

The Commonwealth of Kentucky  
**kynect State-Based Marketplace**



**Agent Portal Quoting Tool  
Scenarios Quick Reference Guide**

Last Updated: September 20, 2024

## Introduction

This document provides information on various scenarios related to the Quoting Tool in Agent Portal.

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## 1 Agent Portal Quoting Tool Overview

Agents may create quotes for Clients and Prospects in Agent Portal. A quote may only be created in Agent Portal if the Individual is entered as a Prospect or Client. The process to create a quote may vary depending on the scenario.

## 2 Scenario 1: Create a Prospect, Submit a Benefits Application, and Create a Quote

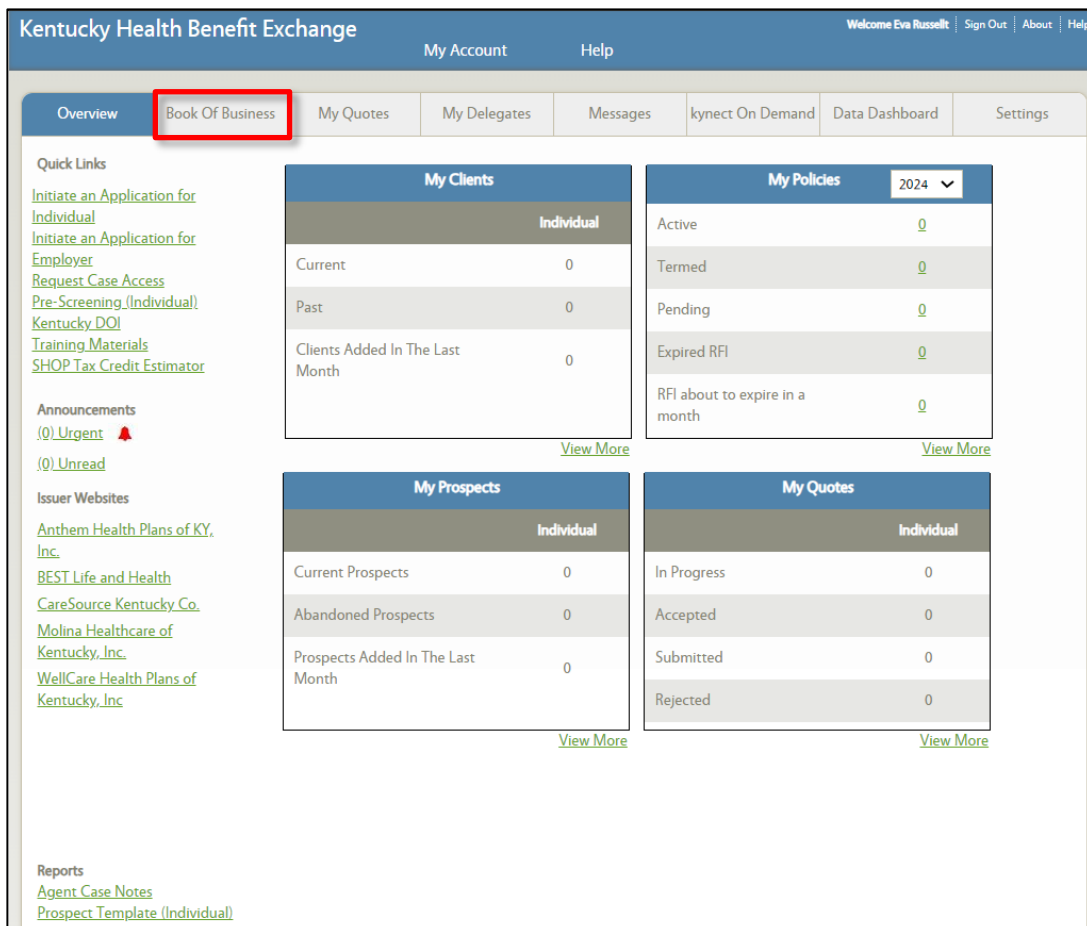
This scenario walks through the process of creating a Prospect in Agent Portal, accessing the benefits application within kynect benefits from Agent Portal, and creating a quote for that Prospect.

**Please note:** A Prospect does not need to be created if the Individual is ready to apply for benefits. Instead, click **Initiate an Application for Individual** under *Quick Links*. Once the benefits application is complete, the Individual should automatically be included in the Book of Business as a Client.

### 2.1 Create a Prospect in Agent Portal

Complete the following steps to create a Prospect in Agent Portal:

1. On the **Agent Portal Dashboard**, click **Book of Business** to navigate to the **Book of Business** screen.



2. Select **Current Prospect** from the *Choose Client/Prospect* drop-down.
3. Click **Search**.

The screenshot displays the 'Kentucky Health Benefit Exchange' agent portal. The top navigation bar includes 'Welcome Eva Russell', 'Sign Out', 'About', and 'Help'. Below this, there are tabs for 'My Account' and 'Help'. The main navigation menu contains 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The 'Book Of Business' tab is active.

The main content area is divided into several sections:

- Quick Links:** Includes links for 'Initiate an Application for Individual', 'Initiate an Application for Employer', 'Request Case Access', 'Pre-Screening (Individual)', 'Kentucky DOI', 'Training Materials', and 'SHOP Tax Credit Estimator'.
- Announcements:** Shows '(0) Urgent' and '(0) Unread'.
- Issuer Websites:** Lists 'Anthem Health Plans of KY, Inc.', 'BEST Life and Health', 'CareSource Kentucky Co.', 'Molina Healthcare of Kentucky, Inc.', and 'WellCare Health Plans of Kentucky, Inc.'.
- Search Filters:**
  - Market Segment:** A dropdown menu currently set to 'Individual'.
  - Choose Client/Prospect:** A dropdown menu with 'Current Prospect' selected. This dropdown is highlighted with a red box.
  - Search on Primary:** Fields for 'First Name' and 'Last Name'.
  - Search on HouseHold:** Fields for 'First Name' and 'Last Name'.
  - Search on Application:** Fields for 'Application Number', 'Status' (dropdown set to '-- Select --'), and 'Member Match Status' (dropdown set to '-- Select --').
- Buttons:** 'Reset' and 'Search' buttons are located at the bottom right. The 'Search' button is highlighted with a red box.

