Welcome to Plan Year 2025 Open Enrollment Office Hour: Session One

Chat





Please review the Zoom tips below while you wait.

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Polls/auizzes Question and Answei **Poll Questions How to Ask Questions Poll Question 2** During Office Hours, all Agents and When it is time to answer a Poll Question, kynectors are muted. If you would like to ask it will automatically a question related to the covered topics: Welcome appear on your Feel free to ask the host and panelists questions Select the **Q&A Icon** (not the Chat Icon). screen. Type your question and select **Enter** on Poll responses are your keyboard. anonymous. Type your question here... 0 of 1 answered Submit **Refrain from selecting the Raise hand** Icon. Agents and kynectors are muted and should ask questions using the Q&A Icon. 0 ? oOO ()[111]₂ (cc)

Q&A

Show captions

Polls/quizzes

Raise hand

React

SESSION ONE

Plan Year 2025 Open Enrollment Office Hour

November 21, 2024



Agenda

Below outlines topics covered during Session One.





1	

Special Enrollment Periods (SEPs): Deferred Action for Childhood Arrivals (DACA) and Pregnancy





Understanding Cost-Sharing



Case Association

3

Plan Year 2025: Qualified Health Plan (QHP) Service Areas





TOPIC ONE Special Enrollment Periods (SEPs): Deferred Action for Childhood Arrivals (DACA) and Pregnancy

SEP: Deferred Action for Childhood Arrivals (DACA) As of November 1, 2024, DACA recipients are eligible for Qualified Health Plans (QHPs) and Advance Premium Tax Credit (APTC).





Prior to November 1, 2024, DACA recipients were **not eligible** to apply for health insurance due to their Immigration status.

A new federal rule amended the definition of **"lawfully present"** to include DACA recipients for the purposes of APTC and QHP programs.

DACA recipients now qualify for a **SEP** and may enroll in a QHP through kynect during the **60 days following the effective date** of the final rule.

As of November 1, 2024, DACA recipients **may be eligible for QHPs and APTC** so long as they meet all other eligibility requirements.

PLEASE NOTE

The five types of Immigrants now QHP/APTC eligible are: Applicant for asylum, Deferred Action for Childhood Arrivals (DACA), family unity beneficiaries, granted employment authorization, and pending application for adjustment of status.



- SEP: Deferred Action for Childhood Arrivals (DACA) As of November 1, 2024, DACA recipients are eligible for QHPs and APTC.

Steps to Process a Special Enrollment in kynect

- 1. Navigate to the **Enrollment Manager** and select **Add Plan**.
- 2. On the **Special Enrollment** screen, select the **household member(s)** who are eligible to enroll in coverage during the SEP.
- 3. Select the **checkbox** outlined in red in the screenshot on this slide.
- 4. Enter the **date** of the change.
- 5. Select the **Attestation checkbox** at the bottom of the **Special Enrollment** screen and select **Next**.
- 6. On the **Add New Plan** screen, select the appropriate **Tax Group** and **Coverage Type**.
- 7. Select **Shop for Plans**.



Please note: For Special Enrollments performed at the end of the calendar year, Individuals may need to select a plan for both Plan Year 2024 and Plan Year 2025.





SEP: Pregnancy Pregnant Individuals may use the Exceptional Circumstance to enroll in QHPs.

Once the SEP is submitted, pregnant Individuals' eligibility can be backdated to the date of the pregnancy determination (retroactive coverage).

This SEP allows a pregnant Individual, and any Individual who is eligible for coverage because of a relationship to a pregnant Individual, to enroll in a QHP at any time during the pregnancy.

Coverage effective date is the **first day of the first calendar month** in which a medical professional determines that the pregnancy began or a later date if directed by the enrollee.

REFERENCE MATERIAL

For additional information, review the <u>Exceptional Special Enrollment</u> and <u>Special Enrollment Fact Sheet</u>.

SEP: Pregnancy

At this time, Agents and kynectors can use the following steps to qualify for a pregnancy Special Enrollment.

