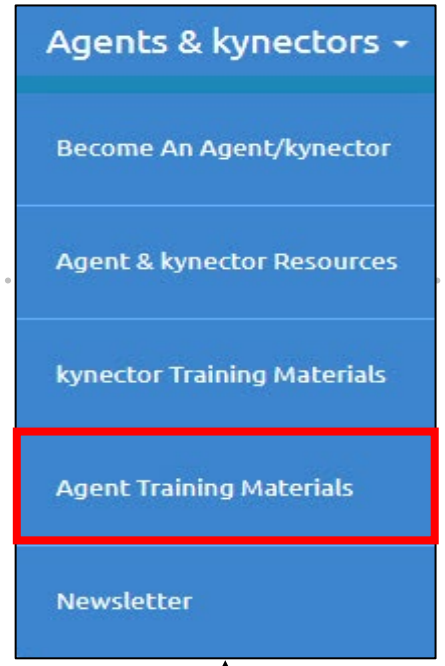
Online Resources

KHBE Website

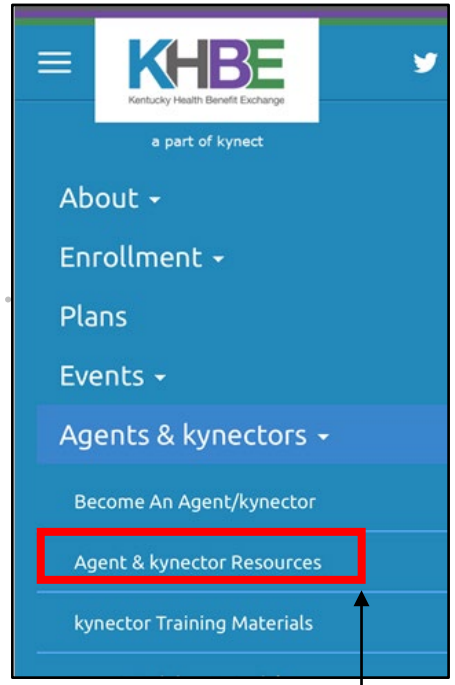
Utilize KHBE.ky.gov this OE.



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



Training materials that can be helpful for Agents during Open Enrollment are found on the **Agent Training Materials** page under the *Agents & kynectors* tab.



Numerous resources, including the Open Enrollment Toolkit, Style Guides, and logos, are found on the **Agent & kynector Resources** page under the *Agents & kynectors* tab.

Websites

Utilize these resources to maximize OE efforts.

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.

kynect health coverage Issuers: Qualified Health and Dental Plans

Agents should direct Residents to contact their Issuer to resolve issues related to coverage and payments.