4. Click **Create New Prospect**.

The screenshot displays the 'Book Of Business' section of the Kentucky Health Benefit Exchange Agent Portal. The page features a navigation bar with 'My Account' and 'Help' options. Below the navigation, there are tabs for 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The 'Book Of Business' tab is active, showing a search interface with the following elements:

- Quick Links:** A list of links including 'Initiate an Application for Individual', 'Initiate an Application for Employer', 'Request Case Access', 'Pre-Screening (Individual)', 'Kentucky DOI', 'Training Materials', and 'SHOP Tax Credit Estimator'.
- Announcements:** Two items, both marked as '(0) Unread'.
- Issuer Websites:** Links to 'Anthem Health Plans of KY, Inc.', 'BEST Life and Health', and 'CareSource Kentucky Co.'.
- Search Form:** Includes a 'Market Segment' dropdown menu set to 'Individual', a 'Choose Client/Prospect' dropdown menu set to 'Current Prospect', a 'First Name' input field, and a 'Last Name' input field containing 'smith'. There is also an 'Advanced Search' link and 'Reset' and 'Search' buttons.
- Table:** A table with columns for 'Primary Name', 'Phone Number', 'Email Address', 'Application Number', and 'Mailing Address'. The table is currently empty, displaying 'No Records Found'.
- Footer:** Shows 'showing 1 - 0 of 0' and a '1' in a blue circle. There are two buttons at the bottom right: 'Upload Prospects' and 'Create New Prospect', with the latter being highlighted with a red border.

5. Enter the Prospect's **First Name**.
6. Enter the Prospect's **Last Name**.
7. Enter or select the Prospect's *Contact Information* including **Address, City, State, Zip Code, County, Primary Email Address, and Email Type**.
8. Enter or select the Prospect's **Primary Phone Number and Primary Phone Type**.

**Please note:** The *Primary Email Address* and *Primary Phone* fields are optional, but at least one of these fields must be completed to create the Prospect.

9. Select the Prospect's **Preferred Spoken Language, Preferred Written Language, and Preferred Communication**.
10. Click **Add Household** to add other household members.

Kentucky Health Benefit Exchange

Welcome Eva Russell | Sign Out | About | Help

My Account Help

Overview Book Of Business My Quotes My Delegates Messages kynect On Demand Data Dashboard Settings

**Client Intake** \* = Required field

Insurance Market : Individual

\* First Name MI \* Last Name Suffix

Address Line 1

Address Line 2

\* City \* State Zip Code Zip +4 County

\* Primary Email Address Email Type

Add Secondary Email

\* Primary Phone Ext. Primary Phone Type

Add Secondary Phone

\* Either one of Primary Email Address or Primary Phone Number is Mandatory.

Preferred Spoken Language Preferred Written Language Preferred Communication

Add Household

Cancel Create Profile

11. The Prospect's First Name and Last Name automatically populate. Enter the **Age**, **Gender**, and select whether the Individual is **disabled** and/or a **tobacco user**, if applicable.
12. Click **Add Spouse** to enter spousal information.
13. Enter the Spouse's **First Name**, **Last Name**, **Age**, **Gender**, and select whether the Individual is **disabled** and/or a **tobacco user**, if applicable.
14. Click **Save Profile** to save the household and add the Prospect.

Kentucky Health Benefit Exchange

Welcome Eva Russell | Sign Out | About | Help

My Account Help

Overview Book Of Business My Quotes My Delegates Messages kynect On Demand Data Dashboard Settings

Build Individual Household \*-=Required field

First Name	Last Name	Age	Gender	Role	Is Tobacco User?	Is Disabled?	Action
Jane	Smith	36	Female	Self	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
John	Smith	35	Male	Spouse	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

# of Dependents between 0-20 years old  Add

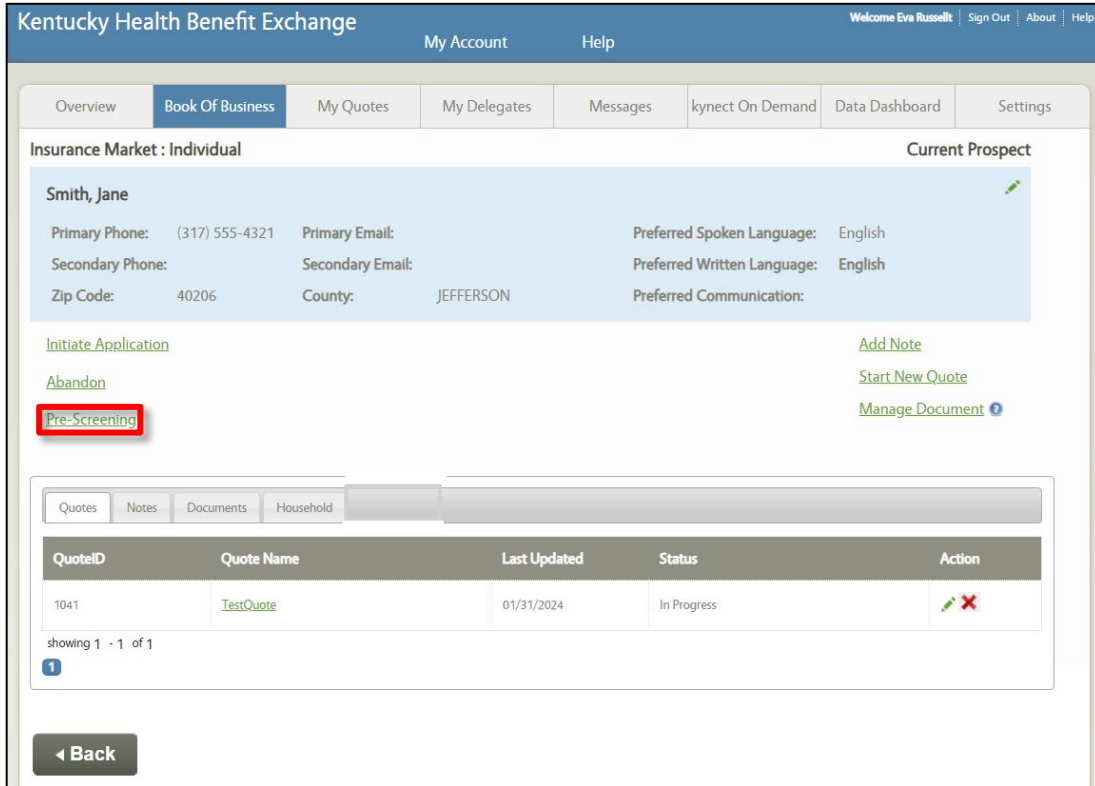
\* This selection is a shortcut to bypass entry for dependents under the age of 21. They will be rated equally.