Steps to Process a Special Enrollment in kynect

- 1. Navigate to the **Enrollment Manager** and select **Add Plan**.
- 2. On the **Special Enrollment** screen, select the **household member(s)** who are eligible to enroll in coverage during the SEP.
- 3. Select the **Exceptional Circumstance checkbox** outlined in red in the screenshot on this slide.
- 4. Enter the **date** of the change and select the desired **coverage start date**.
- 5. Enter applicable **details** for the Special Enrollment.
- 6. Select the **Attestation checkbox** at the bottom of the **Special Enrollment** screen and select **Next**.
- 7. On the **Add New Plan** screen, select the appropriate **Tax Group** and **Coverage Type**.
- 8. Select Shop for Plans.



If anyone in your household is pregnant, you are eligible to enroll in a qualified health plan using the Special Enrollment reason for exceptional circumstance. Please visit <u>https://khbe.ky.gov/Enrollment/Pages/PregnancySpecialEnrollmentReason.aspx</u> for more information and how to use the Special Enrollment Periods.

Special Enrollment

If there has been a major change in your life, you may be eligible for special enrollment. Please select the reason that applies to you or a member of your household.

Please select a qualifying event that applies to you or someone in your household:









True or False: DACA recipients and other specified Immigrants are now eligible for Medicaid.

Answer anonymously using the Polls box!



TOPIC TWO Understanding Cost-Sharing



Understanding Cost-Sharing The information below highlights the key distinctions between copays, coinsurance, and deductibles.





A thorough understanding of the differences between copays, coinsurance, and deductibles is integral to assisting Residents shop for and compare coverage plans. Educating Residents on how copays, coinsurance, and deductibles affect their out-of-pocket costs is crucial for helping them make informed decisions about their health coverage.

Copay



Copay (or copayments) is an amount Residents pay for a covered healthcare service **typically before paying the deductible**, such as when visiting the doctor, hospital, or getting a prescription.

Usually, the copay is a fixed amount, such as \$30 for a visit to the doctor.

Coinsurance

Coinsurance is an amount Residents pay that is their share of the cost of healthcare **after meeting the deductible**.

Coinsurance is usually a percentage of the cost of the covered service(s), such as 30% of the visit.

Deductible



A deductible is the amount an insured **Resident must pay out**of-pocket before their insurance coverage begins.

For instance, with a \$1,000 deductible, the Residents pays the first \$1,000 of covered expenses.

02

Understanding Cost-Sharing

The information below highlights the relationship between premiums and out-of-pocket costs.



Premium Costs

Premium costs are charged monthly and vary based on location, age, and tobacco status. Generally, as plans upgrade (from Bronze to Platinum) premium costs will increase.



Out-of-Pocket Costs

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Out-of-Pockets costs are expenses for medical care that are not reimbursed by insurance. Out-of-pocket costs include deductibles, coinsurance, and copayments for covered services plus all costs for services that aren't covered.

BEST PRACTICE

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The lower the premium, the higher the out-of-pocket costs when care is needed, and the higher the premium, the lower the out-of-pocket costs when care is needed. Agents and kynectors should consider the costs of Residents' monthly premium as compared to their out-of-pocket costs based on their unique needs during the coverage year.

- Understanding Cost-Sharing

 $\mathbf{02}$

The chart below showcases the relation of Premiums and Max Out-of-Pocket (MOOP) costs for coverage plans at their respective metal levels.





Comparing Different Metal Level QHPs



- A Bronze Plan provides the lowest premium cost and potentially the highest out-of-pocket costs.
- Bronze Plans are ideal for those with limited healthcare needs who do not wish to pay high monthly premiums.



- An Expanded Bronze Plan provides lower premium costs and higher out-of-pocket costs.
- An Expanded Bronze Plan will cover at least one major medical service before the deductible is met.

Understanding Cost-Sharing

02

The chart below showcases the relation of Premiums and Max Out-of-Pocket (MOOP) costs for coverage plans at their respective metal levels.





Comparing Different Metal Level QHPs



- A Silver Plan provides lower premium costs and higher out-of-pocket costs.
- Silver Plans are ideal for those who have a range of healthcare needs who do not wish to pay high monthly premiums.
- CSRs can generally only be applied to Silver Plans and help reduce copays, coinsurance, deductibles, and MOOP costs. For additional information on the benefits of Silver Plans, review <u>slide 15</u>.



