

# KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

## Meeting Minutes

February 2, 2023

**Board Members Present:** Sharon Clark, Ryan Sadler, Harry Hayes, Mark Kleiner, John Mark Fones, Martha Mather, David Roode, Supra Parthasarathy, Whitney Allen

David Verry began the meeting with a welcome and to inform the group that Deputy Secretary Banahan and Secretary Friedlander would be unable to join the meeting. David had sent the meeting minutes from the January Advisory Board meeting and asked for a motion to approve. Ryan Sadler made the motion and Mark Kleiner provided a second. The quorum approved the motion.

David Verry then reviewed the agenda and began with an update on Open Enrollment. There were approximately 63,000 people enrolled. While that is lower than in previous years, it is believed that many who did not enroll this year are those who are currently in Medicaid and will move to QHP with the unwinding.

David shared that while Open Enrollment was successful by many metrics, few issues came up. He thanked everyone in the meeting and those they represent for making Open Enrollment a success.

The agent update followed, with David saying there will be smaller groups that are debriefed and will be held virtually. The debrief allows for feedback on things that went well and to discuss areas that still need to improve. David invited anyone who is not a participant in the focus group to provide their feedback and comments to the KHBE program inbox or to call him. David stated that KHBE is listening and are using the input to make improvements for plan year 2024.

In preparing for plan year 2024, David said letters of intent have been received from all Issuers that participated in plan year 2023. As of now, there are no new Issuers, though that may still change.

David next updated that it is now 1095 season and explained that last year everyone received their 1095 from Healthcare.gov but this year those will come from kynect. David reminded everyone there is a portal online where users may go for information and request their 1095 be resent or regenerated. As of now, there is no ability to print the 1095 from the system however this is a function that is being explored for future years. Further, David said that kynectors and Agents are the front line for any 1095 related questions or concerns and that they can print the 1095 with residents in their offices.

David next discussed that enhancement season was also upon us and there is a dedicated Self Service Portal Improvement Workgroup that the Deputy Secretary is spearheading. They have already captured numerous suggestions. Some are very detailed or minor, such as offering the ability to choose bronze and expanded bronze at the same time when shopping. Others were larger issues such as member match problems.

David updated the group on kynect on Demand as a new initiative that is in development. It is hopeful that it will be in place by the time unwinding occurs. He explained it will work almost identical to the help on demand feature that's on healthcare.gov where individuals can log into a system and find an insurance agent. The request is populated into a dashboard where an agent can pick up the request directly. There will also be a telephone referral system very similar that will work from an 800 number.

David shared that next year, KHBE plans to conduct debriefings and trainings for at least three to five locations in person. A portion of the SSP Improvement initiative will include having people in the field observing system function in real time on the user side to better understand what improvements are needed.

David introduced Deputy Commissioner Veronica Judy Cecil to provide an update on the unwinding.

She shared that the Consolidated Appropriations Act of 2023, which was passed by Congress and signed into law at the very end of December, requires states to start beginning Medicaid renewals after April 1. For Kentucky, the first month of renewals will begin with the renewal date of May 31st, 2023. Those residents will receive a notice at the beginning of April. There is a potential of three notices that residents may receive. The system may be able to automatically renew an individual based on information we can verify electronically. If we can do that, it is called an ex parte or passive renewal. Those individuals will receive a notice of eligibility that they've been continued. As part of that automatic verification process, the system may not be able to completely verify information for a person. Those individuals will receive a request for information or RFI. They will need to take action to provide the requested information prior to the end date of their renewal to ensure coverage is not terminated inappropriately or unnecessarily. The third group are those that cannot be passively renewed and they will receive a renewal packet around the 1st of April.

In summary, in April, Medicaid members with a May renewal date will start receiving communications from Medicaid. Medicaid outreach has been focused on encouraging members to ensure contact information is up to date. Medicaid will use all contact methods to make members aware of action they must take to maintain coverage.

Deputy Commissioner Cecil also shared that DMS is planning monthly stakeholder meetings beginning in March which will be hosted for twelve months. Information will be posted on social media with instructions on how to join.