← Cancel Save Profile

## 2.2 Submit the Benefits Application

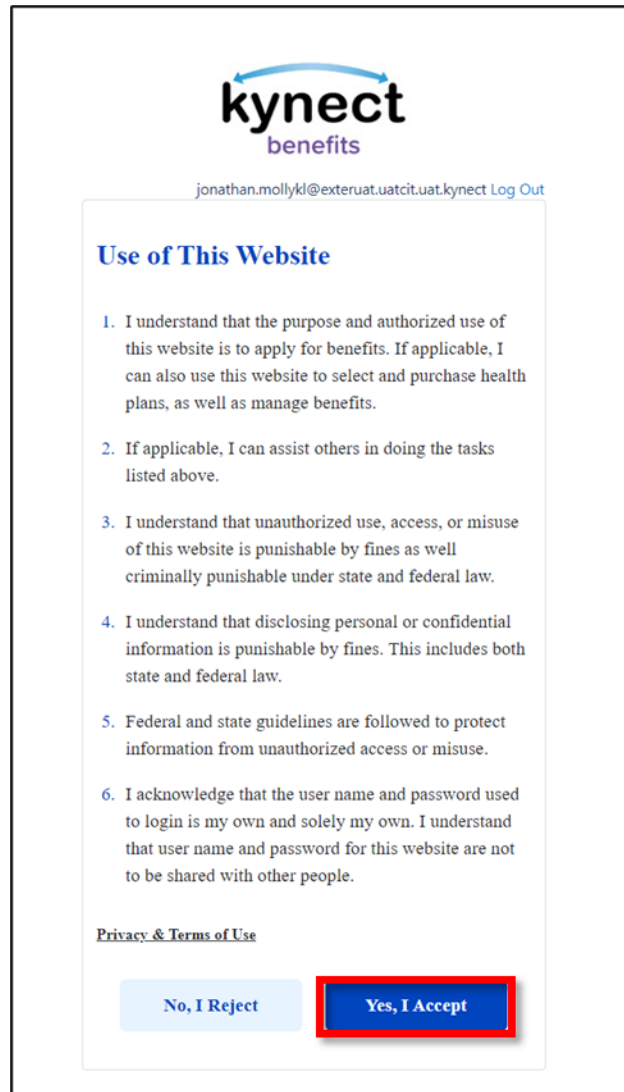
Complete the following steps to submit a benefits application from Agent Portal:

15. On the **Current Prospect** screen, click **Pre-Screening**.





16. Click **Yes, I Accept** to proceed to the benefits application.



**kynect**  
benefits

jonathan.mollykl@exteruat.uatcit.uat.kynect Log Out

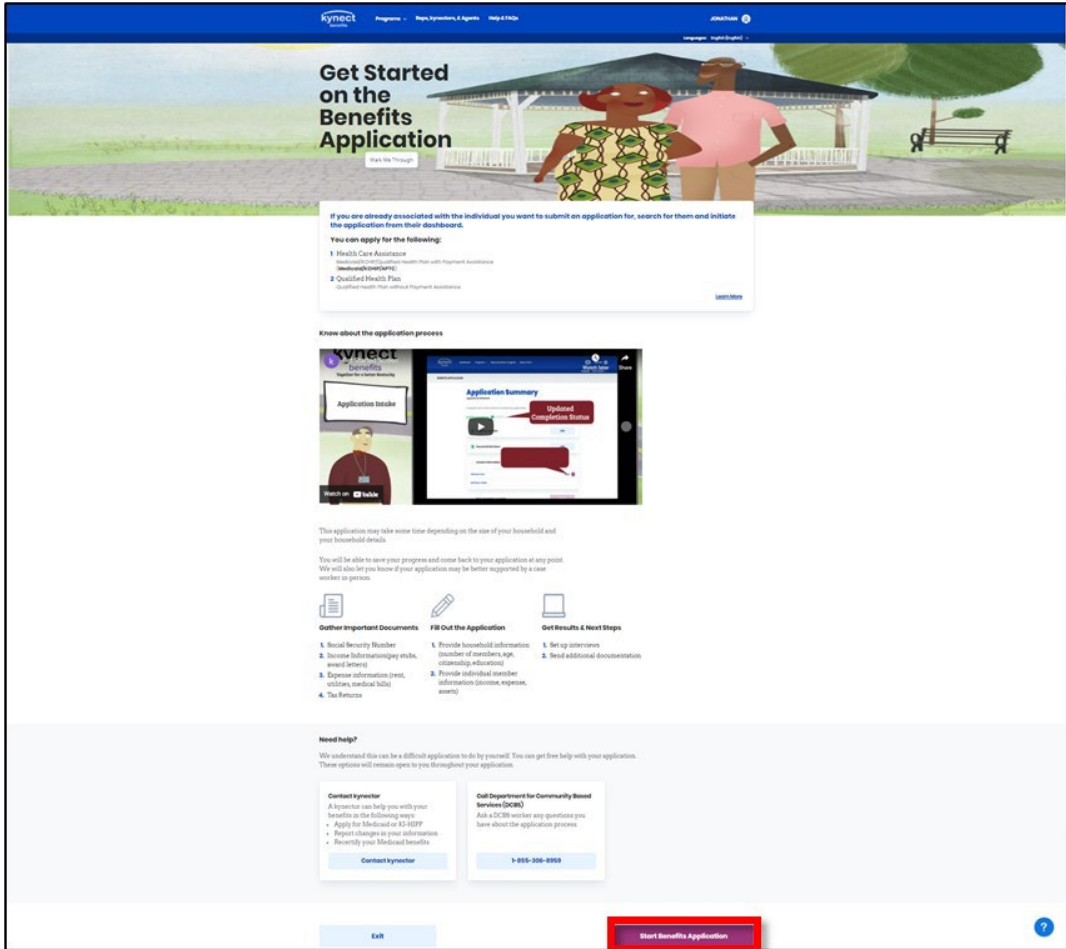
### Use of This Website

1. I understand that the purpose and authorized use of this website is to apply for benefits. If applicable, I can also use this website to select and purchase health plans, as well as manage benefits.
2. If applicable, I can assist others in doing the tasks listed above.
3. I understand that unauthorized use, access, or misuse of this website is punishable by fines as well criminally punishable under state and federal law.
4. I understand that disclosing personal or confidential information is punishable by fines. This includes both state and federal law.
5. Federal and state guidelines are followed to protect information from unauthorized access or misuse.
6. I acknowledge that the user name and password used to login is my own and solely my own. I understand that user name and password for this website are not to be shared with other people.