- A Gold Plan provides higher premium costs and lower out-of-pocket costs.
- Gold Plans are ideal for those with a range of healthcare needs who do not wish to pay substantial out-of-pocket costs.

Benefits of Silver Plans CSRs can be applied to Silver plans and help reduce associated costs.







• Silver plans are highly beneficial to Individuals who qualify for CSRs.

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- In most cases, CSRs can only be applied to Silver plans.
- CSRs help reduce copays, coinsurance, deductibles, and out-of-pocket costs.
- Some Silver Plans with CSRs perform better than Gold or Platinum Plans.
- CSRs are determined by family size and income.

Export All Pla	ins Export Selected Plans					Compare Selecte	əd Plans
Insurance Co	mpany Name	Total Monthly Premium	Your () Monthly Payment	Individual () Deductible	Individual () Out-Of- Pocket Maximum	Actions	
Anthem.⊉⊽ ★★★★★	Anthem Silver Pathway X HMO 400 (90 Virtual PCP + \$0 Select Drugs + Incentives) 505	\$605.87	\$206.87	\$400	\$2,600	<u>Compare</u>	
Silver	S P						
Summary	(In-Network)						\odot
Premium	Details						\odot
Payment	Assistance Details						\odot
Anthem ∰ ★ ★ ★ ★ ★	Anthem Bronze Pathway X Transition HMO 9200 (\$0 Virtual PCP + \$0 Select Drugs + (pcentives)	\$413.33	\$14.33	\$9,200	\$9,200	<u>Compare</u>	
Bronze	P						
Summary	(In-Network)						\odot
Premium	Details						\odot
Payment	Assistance Details						\odot



Understanding Cost-Sharing Below highlights the various cost elements of choosing a plan.





Individual (i) Total Your (i) Individual (Out-Of-**Insurance Company Name** Monthly Monthly Actions Deductible Pocket Premium Payment Maximum **INDIVIDUAL OUT-OF-**TOTAL MONTHLY **POCKET MAXIMUM** PREMIUM PASSPORT Silver 12 150 with \$393.55 \$47.55 \$1,500 \$3,050 Compare This is the monthly cost of the The most you pay during a policy First 4 Primary **Care Visits Free** period (usually a year) before identified plan before any Not Rated reductions (e.g., APTC or Costyour health insurance plan begins Sharing Reductions) are applied. to pay 100% of the allowed Lowest Premium CSR Plan Silver amount for covered in-network Summary (In-Network) \odot health care services. Doctor Visits : In-Network YOUR MONTHLY INDIVIDUAL Primary Care Visit \$10.00 PAYMENT DEDUCTIBLE **Specialist Visit** \$15.00 Amount that you pay towards The amount you owe during a your health insurance after APTC Emergency 20.00% Coinsurance after deductible policy period (usually a year) for health care services your health is applied. **Prescription Drug Benefits :** insurance plan covers before your In-Network health insurance plan begins to pay. Generic Drugs \$5.00 Preferred Brand Drugs \$50.00







True or False: Expanded Bronze covers at least one major medical service before the deductible is met.

Answer anonymously using the Polls box!



TOPIC THREE Plan Year 2025: Qualified Health Plan (QHP) Service Areas



Plan Year 2025: QHP Service Areas QHP coverage areas have changed for Plan Year 2025 (PY25).







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Plan Year 2025: QHP Service Areas QHP coverage areas have changed for PY25.





CareSource Contraction



CareSource has discontinued coverage in the following 27 counties:

• Bourbon, Boyd, Boyle, Clark, Clay, Fleming, Floyd, Franklin, Greenup, Jackson, Johnson, Knox, LaRue, Lawrence, Lee, Leslie, Lewis, Martin, Mason, Mercer, Morgan, Owen, Perry, Pike, Robertson, Scott, Washington.



Molina Expansion

Molina has expanded coverage into the following five (5) counties:

• Boyd, Greenup, Henderson, Lincoln, Rockcastle.



Paramount

Paramount Dental is now available across all 120 counties in Kentucky.



Plan Year 2025: QHP Service Areas SEP enrollment for both PY24 and PY25.



SEP Enrollment Reminder

Depending on when an SEP application is processed, Agents and kynectors may have to manually enroll Residents in plans for both Coverage Year 2024 and Coverage Year 2025.



