

KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

Meeting Minutes

December 2, 2022

Board Member Attendees: Ryan Sadler, Sharon Clark, Harry Hayes, John Mark Fones, Martha Mather, David Roode, Whitney Allen, Supra Parthasarathy, Dr Joe Ellis

Melea Rivera began the meeting with a welcome to attendees. Deputy Secretary Banahan was away for the week and the Secretary was not able to join due to travel scheduled, so Melea began the meeting with the agenda items.

Roll call was then conducted to verify attendance.

The first agenda item was an Open Enrollment update. Kayla Skaggs presented a slide with enrollment metrics. This included 58,520 total members enrolled for plan year 2023 with 49,742 effectuated. Renewed members enrolled in QHP with APTC is at 45,269 and our renewed members enrolled in a QHP only is 10,024 members. There were 2,744 new members enrolled with APTC and 454 new members with QHP only. Kayla further shared that since November 1st, 10,505 Medicaid/QHP applications and 512 QHP only applications have been submitted. Since October 17th, there had been 139 SHOP applications submitted. Melea commented that it was exciting to see the SHOP numbers growing.

Kayla Skaggs presented additional information that a kynector and agent office hours had been a help in November, with the kynector session occurring on November 15th with 92 attendees. Topics covered included what to expect from office hours, special enrollment period cases and cancelling versus terminating a plan. Also covered was information about enrollees who transition to Medicare, reporting and verifying income, system enhancements with time allotted for a Q & A segment. An FAQ document was developed based on the discussion.

Agent office hours was held on November 18th with 24 attendees. The topics covered were the same as the kynector office hours except the system enhancements weren't covered. An FAQ document was also developed based on this session. David Verry reminded the group that the next office hours for kynectors is December 13th and the 16th for Agents. Melea invited members to recommend topics for future office hour sessions.

David Verry provided the next update on the incident tracker, explaining this is a mechanism in which kynectors and agents can submit problems or issues they experience. Information gathered is reviewed for resolution. David reported that there had been 155 incidents submitted and the vast majority have been resolved. The open issues are mostly related to system bugs.

David next provided information about the public health emergency being extended to at least April. The Cabinet did not get the 60-day notice that federal guidance requires. This is how we know it will be

at least April. This means the same rules that we've been operating under continues. This impacts persons who are enrolled in Medicaid, which allows them to keep Medicaid regardless of most changes in their situation.

Communications and trainings for when unwinding occurs are underway. David added that it would not be an event, rather a process. For 12 months, people will slowly move from Medicaid to QHP eligibility.

David stated that there is an estimated 70,000 people who are affected or need reevaluated. Not all of them will come off Medicaid, but many will. This will allow for a special enrollment period to sign up for a QHP with APTC. Trainings are being worked on for communications to specific audiences. Audiences include, DCBS, the contact center, kynectors, agents, and the public. David also reiterated that the plans to implement a Basic Health Plan program has been put on hold.

David next spoke of the "Family Glitch". Notifications being sent to impacted families was discussed during a previous meeting. These notices help the resident understand the steps to return to the kynect application and make updates as they may now qualify for APTC. Two editable flyers and a poster have been added to the KHBE website for kynectors and others. David also mentioned the kynect to Care materials are also now available. Lastly, David shared that the Governor had made an announcement with a press release on November 1st directing the public to kynect to explore health coverage options.

The next update was provided by Edith Sloan on the kynector outreach. Edith shared information about upcoming events. KIPDA would be at the Jefferson Mall in Louisville that next Saturday, and kynectors would be at the Lexington Christmas parade that same day. Community Action of Kentucky planned to have kynectors at the Fayette Mall on December 10th. An event was scheduled for Outlet Malls of the Bluegrass in Simpsonville on December 17th and two dates so far at Southern Lights at the Kentucky Horse Park. David Verry interjected that in the past, efforts at shopping malls, especially in retail centers, have been successful in reaching people who work at the mall. Those individuals may be working part time or working two-part time jobs. Now with the family glitch changes, they may find more affordable plans through kynect.

Melea next asked for Subcommittee updates starting with Martha Mather, chair of the Behavioral Health Subcommittee. Martha informed the group that the subcommittee meeting was scheduled for the next week, so there was no new information to share since the previous Advisory Board meeting.

Whitney Allen, chair of the Education and Outreach committee provided the next update. The subcommittee had met on November 28th, where there was an update provided on the availability of the kynect to Care materials. Whitney advised that these materials, developed with recommendations and direction from the subcommittee members would be helpful for kynectors and consumers. The subcommittee also requested a trifold version of the kynect to Care content. The subcommittee has also discussed the possibility of using the material to create an interactive display or game. The group did voice their appreciation for recent flyers added to the KHBE site. Specifically, with the "Hello my name is..." flyer. There will be no December meeting for the subcommittee. The January meeting will focus on ideas and established goals for 2023. This may include focused monthly messages, materials, and events to better coordinate across the state through kynector groups.

Mark Kleiner was not present, so David Verry provided a recap, stating they had a productive meeting with good feedback from the kynector and Agent community. There had been an issue with clocking or

spinning that was happening on some of the pages on the application flow. They were able to work with the functional team behind the scenes for resolution. The subcommittee talked extensively about this issue. Another topic for discussion was the transition of persons from Medicaid to Qualified Health Plans. They anticipate the transition will be staggered as will those coming off unaffordable employer sponsored insurance. David shared that Kaiser Foundation and the Urban Institute each did some studies and they estimated in Kentucky, 72,000 people could be impacted by insurance that was considered affordable under the old model, and now it's considered unaffordable. Subcommittee members, especially Mark and Ashley, really showed interest in making sure that we catch all those people, that no one remains uninsured. David also said the kynector community had been very helpful in the subcommittee with enhancements and continue to supply many ideas on how the whole process can be improved.

Ryan Sadler was invited to provide the next update. Ryan shared he did not have an update to provide as their meeting had been cancelled. They plan to regroup and share an update for the next Advisory Board meeting.

Melea next confirmed that the members had received the minutes from the previous meeting and asked for a motion to approve. Whitney Allen made the motion to approve, and Ryan Sadler made a second to that motion.

Melea next opened the floor for questions or discussion items.

Shaun Orme with the Department of Insurance spoke up and said that from the last meeting, Mark Kleiner had a family glitch question. As Shaun understood the question, if an employee was on the employer plan and also had his dependents on that plan, if the dependents moved to a kynect plan, the coverage would overall be cheaper. The question was how would that be handled and had the Federal Government addressed this situation? Per Shaun, the Federal Government has not addressed that issue. However, it is Shaun's understanding that the National Association of Insurance Commissioners (NAIC) is planning a meeting with CMS to discuss this very issue. After that meeting we may receive a more definitive explanation. Currently, it is basically what the employer's plan rules allow for in that situation.

Melea thanked Shaun and other participants for the comments and discussion and asked if there were any other questions, comments, or discussion items. None were brought forward and Melea asked for a motion to adjourn. Edith Slone spoke up with a thank you to Melea for all she has done for the Cabinet and everyone in the meeting. With this being her last Advisory Board meeting before her retirement. Melea will be missed.

Harry Hayes offered a motion to adjourn with Ryan Sadler providing a second to the motion.

Meeting was adjourned.