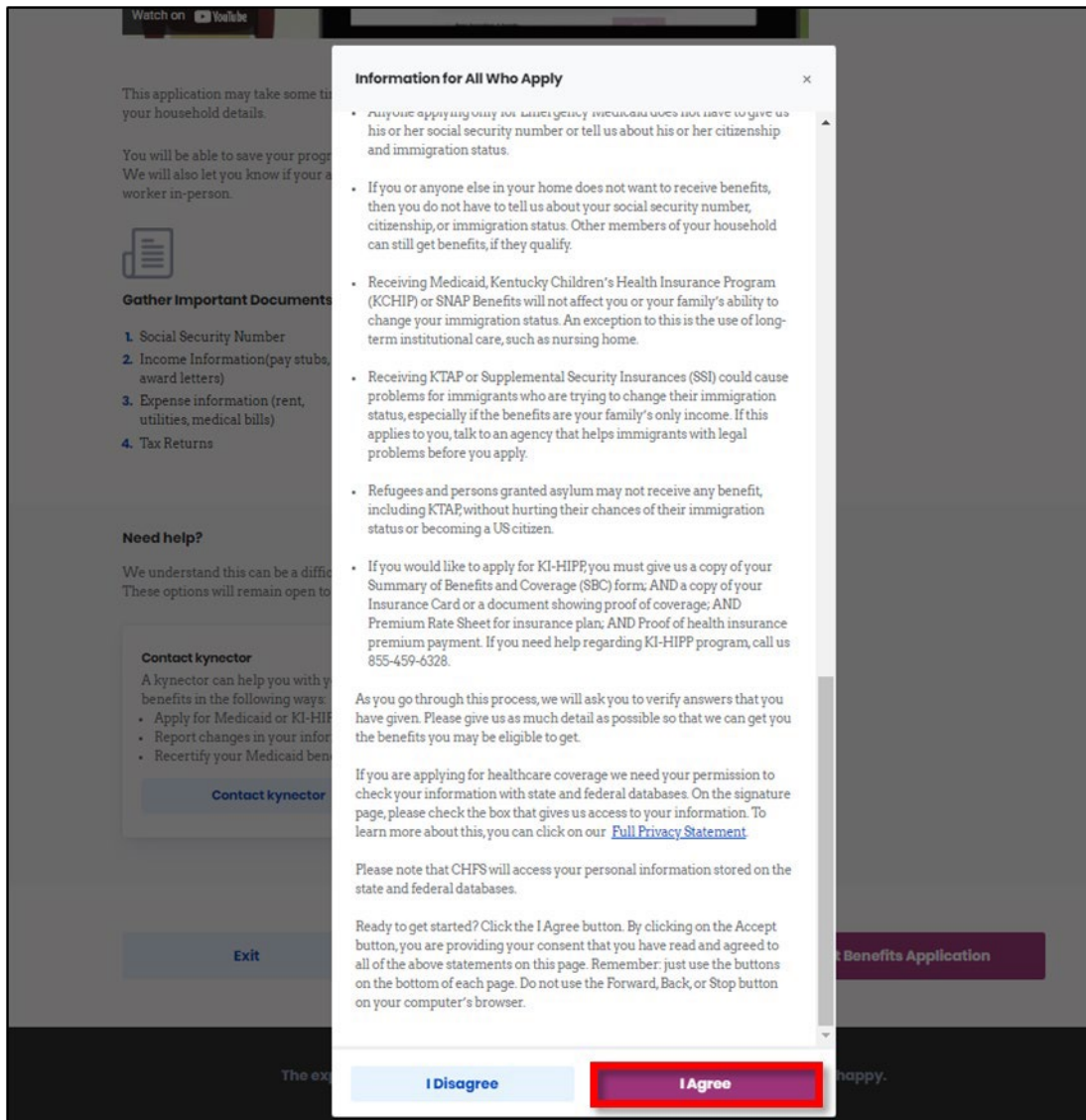
Privacy & Terms of Use

No, I Reject      Yes, I Accept

17. Click **Start Benefits Application**.



18. Read the *Information for All Who Apply* and click **I Agree**.



19. Select the **Program(s)** the Prospect would like to apply for.
20. Click **Next**.

The screenshot shows the 'Program Selection' step of a benefits application. The page has a blue header with the 'kynect benefits' logo and navigation links. The main content area is white with a blue heading 'Program Selection'. Below the heading is a 'Learn More' link. A red box highlights the selection area with the instruction 'Select the programs the household would like to apply for.' and two radio button options: 'Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)' and 'QHP (Medical and Dental Insurance plans without payment assistance)'. At the bottom are three buttons: 'Back', 'Save & Exit', and 'Next'.

**Please note:** Benefits may be greyed out if the program(s) are not applicable to the Individual. Hovering over the program will display informational text explaining the reason.

21. Complete the benefits application with the Prospect and submit the application to determine eligibility.

The screenshot displays the 'Application Summary' page for a benefits application. At the top, the 'kynect benefits' logo is visible on the left, and navigation links for 'Programs', 'Reps, kynectors, & Agents', and 'Help & FAQs' are in the center. On the right, the user name 'ENAOEMUSX' and a language dropdown set to 'English (English)' are shown. Below the navigation bar, the page title 'BENEFITS APPLICATION' is centered. The main heading is 'Application Summary' with the application number '600260627' below it. A sub-heading reads 'Complete the sections below to submit the application.' A progress indicator shows '1 of 10 completed'. The application steps are listed as follows:

- Program Selection (Completed) - Edit button
- Household Members - Start button
- Contact Information
- Reps, kynectors, & Agents - Start button
- Relationship & Tax Filing
- Household Information - Start button
- Member Details
- Healthcare Coverage - Start button
- Employer's Health Reimbursement Arrangement - Start button
- Sign & Submit - Start button

A 'Save & Exit' button is located at the bottom left of the application area.

**Please note:** Refer to the [Benefits Application Within kynect benefits QRG](#) for steps to complete the benefits application.

### 2.3 Create a Quote in Agent Portal

Complete the following steps to create a quote in Agent Portal:

22. On the **Current Client** screen, click **Start New Quote**.

The screenshot shows the 'Current Prospect' screen for Jane Smith in the Kentucky Health Benefit Exchange Agent Portal. The page includes a navigation bar with 'My Account' and 'Help', and a secondary navigation bar with 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The prospect's details are listed, including contact information and preferences. A 'Start New Quote' button is highlighted with a red box. Below the prospect details is a table of quotes.

QuoteID	Quote Name	Last Updated	Status	Action
1041	TestQuote	01/31/2024	In Progress	

showing 1 - 1 of 1

[Back](#)

23. Enter the **Quote Name**.
24. Select the **Coverage Effective Date** from the drop-down.
25. Enter the **Annual Household Income**.
26. Select the **County** from the drop-down.
27. Select **Yes** or **No** for *Default Tobacco Use* from the drop-down.
28. Click **Generate Plans**.

Kentucky Health Benefit Exchange
Welcome Eva Russell | Sign Out | About | Help

My Account
Help

Overview
Book Of Business
My Quotes
My Delegates
Messages
kynect On Demand
Data Dashboard
Settings

●  
Household

●  
Medical

●  
Dental

●  
Summary

\*Required field

**Individual Market Quote**

\* Quote Name

\* Coverage Effective Date

\* Annual Household Income \$

\* County :

Certain coverage effective dates may require qualification for a special enrollment period. If you have selected a coverage effective date that is outside the annual open enrollment period, please ensure that your client qualifies for a special enrollment period before continuing with this Quote

**Member Details for Quote**

DISCLAIMER: All members must be in the same tax group

DISCLAIMER: Date of Birth or Age is required

Default Tobacco Use

Override to HouseHold

Clear

* First Name	* Last Name	* Date Of Birth	* Age (#)	Gender	* Role	Is Eligible for other Health Coverage? (#)	Is Tobacco User?	Is AIAN?	Action
<input type="text" value="Jane"/>	<input type="text" value="Smith"/>	<input type="text" value="MM/DD/YY"/>	<input type="text" value="36"/>	<input type="text" value="Femal"/>	<input type="text" value="Subscrib"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="text" value="John"/>	<input type="text" value="Smith"/>	<input type="text" value="MM/DD/YY"/>	<input type="text" value="35"/>	<input type="text" value="Male"/>	<input type="text" value="Spouse"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	✘

Add Spouse

Add Dependent(s)

# of Dependents between 0-20 years old  Add

\* This selection is a shortcut to bypass entry for dependents under the age of 21. They will be rated equally.