Many SEPs require verification to be submitted before the initial premium payment can be made.

rnect Enrollment Manager	Jason 👰
	Languages: English (English) 🗸
Case Number: 110001238	
Back to SSD Dashboard	
Enrollment Manager	
Medicaid Plans	Qualified Health Plans
Qualified Health Plans (QHPs)	
Below is the household's enrollment status of certified health plans.	
View OHP History	Add Case Notes
View Maximum APTC Summary	Calculate Maximum APTC
	E verthed
Eligible to Enroli	Enrolled
Coverage Year 2025	\oplus
Coverge Vegr 2024	(†



Plan Year 2025: QHP Service Areas Please answer the poll question below.



True or False: I do not have to enroll an Individual for 2025 if I already enrolled them for 2024.

Answer anonymously using the Polls box!



TOPIC FOUR kynect resources



kynect resources (1 of 5)

04

Below highlights some important resources offered on kynect resources.



Financial

Offers Residents an array of resources related to financial well-being and support. Resources include emergency payment assistance, financial support, government support, and financial education and counseling.

Education

Provides Residents with resources on how to both access and finance education. Resources and support on this page include screenings and exams, trainings, schools and tutoring, as well as payment assistance for education.

Mental Health and Addiction

Offers Residents a variety of services that include mental health services, smoking cessation, support groups and treatment for mental health concerns.

Legal

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Provides Residents with information about accessible legal services as well as legal informational resources. Resources include courts and detention centers, mediation, personal rights information, stolen identity assistance, and translation services.

Housing

Helps Residents access a variety of housing needs including, but not limited to, emergency housing, community/assisted housing, payment support for housing, and utility payment

Helps Residents learn about and access a variety of food resources. These resources include food assistance, food delivery, nutrition education, and emergency food services.

Employment

Provides Residents with assistance finding work, sustaining employment, accessing retirement resources, and accessing unemployment benefits.

> **Transportation** Provides Residents with resources and assistance with accessing and paying for transportation.



04

Below highlights some important resources offered on kynect resources.





< <u>Return to kynector Dashboard</u> Hearings	Client view, RAATI BIHANA							
Client Cree Notes	View details on your benefits application, cases, and benefits.	www.yourto-doils.com/mostoges.						
Client Case Notes	Benefits →		Message Center →					
	Case#:113380019 • Active		To Dos	Unread				
	Approved Pending Interview Pending Ve	erification	0	14				
	Medicaid/KCHIP							
	Qualified Health Plan		0 Due this week	10 Notices				
			0 New	1 Announcements				
				4 Notifications				
	Vew your current health care plans and shop for MCO plans.		Narage and view details about your support team.					
	Health Plans →		Reps, kynectors, & Agents →					
	Not Enrolled Enrolled		Authorized Representative Give a trusted friend or family member ac	cess to your case or application.	•			
	• RAATI BIHANA		kynector Harry Lloyd		÷			
			Insurance Agent Get help applying for Medicaid and selecti	ing your health coverage plans.	•			
		NA	VIGA	ге то	KYN	ЕСТ	RESC	URCES
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		Sele			ynec	i rest	Jurces	
	Newsgrate to kymeet resources kyneet resources connects (kentucky residents with resources based on their needs. These resources can be anything from food parties to job referrals.	fron	n the Res	sident Da	ishboa	ard.		
	Prescreening Tool See if your household may be potentially eligible for benefits.							
	Search Child Care Providers Search Int State approved child care providers within the CCAP network.							

kynect resources (3 of 5) Below highlights some important resources offered on kynect resources.

04







SEARCH BY CATEGORY

Accessing the **Search By Category** dropdown menu allows you to filter by areas of need (e.g., food, housing, employment, etc.).



kynect resources (4 of 5) Below highlights some important resources offered on kynect resources.