Anthem

1-855-738-6671

CareSource

1-888-815-6446

BEST Life and Health Insurance Company

1-877-205-8767

Molina Healthcare

1-833-644-1621

Wellcare Health Plans

1-833-705-2175

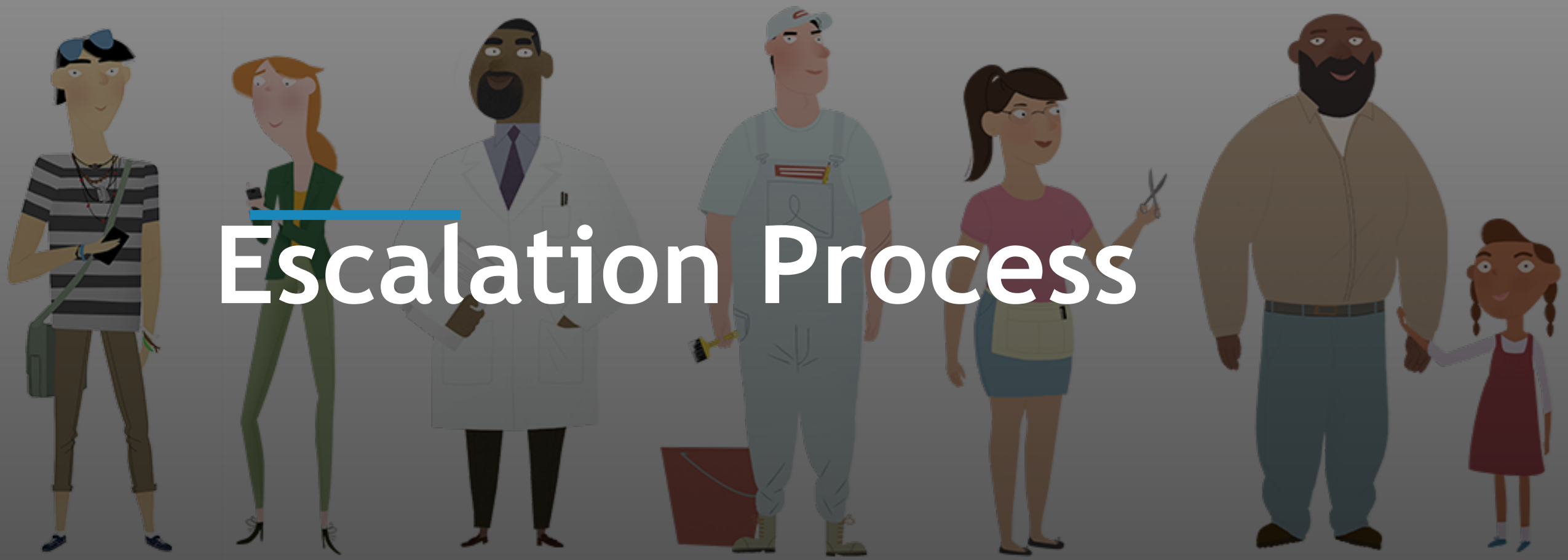
Each kynect Marketplace Issuer provides an online Provider search tool. Click here for Issuers Contact Information for Plan Year 2023.

kynect health coverage Issuers: Vision Plans

Agents should direct Residents to contact their Issuer to resolve issues related to coverage and payments.

Anthem	VSP Vision Care
1-833-901-1364	1-844-641-6718

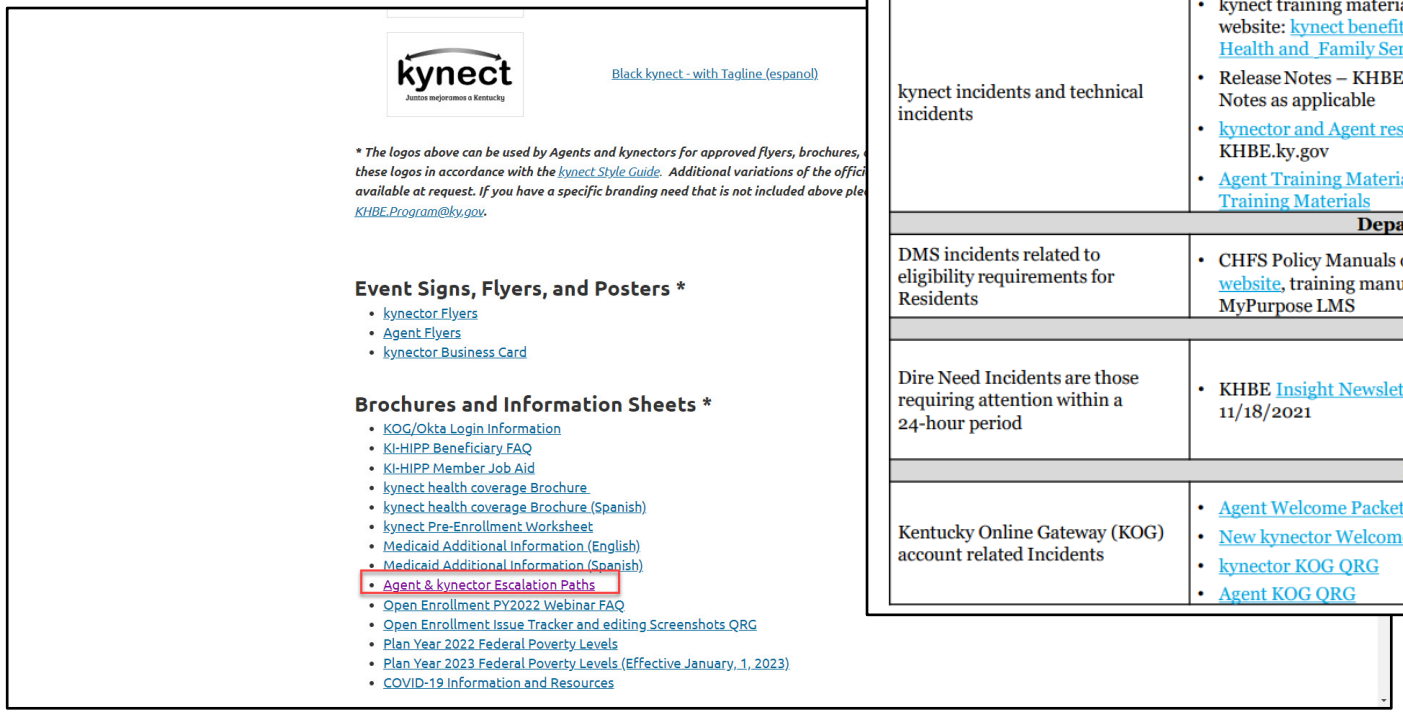
Each kynect Marketplace Issuer provides an online Provider search tool. Click here for Issuers Contact Information for Plan Year 2023.