(#) Age as of current date.

(##) Eligible for Health Coverage through a job, Medicare, Medicaid, or CHIP. [?](#)

Cancel

Generate Plans

29. The APTC amount displayed is the maximum amount the household may apply to the Medical Plan.

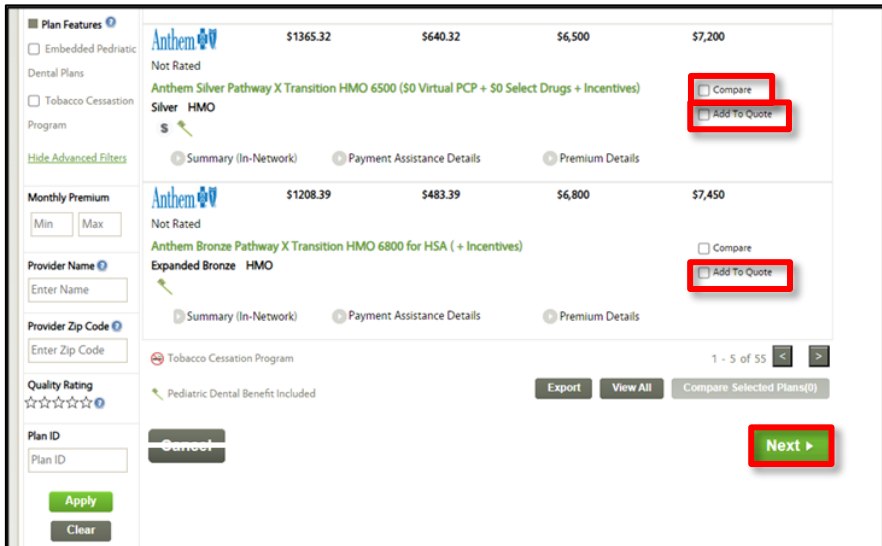
The screenshot shows the 'Kentucky Health Benefit Exchange' interface. At the top, there's a navigation bar with 'My Account' and 'Help'. Below that, a secondary navigation bar includes 'Overview', 'Book Of Business', 'My Quotes' (selected), 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. A progress indicator shows 'Household' (checked), 'Medical' (selected), 'Dental', and 'Summary'. The 'Medical Plans' section lists a plan for 'Smith, Jane' with a coverage effective date of 2/1/2024 and 1 dependent. The 'Payment Assistance' section states: 'Your household is qualified to receive a maximum monthly Payment Assistance (APTC) amount of: **\$726**. This amount is applicable only if all qualified APTC household members choose to enroll in a Medical Plan.' It also mentions a 'category C Cost-Sharing Reduction (CSR)'. A note states that the information is an estimate and the IRS makes the final decision. At the bottom, there's a slider for 'Payment Assistance for Medical' ranging from \$0 to \$726, with the current value set at \$726.00.

**Please note:** Agents may use the slider to update the APTC applied or enter the amount in the field.

**Please note:** The Quoting Tool determines the eligible Cost-Sharing Reduction (CSR) benefit category for the household based on the following factors: number of individuals, including age, income, county, and if they are AI/AN (American Indian / Alaskan Native).  
  
When Residents are eligible for CSR, additional information will be provided for Medical Plans.



30. Check **Compare** and click **Compare Selected Plans** to compare plans side-by-side.
31. Check **Add To Quote** for the desired plan.
32. Click **Next**.



**Please note:** Agents may add a Dental Plan to the quote by completing the same steps.

**Please note:** Agents may also print previously created Medical Plan quotes for Clients and Prospects by clicking the **Print** icon located on the right-hand side of the **Medical Plan Search**, **Medical Plan Detail**, or **Compare Medical Plan** screens. Agents may print Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

**Please note:** Clicking the **Email** icon or **Email** hyperlink on the **Medical Plan Search** or **Medical Plan Detail** screens enables Agents to send a copy of the **Quotes** they have created. Agents may email Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

**Please note:** CSR plans are identified by an **\$** icon and display the **CSR Actuarial Level** when the **Payment Assistance Details** field is selected.

33. The *Quote Summary* information displays. Click **Email** to email the quote to the Client.

The screenshot shows the 'My Quotes' section of the Kentucky Health Benefit Exchange. A progress bar at the top indicates that 'Household', 'Medical', and 'Dental' steps are complete, while 'Summary' is the current step. The 'Quote Summary' section displays the following information:

- Quote Summary:** Cancel, Download, Email (highlighted in red)
- Jane Smith** (Market Segment: Individual)
- Quote Name: TestQuote
- Coverage Effective Date: 2/1/2024
- Quoteld: 1041

Below the quote summary, there is a section for 'Selected Medical Plans' with a link to 'Back to Plan Selection' and an 'Add Plan' button. A table lists the medical quotes for Jane Smith and John Smith:

Individual Name	Role	Age	Medical Quotes
Jane Smith	Subscriber	36	Anthem Silver Pathway X HMO 3500 S04 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)
John Smith	Spouse	35	\$487.93
	Total Monthly Premium		\$484.76
	Monthly APTC Applied		\$972.69
	Monthly Individual Contribution		\$726.00

**Please note:** The quote email the Client receives contains an application link with the following language: “You can continue to receive assistance from the agent or using the link you may [Apply for Benefits](#).”

- 34. Enter your **Email Address**.
- 35. Enter the Resident's **Email Address**.
- 36. Enter **Comments** or use the automated text.
- 37. Click **Send Email**.

**Email Quote**✕

**Enter the email address where you would like to send this quote**

Email

**Enter the email address to receive a copy of this email (optional)**

Email

By entering your email in the field above, you agree to receive copy of the emails sent from kynect. You can opt-out at anytime.

**Please edit comments, if required**

I have created a health plan proposal for you. Please review the proposal and contact me with any questions. I look forward to assisting you in making the best selection for you and your household members' health coverage needs.

Limit - 500 characters

Send Email

38. The quote displays under the *Quotes* tab.

The screenshot displays the 'Kentucky Health Benefit Exchange' agent portal. At the top, there is a navigation bar with 'My Account' and 'Help' options. Below this is a secondary navigation bar with tabs for 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The main content area is titled 'Insurance Market : Individual' and 'Current Prospect'. It shows details for 'Smith, Jane', including contact information and preferences. Below this, there are links for 'Initiate Application', 'Abandon', 'Pre-Screening', 'Add Note', 'Start New Quote', and 'Manage Document'. A tabbed interface is visible, with the 'Quotes' tab selected and highlighted with a red box. Below the tabs is a table with the following data:

QuoteID	Quote Name	Last Updated	Status	Action
1041	<a href="#">TestQuote</a>	01/31/2024	In Progress	

Below the table, it indicates 'showing 1 - 1 of 1' and a 'Back' button is located at the bottom left.