A new website was launched, and an announcement was made by the Governor earlier in the day. There will be regular reporting required to be sent to CMS and those reports will also be posted to the new website. Updated information and flyers on the website may be used by stakeholders to help communicate the unwinding messaging. An extensive outreach effort is planned and MCOs will also conduct outreach to members.

She also shared those activities will take place to connect people to a qualified health plan if they are no longer eligible for Medicaid. Deputy Commissioner Cecil asked if there were any questions. Sharon Clark spoke up, not with a question, but to share that for residents who are currently on Medicaid who will be eligible for the Medicare supplement, the Department of Insurance is filing an emergency regulation that will allow them to enroll in Medicare supplement without any penalty.

Deputy Commissioner Cecil added that for individuals in that type of situation they will receive specific communications related to them.

Subcommittee updates were the next agenda item. Martha Mather provided an update on the Behavioral Health Subcommittee and advised that the subcommittee met on January 4th. She shared gratitude for DMS who has been working closely with the committee in working with the Office of Inspector General on a telehealth FAQ to be posted to the OIG website. DMS is also working with MCOs to finalize a side-by-side brochure of the behavioral health benefits for members. The Behavioral Health Subcommittee is also closely working with the Department of Insurance to schedule a webinar for consumers on patient rights, how to use the network tools, etc. A request was made to DMS for a representative to attend the February meeting to update the Committee on the Unwind. The next meeting is February 22nd.

Whitney Allen provided the next update on the Education and Outreach Subcommittee. The subcommittee met on January 23<sup>rd</sup>. The kynect to Care concept was used to create a PowerPoint that kynectors may use to customize for their audiences. The group also discussed goals for 2023. These included ways to better promote open enrollment, having materials prepared earlier, increasing kynector input on materials and subcommittee review of materials. Additional training on SHOP was also part of the discussion. There was also discussion on SNAP and kynector engagement, SNAP applications, and kynector safety training. Edith Slone will share updates during the next meeting on some of these items. The next subcommittee meeting will be on February 27th.

Mark Kleiner provided the next update sharing that the Agent and kynector Subcommittee has met the last Tuesday of every month since their first meeting. He thanked David Verry and Deputy Secretary Banahan for attending those meetings and their willingness to listen and participate. Mark shared that they have received input from kynectors and Agents and have accomplished a lot. An example was that Secretary Friedlander, Deputy Secretary Banahan and he had met with the Governor about three weeks ago to present an option to help with the COVID unwind.

Mark reiterated the kynect on Demand option that will be available and that the contact center will also provide help and direction during this time. Mark also shared another initiative is that Agents will get paid to help with Medicaid applications, receiving \$50.00 per application. It will be optional for an Agent to participate in this.

Ryan Sadler provided the QHP Subcommittee update stating that the group had met January 18th and discussed the notice of intent forms for service areas, and potential service area expansions. He shared that there will be self-service portal workshops which will begin sometime next month, and there will be more detail to share about that in the next meeting. The group recapped information about disenrollment of QHP members in the fourth quarter. He said there were 4000 to 5000 members that no longer had QHP eligibility and were eligible for Medicaid. Those members were disenrolled and there was a discussion about how we might manage an orderly distribution of those Members this fall. A 15th Day Rule would be implemented for folks who become eligible before and after the 15th, and what that means in terms of their QHP effective date. Other states that have used this method are Washington and Rhode Island. This will be a continued topic of discussion for the next meeting in February. Unwinding was also on their agenda, and they will be inviting Altarum to join their next meeting which is scheduled the third Wednesday of February.

Edith Slone provided an update on kynector activity and outreach. She said last month that there were events held at Malls, Shopping Centers, the Horse Park and Southern Lights. Those were fun with large crowds but with those venues, enrollments can't be completed due to privacy issues. She also shared enrollment and education events that occurred at Goodwill Centers in Louisville and Owensboro, Marion County Career Center, Behavioral Health Centers, Americana Community Center and a County parole office in southeastern Kentucky.

Edith then showed the kynector Care materials that are available on the KHBE website. There is a guidebook, a PowerPoint, and a poster that is available. Edith offered to mail a poster or guidebook to anyone who sent her a request.

David next opened the floor to any questions or discussion. With no additional topics or questions brought forward, David concluded the meeting.