Escalation Process

Escalating kynect health coverage Issues

Agents should follow the outlined escalation process when resolving kynect health coverage issues.



Black kynect - with Tagline (espanol)

** The logos above can be used by Agents and kynectors for approved flyers, brochures, these logos in accordance with the kynect Style Guide. Additional variations of the offici available at request. If you have a specific branding need that is not included above ple KHBE.Program@ky.gov.*

Event Signs, Flyers, and Posters *

- kynector Flyers
- Agent Flyers
- kynector Business Card

Brochures and Information Sheets *

- KOG/Okta Login Information
- KI-HIPP Beneficiary FAQ
- KI-HIPP Member Job Aid
- kynect health coverage Brochure
- kynect health coverage Brochure (Spanish)
- kynect Pre-Enrollment Worksheet
- Medicaid Additional Information (English)
- Medicaid Additional Information (Spanish)
- Agent & kynector Escalation Paths
- Open Enrollment PY2022 Webinar FAQ
- Open Enrollment Issue Tracker and editing Screenshots QRG
- Plan Year 2022 Federal Poverty Levels
- Plan Year 2023 Federal Poverty Levels (Effective January, 1, 2023)
- COVID-19 Information and Resources

kynector and Agent Escalation Process (page 1 of 3)

Last Updated: January 24, 2022

Incident Description	Check These Materials First	I still have questions, who do I contact?
kynect Self-Service Portal (SSP) Incidents		
kynect incidents and technical incidents	• kynect training materials on the DMS website: kynect benefits - Cabinet for Health and Family Services • Release Notes – KHBE will share Release Notes as applicable • kynector and Agent resources at KHBE.ky.gov • Agent Training Materials, kynector Training Materials	• Call the Professional Services Line (PSL): 1-855-326-4650 • For any Incident that remains unresolved or requires further escalation, notify KHBE by email KHBE.Program@ky.gov. KHBE will review and escalate further as appropriate. • When emailing KHBE, kynectors and Agents should include ticket number from PSL, case number, description of Incident, and screenshot of Incident. No PII can be included in the email.
Department for Medicaid Services (DMS) Incidents		
DMS incidents related to eligibility requirements for Residents	• CHFS Policy Manuals on the DCBS website, training manuals on MyPurpose LMS	• For any Incident that remains unresolved or requires further escalation, notify KHBE by email KHBE.Program@ky.gov. • KHBE will review and escalate further as appropriate.
Dire Need Incidents		
Dire Need Incidents are those requiring attention within a 24-hour period	• KHBE Insight Newsletter from 11/18/2021	• Email kynectdireneed@ky.gov for Dire Need Incidents. • kynectors should use the subject line "Dire Need" and indicate whether the Dire Need is for a Medicaid, Qualified Health Plan (QHP), or another case. • KHBE determines appropriate response agency for escalation.
Kentucky Online Gateway (KOG) Incidents		
Kentucky Online Gateway (KOG) account related Incidents	• Agent Welcome Packet • New kynector Welcome Packet • kynector KOG QRG • Agent KOG QRG	• These unresolved Incidents should be emailed to KOGHelpdesk@ky.gov • When emailing the KOG helpdesk, agents and kynectors should include a brief description and screenshot of the Incident. No Personally Identifiable Information (PII) can be included in the email.