### 3 Scenario 2: Create a Quote for a Non-Prospect

This scenario walks through the process of creating a quote in Agent Portal for an Individual not listed as the Prospect but included in the Household.

**Complete the following steps to create a quote for a Non-Prospect in Agent Portal:**

1. On the **Current Prospect** screen, click **Start New Quote**.

The screenshot shows the 'Current Prospect' screen for Jane Smith. The page includes a navigation bar with 'Book Of Business' selected, and a list of tabs: Overview, Book Of Business, My Quotes, My Delegates, Messages, kynect On Demand, Data Dashboard, and Settings. The prospect details for Jane Smith are displayed, including contact information and preferences. A red box highlights the 'Start New Quote' link in the 'Add Note' section. Below the prospect details is a table showing household members.

First Name	Last Name	Age	Gender	Relationship	Is Disabled?	Is Tobacco User?
Jane	Smith	36	F	Self	Y	N
John	Smith	35	M	Spouse	N	Y

2. Enter the **Quote Name**.
3. Select the **Coverage Effective Date** from the drop-down.
4. Enter the **Annual Household Income**.
5. Select the **County** from the drop-down.
6. Select **Yes** or **No** for *Default Tobacco Use* from the drop-down.
7. Since the Individual is enrolled in Medicare and should not be included in the quote, check the **box** for *Is Eligible for other Health Coverage? (##)*.
8. Click **Generate Plans**.

Kentucky Health Benefit Exchange

Welcome Eva Russell | Sign Out | About | Help

My Account Help

Overview Book Of Business **My Quotes** My Delegates Messages kconnect On Demand Data Dashboard Settings

Household Medical Dental Summary \* = Required field

### Individual Market Quote

\* Quote Name  \* Annual Household Income \$

\* Coverage Effective Date  \* County :

Certain coverage effective dates may require qualification for a special enrollment period. If you have selected a coverage effective date that is outside the annual open enrollment period, please ensure that your client qualifies for a special enrollment period before continuing with this Quote

### Member Details for Quote

DISCLAIMER: All members must be in the same tax group

DISCLAIMER: Date of Birth or Age is required

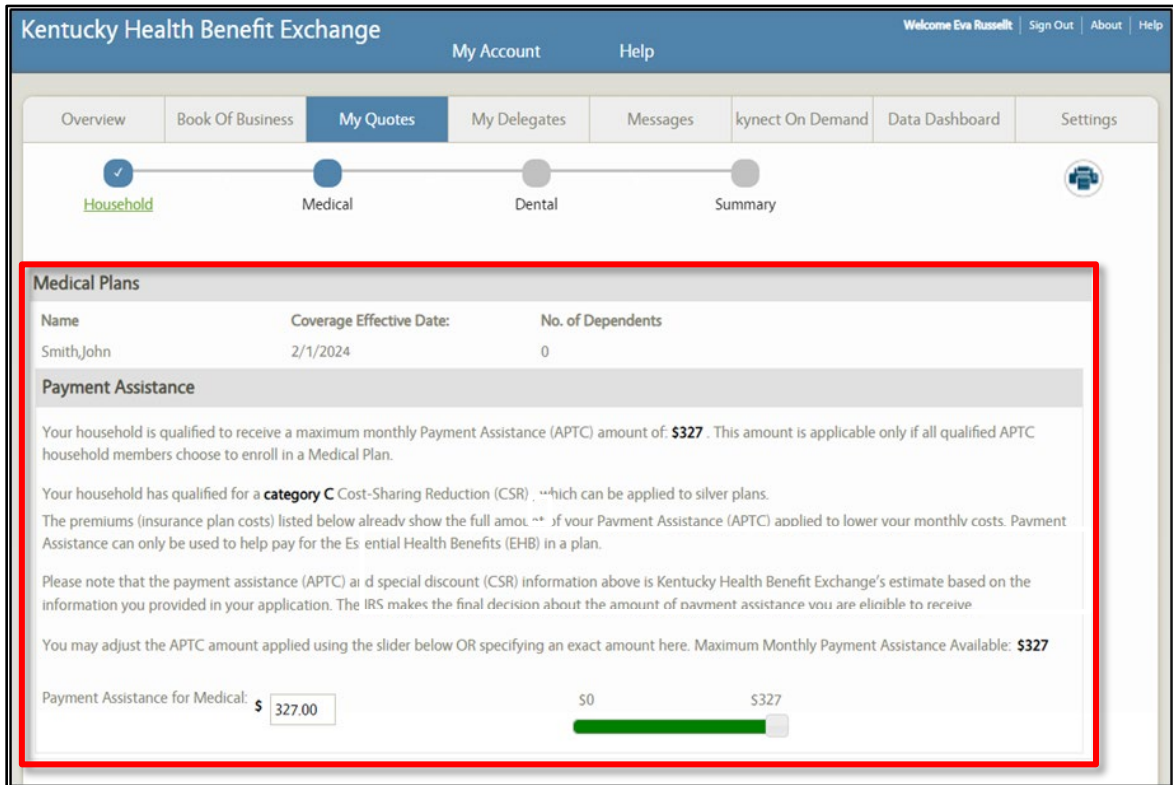
* First Name	* Last Name	* Date Of Birth	* Age (#)	Gender	* Role	Is Eligible for other Health Coverage? (##)	Is Tobacco User?	Is AIAN?	Action
Jane	Smith	<input type="text" value="MM/DD/YY"/>	36	Femal	Subscrib	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
John	Smith	<input type="text" value="MM/DD/YY"/>	35	Male	Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

# of Dependents between 0-20 years old

\* This selection is a shortcut to bypass entry for dependents under the age of 21. They will be rated equally.  
 (#) Age as of current date.  
 (##) Eligible for Health Coverage through a job, Medicare, Medicaid, or CHIP.

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- The APTC amount displayed is the maximum amount the household may apply to the Medical Plan.

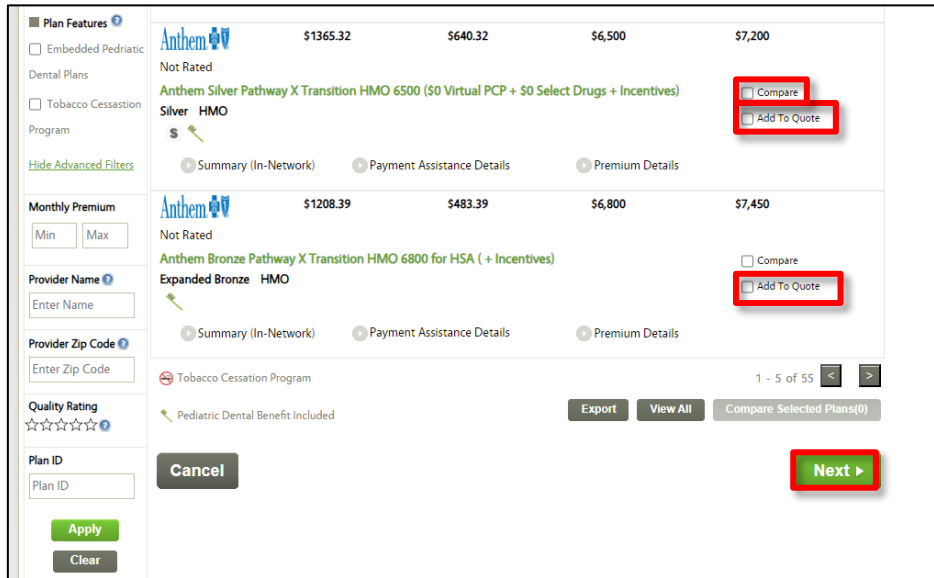


**Please note:** Agents may use the slider to update the APTC applied or enter the amount in the field.

**Please note:** The Quoting Tool determines the eligible Cost-Sharing Reduction (CSR) benefit category for the household based on the following factors: number of individuals, including age, income, county, and if they are AI / AN.