04

Housing	Food	Employment	Transportation	Health	Financial	Education	Mental & Addiction	Legal	Consumer	
Mental Health		>	Anger Management							
Smoking Cessat	on	>	Mental Health Facilit	ies						
Support Groups		>	Mental Health Suppo	ort Groups						
Treatment		>	Mental Health Treatr	nent						
View All Mental H	lealth & Addio	ction >								
Consumer										
Consumer Hours Open Today							Connect		NEWBURG (147) Keyboard she	FERI ^L CREEK ritains Map data 62024 Googl
Consumer Hours Open Today Open Weekends							Connect		NEWBURG (7.4) Keyboard she	FERH CREEX rteuts Map data 02024 Googl

KYNECT RESOURCES

Hovering over each resource listed will prompt a drop-down menu that details specific focuses within that area of need.



kynect resources (5 of 5)

04

Below highlights some important resources offered on kynect resources.

vnect resources	Q Resources Search By Category V	Help 🔻 Login
Louisville, KY 40218, USA	Displaying 21 results	
Display By Category Housing Food	PEACE HOSPITAL YOUTH FEMALE INTENSIVE SERVICES 3.5 Miles	CEMENTVILLE Watson FGS Prospect
Employment Transportation Health Financial	PEACE HOSPITAL Connect MENTAL HEALTH SERVICES / FACILITIES 3.5 Miles	Clarksville Iny Jeffersonville PORTLAND CRESCENT-HILL CRESCENT-HILL St.N.L.KS Middleftown Middleftown
Education Mental & Addiction Legal Consumer	PEACE HOSPITAL Connect INNOVATIONS 3.5 Miles	USE LOSSING HIKES POINT UNEY UVEY BEECHMONT
Hours Open Today Open Weekends	PEACE HOSPITAL CROSSROADS 355Miles	OQUOIS PARK
	BAPTIST HEALTH LOUISVILLE	

INTERACTIVE RESOURCES MAP

Upon selecting a resource, an interactive map will appear that displays all the given service centers within a specified region.

CONNECT

To connect with a specific service center, select **Connect** and the relevant contact information for the provider will display.







True or False: kynect resources is a required part of the benefits application.

Answer anonymously using the Polls box!



TOPIC FIVE Case Association



Case Association (1 of 6)

Below lists the four (4) different ways to be associated to a case.













Appendix B Authorization and Consent Form

Submitting the Appendix B Authorization and Consent Form allows Agents and kynectors to be associated to a case.

Request Electronic Case Access - Agent and kynector Dashboard

Agents and kynectors may request case association through their respective Dashboards. Access to an existing case may be requested electronically or verbally.

Professional Services Line (PSL)

Contacting the Professional Services Line with the Resident on the call and following the subsequent steps allows Agents and kynectors to be associated to a case.

Resident Dashboard

Residents can add Agents and kynectors to their respective case by accessing the *Authorized Reps, kynectors, & Agents* tab on the Resident Dashboard.

PLEASE NOTE



Additional information pertaining to Case Associations can be found on page 2 of the <u>Agent and kynector Escalation</u> <u>Paths</u> on the <u>KHBE website</u>.

Case Association (2 of 6)

05

Submitting the Appendix B Authorization and Consent Form allows Agents or kynectors to be associated to a case.



kynect	Authorizati	Appendix on & Consent F
nearth coverage	for Ag	gents and kynec
 lavigators and Certified Application Counsa Individuals who have been trained and Equipped to help you apply and enroll or Medicaid/Children's Health Insurar Required to provide fair, impartial, and 	lors (also called kynectors) are: lo certified by kynect health coverage in a health plan with premium assist ce Program (KCHIP); and d accurate information	; ance and extra savings
Agents: • Are trained insurance professionals wi • Must be licensed by the state and regi	no can help you enroll in a health ins stered by kynect health coverage to	surance plan. sell health plans.
r signing below, I give permission for the kyr nect health coverage application.	ector or insurance agent and staff lis	ted below to assist with m
lease complete, sign, and date the form:		
ase Number, if known: SN:Printed Clier	DOB: t Name:	_Gender: M / F
rint Authorized Representative Name (if ap	plicable):	
Vays I agree to be contacted:		
Address:		
Phone:	Phone #2:	Text Messaging? Y / N
Email:		
lient or Authorized Rep Signature	Date	
vnector or agent Information:		
Dreanization:		
Name:		

Appendix B Authorization and Consent Form

The <u>Appendix B Authorization</u> <u>and Consent Form</u> must be submitted to the KHBE Program inbox (<u>KHBE.Program@ky.gov</u>).