Open Enrollment Incident Tracker Demonstration

A live demonstration on how to use the Incident Tracker and include screenshots.

Open Enrollment Incident Tracker

Report issue to the appropriate helpdesk first.

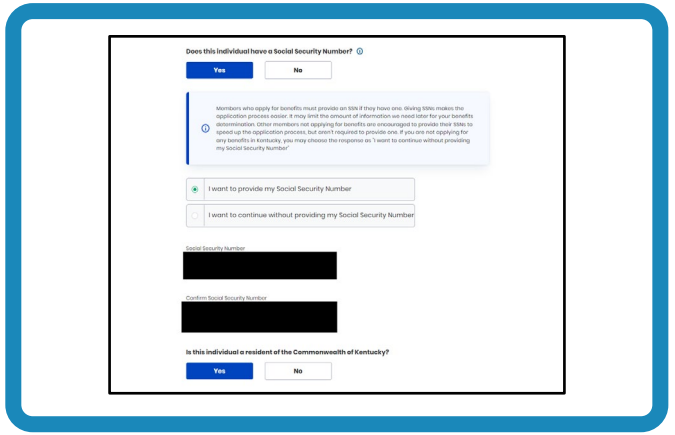
Enter all required information in the fields indicated with red asterisks.

Confirm you have completed the Privacy and Security Training and have not included Personally Identifiable Information (PII) in the screenshots.

How to Take a Screenshot

Use Snipping Tool to take a screenshot of the reported issue.

Remove or cover any Personally Identifiable Information (PII) before saving and sharing the image. The image should be saved as a .png or .jpg file.



Incident Tracker QRG

Click here to view the Open Enrollment Incident Tracker and Editing Screenshots Quick Reference Guide (QRG) for step-by-step guidance.

Personally Identifiable Information (PII)

Agents should never include Personally Identifiable Information (PII) on Incident Tracker submissions.

Personally Identifiable Information (PII) is information which can be used to distinguish or trace a Resident's identity when it's accessed alone, or when combined with other personal or identifying information which can be linked to a specific Resident.

- First, Middle, or Last Name
- Date or Place of Birth
- Telephone Number
- Address
- Social Security Number
- Email Address
- Driver's License Number
- Mother's Maiden Name
- Medical, Educational, Financial, and/or Employment Information
- Biometric Records or Identifiers

For additional information regarding PII, review the Privacy and Security Training Guide.

Poll Question

Which of the following incidents should NOT be reported on the Incident Tracker?

Answer using the Polls box!

Open Enrollment Incident Tracker

The Incident Tracker tracks concerns specific to OE for KHBE.

Do Submit on Incident Tracker

- kynect systems issues
- MCO or Issuer website issues
- KOG issues
- Potential defects that were submitted to the helpdesk
- Enhancement suggestions

Do Not Submit on Incident Tracker

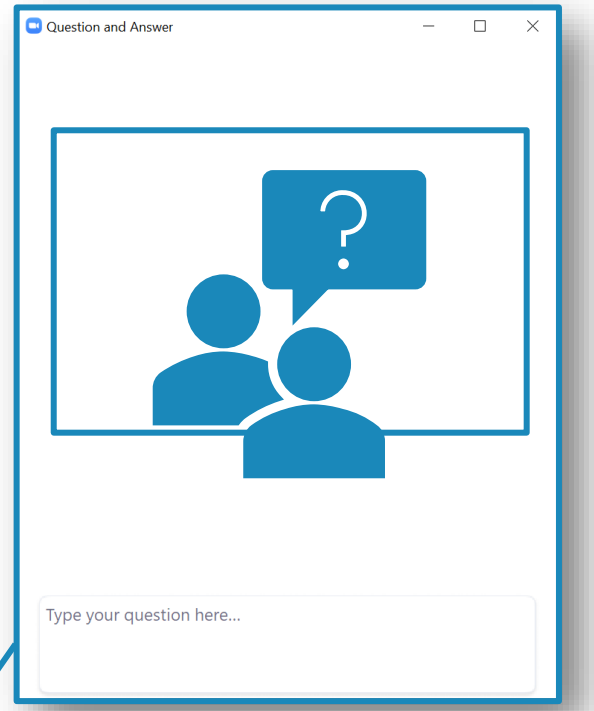
- Policy questions and issues
- KHBE specific questions, such training requirements
- Action items from meetings with supervisors/ administrators