When Residents are eligible for CSR, additional information will be provided for Medical Plans.

10. Check **Compare** and click **Compare Selected Plans** to compare plans side-by-side.
11. Check **Add To Quote** for the desired plan.
12. Click **Next**.



**Please note:** Agents may add a Dental Plan to the quote by completing the same steps.

**Please note:** Agents may also print previously created Medical Plan quotes for Clients and Prospects by clicking the **Print** Icon located on the right-hand side of the **Medical Plan Search**, **Medical Plan Detail**, or **Compare Medical Plan** screens. Agents may print Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

**Please note:** Clicking the **Email** icon or **Email** hyperlink on the **Medical Plan Search** or **Medical Plan Detail** screens enables Agents to send a copy of the **Quotes** they have created. Agents may email Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.



- The *Quote Summary* information displays. Click **Email** to email the quote to the Client.

The screenshot shows the 'Quote Summary' page in the Kentucky Health Benefit Exchange Agent Portal. The page header includes 'Kentucky Health Benefit Exchange', 'My Account', and 'Help'. The navigation bar has 'My Quotes' selected. A progress indicator shows four steps: Household, Medical, Dental, and Summary, all marked as complete. The 'Quote Summary' section includes a 'Cancel' button, a 'Download' button, and a highlighted 'Email' button. Below this, a summary card for Jane Smith shows 'Quote Name: TestQuote2', 'Coverage Effective Date: 2/1/2024', and 'Market Segment: Individual'. A section for 'Selected Medical Plans' includes a link to 'Back to Plan Selection' and an 'Add Plan' button. A table lists medical quotes for John Smith, the spouse, with details on the plan and associated costs.

Individual Name	Role	Age	Medical Quotes
John Smith	Spouse	35	Anthem Bronze Pathway X HMO 6700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives) X
	Total Monthly Premium		\$414.33
	Monthly APTC Applied		\$414.33
	Monthly Individual Contribution		\$327.00
			\$87.33

**Please note:** The quote created is only for the Subscriber, but the Spouse remains in the tax household. The Client’s name will still appear in the *Quote Summary* section.

**Please note:** The quote email the Client receives contains an application link with the following language: “You can continue to receive assistance from the agent or using the link you may [Apply for Benefits](#).”

14. The quote displays under the *Quotes* tab.

The screenshot displays the 'Kentucky Health Benefit Exchange' agent portal. At the top, there is a navigation bar with 'My Account' and 'Help'. Below this is a secondary navigation bar with tabs for 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The main content area is titled 'Insurance Market : Individual' and 'Current Prospect'. It shows details for 'Smith, Jane', including contact information and preferences. Below this, there are several action links: 'Initiate Application', 'Abandon', 'Pre-Screening', 'Add Note', 'Start New Quote', and 'Manage Document'. A red box highlights the 'Quotes' tab in the sub-navigation bar. Below the tabs is a table with the following data:

QuoteID	Quote Name	Last Updated	Status	Action
1041	<a href="#">TestQuote</a>	01/31/2024	In Progress	

Below the table, it says 'showing 1 - 1 of 1' and '1'. At the bottom left, there is a 'Back' button.

#### 4 Scenario 3: Create a Quote for Two Individuals (QHP) and Two Children (KCHIP)

This scenario walks through the process of creating a quote in Agent Portal for two Individuals eligible for QHP and removing the two Dependents receiving KCHIP.

Complete the following steps to create a quote for two Individuals (QHP) and two Children (KCHIP) in Agent Portal:

1. On the **Current Prospect** screen, click **Start New Quote**.

The screenshot shows the 'Current Prospect' screen for Jane Smith. The page includes a navigation bar with 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. Below the navigation bar, the prospect's details are displayed, including contact information and preferred languages. A red box highlights the 'Start New Quote' button. Below the prospect details, there is a table showing household members.

First Name	Last Name	Age	Gender	Relationship	Is Disabled?	Is Tobacco User?
Jane	Smith	36	F	Self	Y	N
John	Smith	35	M	Spouse	N	Y
Mary	Smith	12	F	Dependent	N	N
Andy	Smith	9	M	Dependent	N	N

2. Enter the **Quote Name**.
3. Select the **Coverage Effective Date** from the drop-down.
4. Enter the **Annual Household Income**.
5. Select the **County** from the drop-down.
6. Select **Yes** or **No** for *Default Tobacco Use* from the drop-down.
7. Since the dependents are enrolled in KCHIP and should not be included in the quote, check the **box** for *Is Eligible for other Health Coverage? (##)*.
8. Click **Generate Plans**.

Kentucky Health Benefit Exchange Welcome Eva Russell | Sign Out | About | Help

My Account Help

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Overview | Book Of Business | **My Quotes** | My Delegates | Messages | kconnect On Demand | Data Dashboard | Settings

Household
Medical
Dental
Summary
\*Required field

### Individual Market Quote

\* Quote Name

\* Coverage Effective Date --Select--

\* Annual Household Income \$

\* County : JEFFERSON

Certain coverage effective dates may require qualification for a special enrollment period. If you have selected a coverage effective date that is outside the annual open enrollment period, please ensure that your client qualifies for a special enrollment period before continuing with this Quote

### Member Details for Quote

DISCLAIMER: All members must be in the same tax group Default Tobacco Use No Override to HouseHold

DISCLAIMER: Date of Birth or Age is required Clear

First Name	Last Name	Date Of Birth	Age (#)	Gender	Role	Is Eligible for other Health Coverage? (##)	Is Tobacco User?	Is AIAN?	Action
Jane	Smith	<input type="text"/>	36	Femal	Subscrib	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
John	Smith	<input type="text"/>	35	Male	Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	✗
Mary	Smith	<input type="text"/>	12	Femal	Depend	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	✗
Andy	Smith	<input type="text"/>	9	Male	Depend	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	✗

# of Dependents between 0-20 years old  Add

\* This selection is a shortcut to bypass entry for dependents under the age of 21. They will be rated equally.  
 (#) Age as of current date.  
 (##) Eligible for Health Coverage through a job, Medicare, Medicaid, or CHIP. [?](#)

Cancel
Generate Plans

- The APTC amount displayed is the maximum amount the household may apply to the Medical Plan.