Agents and kynectors should not submit an MAP-14 to become an Authorized Representative.

Case Association (3 of 6)

05

Agents may request case access through their respective Dashboards.





tiate an Application for	My Clients		My Policies	2025 🗸
lividual		Individual	Active	<u>0</u>
aulover guest Case Assess	Current	2	Termed	<u>0</u>
se Kestoration Summary	Past	1	Pending	<u>0</u>
ntucky DOI ining Materials	Clients Added In The Last	0	Expired RFI	<u>0</u>
<u>DP Tax Credit Estimator</u>	Wonth		RFI about to expire in a	<u>0</u>
nouncements) <u>Urgent</u>		View More	monur	View More
Unread	My Prospects		My Quotes	
uer Websites		Individual		Individual
them Health Plans of KY,	Current Prospects	2	In Progress	2
<u>5T Life and Health</u> reSource Kentucky Co.	Abandoned Prospects	0	Accepted	0
olina Healthcare of	Prospects Added In The Last	0	Submitted	0
iramount Dental	Month		Rejected	0
<u>/ellCare Health Plans of</u>		View More		View More

Agents: Requesting Access to an Existing Case

Agents can request access to an existing case by selecting **Request Case Access** on their Dashboard.



Case Association (4 of 6)

kynectors may request case access through their respective Dashboards.





Search			
Programs Applicable			
Medicaid	SNAP/CCAP		
First Name			Last Name
Case Number			Application Number
ocial Security Number (9 digits)			Date of Birth
			mm/dd/yyyy
County			
Select		\odot	Search by Primary Applicant
Address Line 1			
	D evel		
show Advanced Search	Reset		Search
want to			
Request Access			Prescreening Tool
Request access to a client's existing case.			Check for potential eligibility on behalf
Schedule Appointment			Reschedule/Cancel Appointment
Schedule an Appointment for contact not already in system.			Reschedule/Cancel Appointment for co

kynectors: Requesting Access to an Existing Case

kynectors can request access to an existing case by selecting **Request Case Access** on their Dashboard.



Case Association (5 of 6)

Please save the Professional Services Line below for reference and use during Open Enrollment.





The Professional Services Line is able to assist with Case Association presuming that the Resident and the Agent or kynector are simultaneously on the line and can provide verbal consent. 1-855-(326-4650)

05

Case Association (6 of 6)

Residents can add Agents and kynectors to their case from their Dashboard.







Resident Dashboard

Residents can add Agents or kynectors to their respective case by accessing the *Authorized Reps, kynectors, & Agents* tab on the Resident Dashboard.

Reps, kynectors, & Agents →	
Authorized Representative	
Give a trusted friend or family member access to your cas application.	se or 🚽
kynector	
Harry Lloyd	
Insurance Agent	
Get help applying for Medicaid and selecting your health	-

PLEASE NOTE

Agents and kynectors should **NOT** be assigned as the Authorized Representative on a client's case.







Which of the following options may Agents and kynectors use to be associated to a case?

Answer anonymously using the Polls box!



Q&A and What is Next?







What is Next?

Mark your calendar for the Plan Year 2025 Open Enrollment Office Hour: Session Two.





PLAN YEAR 2025 (PY25) OFFICE HOUR: SESSION TWO



PREPARED TOPICS

Review the table for prepared topics and descriptions.



DATE AND TIME

Session Two of the PY25 Open Enrollment Office Hour is scheduled for **Thursday, December 19** from 1:00PM -2:00PM EST.

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INVITE COMING SOON

The PY25 Open Enrollment Office Hour: Session Two invite will be distributed two weeks prior.

PREPARED TOPICS		DESCRIPTION
Updating Income Details	•	Adding new income sources or updating existing income records.
Document Upload	•	How to upload Requests for Information (RFIs) for household members.
Report a Change (RAC): Update Information Screen	•	How to update case details using the Report a Change feature.
Comparing Coverage Plans	•	How to use the Prescreening Tool to compare plans. Change Plan option from the EMM.
Agent Delegation	•	How to add delegate Agents to your account.
Extension of kynect On Demand (KOD) to kynectors	•	Overview of kynect on Demand and how to utilize it to assist Residents.



THANK YOU FOR YOUR PARTICIPATION!