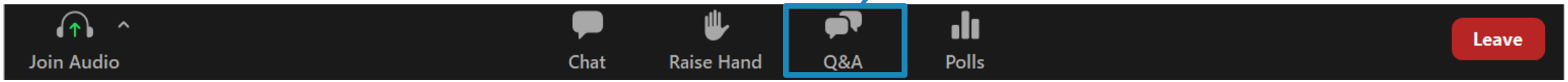
Please note: Do NOT include any PII in screenshots.

Questions & Answers

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.





Thank You!

Click here to take the Plan Year 2023 Open Enrollment Webinar for Agents Survey.

Appendix

QHP Service Coverage

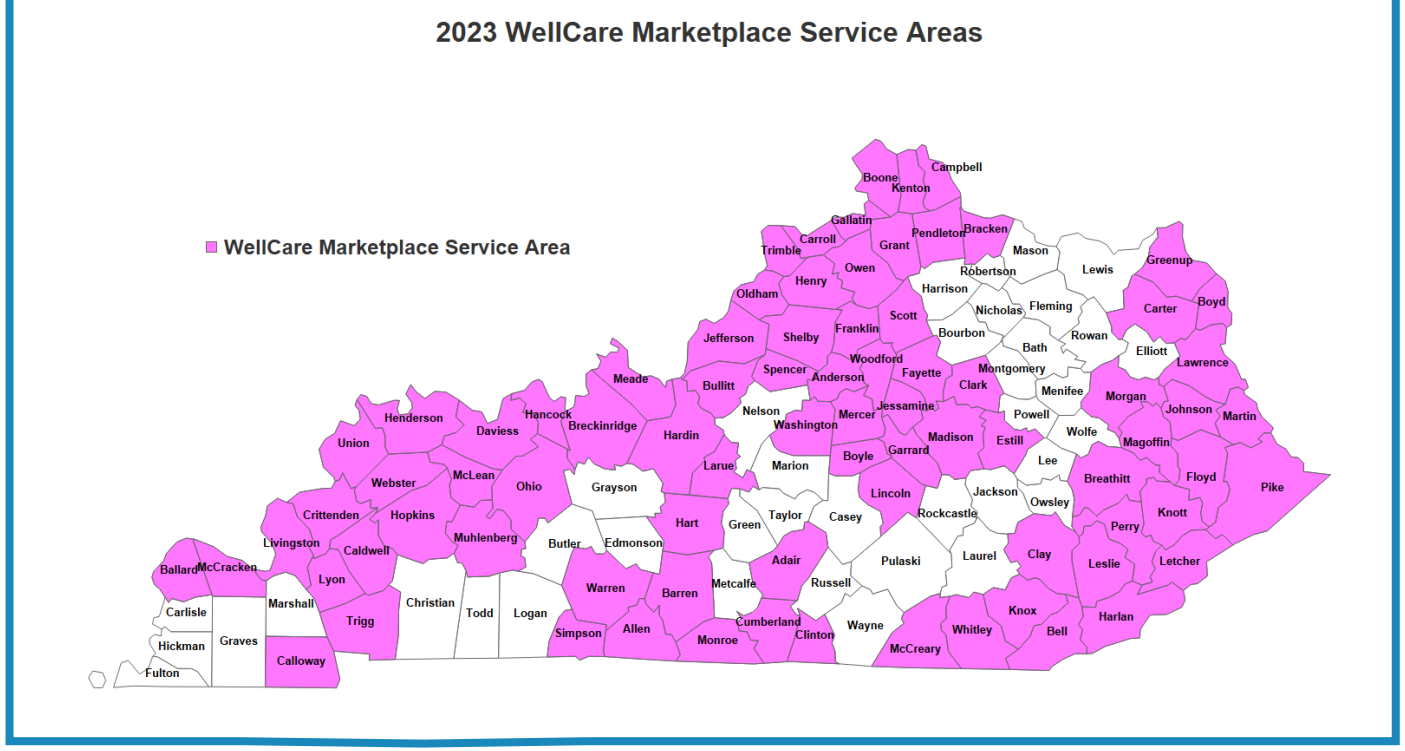
The graph below shows CareSource's coverage across Kentucky.

2023 CareSource Marketplace Service Area

QHP Service Coverage

The graph below shows WellCare's coverage across Kentucky.

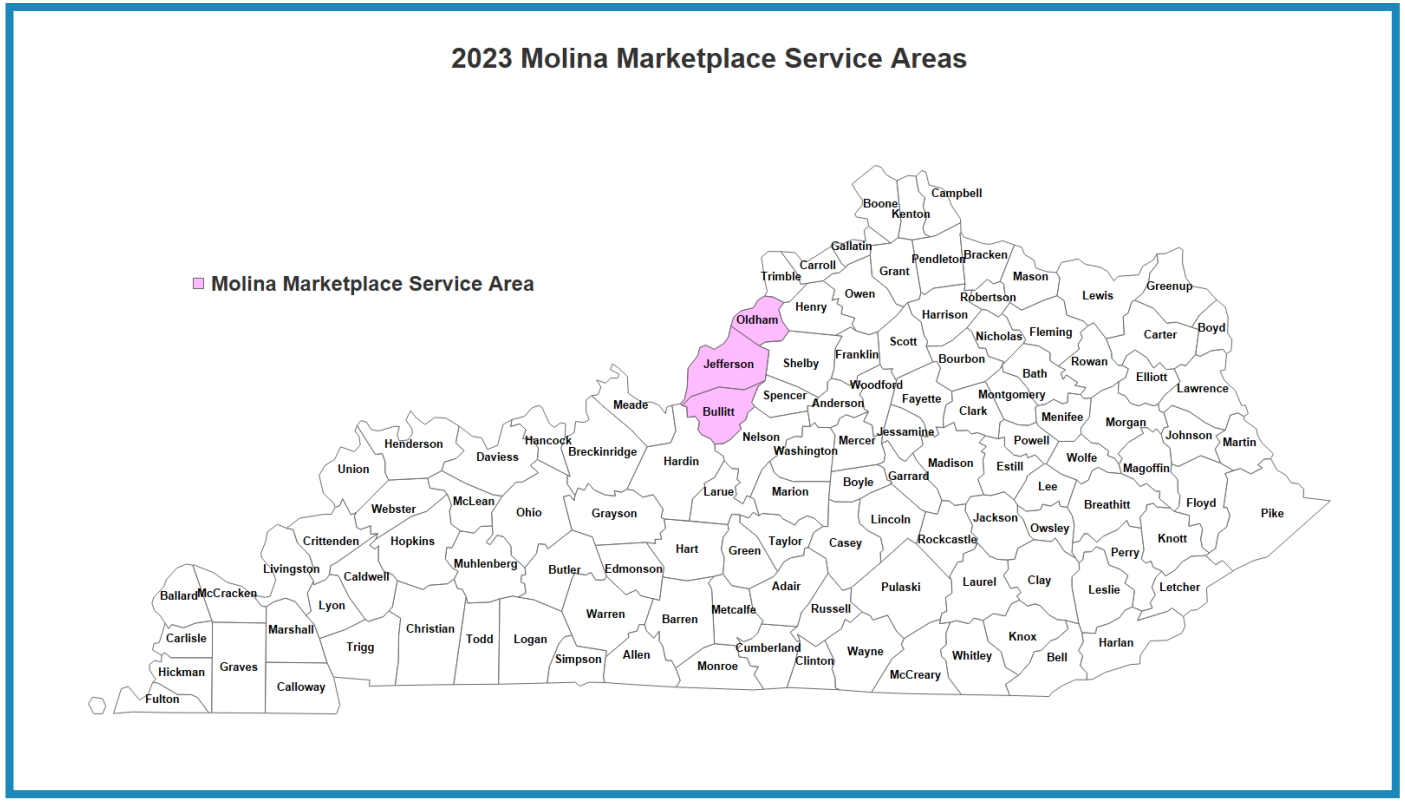
2023 WellCare Marketplace Service Area



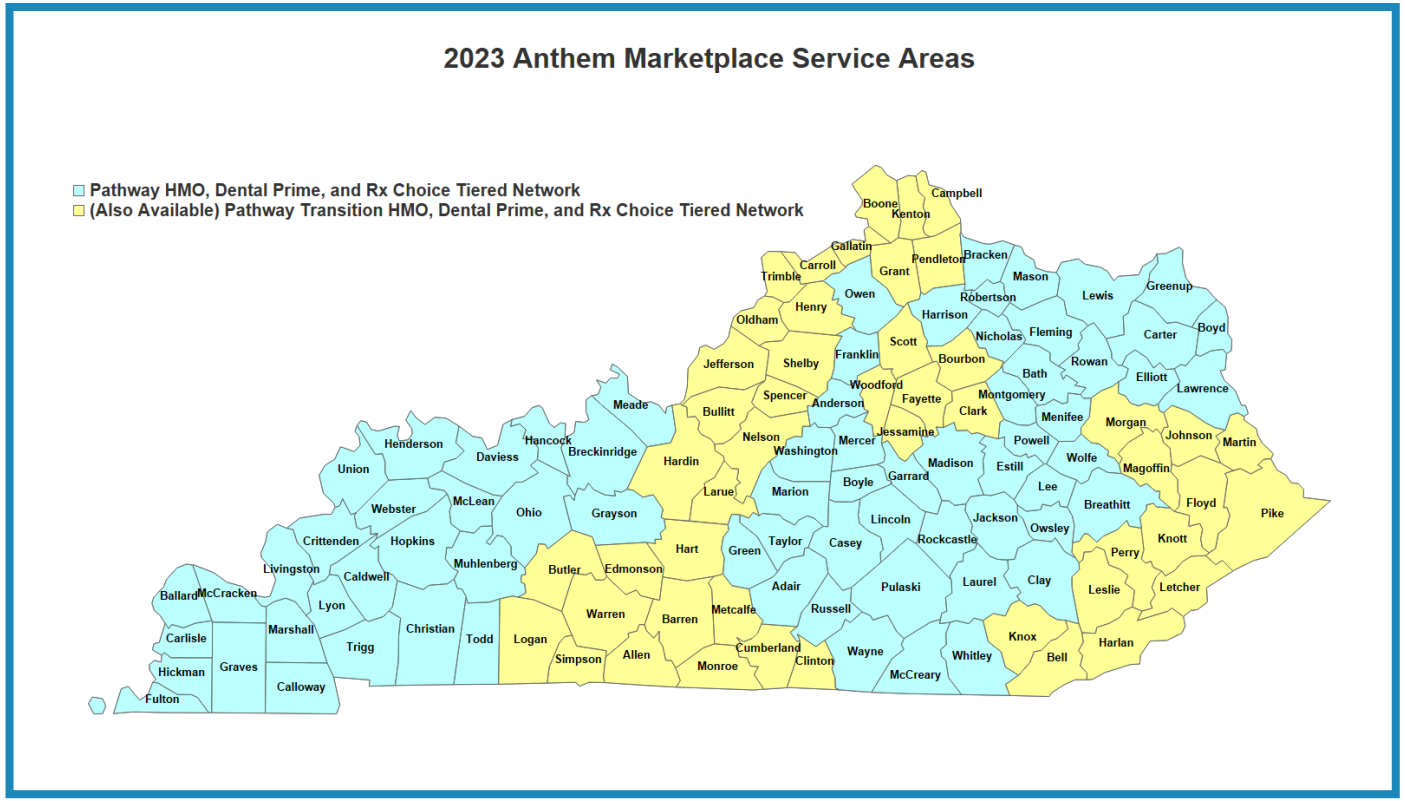
QHP Service Coverage

The graph below shows Molina's coverage across Kentucky.

2023 Molina Marketplace Service Area



QHP Service Coverage

The graph below shows Anthem's coverage across Kentucky.

2023 Anthem Marketplace Service Area