The screenshot shows the 'My Quotes' section of the Kentucky Health Benefit Exchange. A progress bar at the top indicates the user is currently in the 'Medical' step, with 'Household' completed, 'Dental' in progress, and 'Summary' pending. Below the progress bar, a table titled 'Medical Plans' lists a plan for 'Smith, Jane' with a coverage effective date of 2/1/2024 and 1 dependent. Underneath, the 'Payment Assistance' section states that the household is qualified for a maximum monthly APTC amount of \$726. It also mentions a category C Cost-Sharing Reduction (CSR) for silver plans. At the bottom, there is a slider control for 'Payment Assistance for Medical' set to \$726.00, with a maximum available amount of \$726.

Name	Coverage Effective Date:	No. of Dependents
Smith, Jane	2/1/2024	1

**Payment Assistance**

Your household is qualified to receive a maximum monthly Payment Assistance (APTC) amount of: **\$726**. This amount is applicable only if all qualified APTC household members choose to enroll in a Medical Plan.

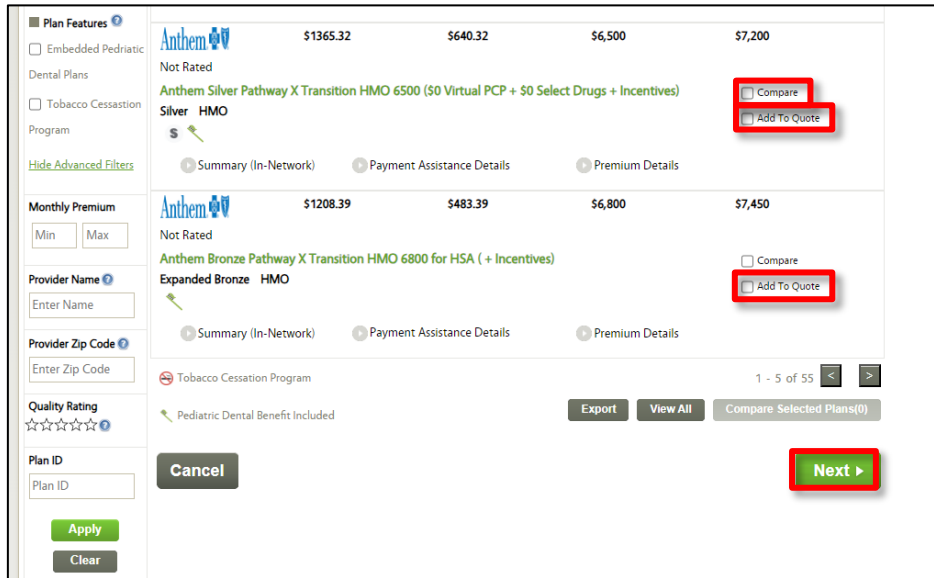
Your household has qualified for a **category C** Cost-Sharing Reduction (CSR), which can be applied to silver plans. The premiums (insurance plan costs) listed below already show the full amount of your Payment Assistance (APTC) applied to lower your monthly costs. Payment Assistance can only be used to help pay for the Essential Health Benefits (EHB) in a plan.

Please note that the payment assistance (APTC) and special discount (CSR) information above is Kentucky Health Benefit Exchange's estimate based on the information you provided in your application. The IRS makes the final decision about the amount of payment assistance you are eligible to receive.

You may adjust the APTC amount applied using the slider below OR specifying an exact amount here. Maximum Monthly Payment Assistance Available: **\$726**

Payment Assistance for Medical: \$  50 \$726

10. Check **Compare** and click **Compare Selected Plans** to compare plans side-by-side.
11. Check **Add To Quote** for the desired plan.
12. Click **Next**.

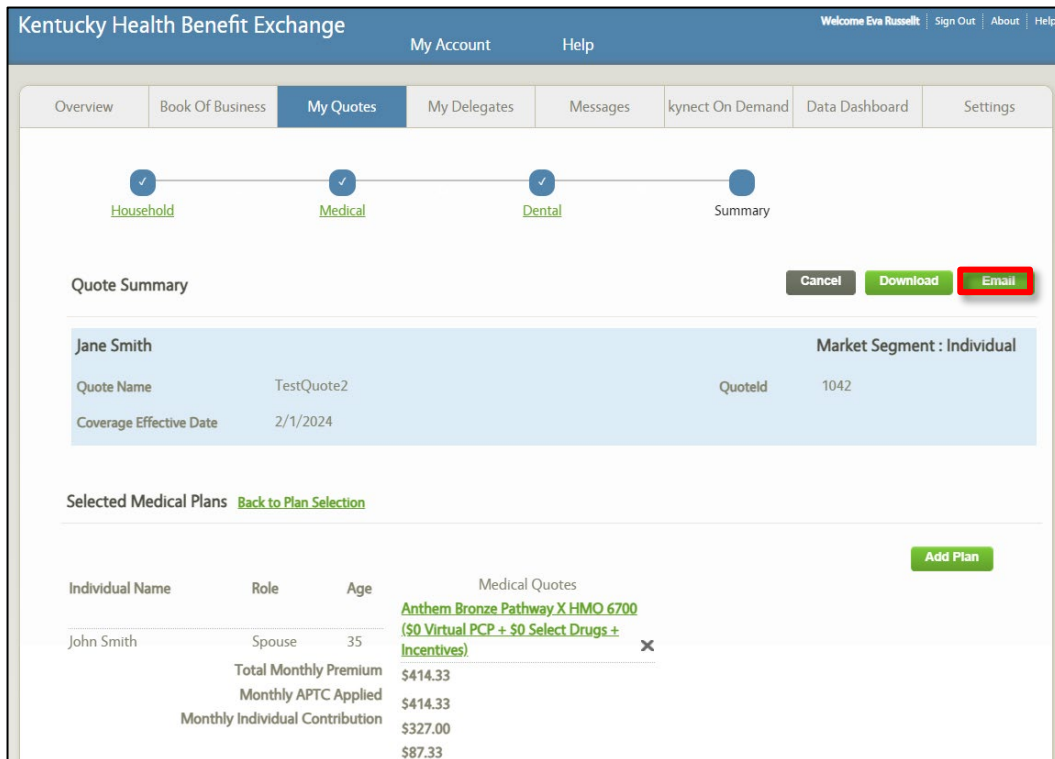


**Please note:** Agents may add a Dental Plan to the quote by completing the same steps.

**Please note:** Agents may also print previously created Medical Plan quotes for Clients and Prospects by clicking the **Print** icon located on the right-hand side of the **Medical Plan Search**, **Medical Plan Detail**, or **Compare Medical Plan** screens. Agents may print Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

**Please note:** Clicking the **Email** icon or **Email** hyperlink on the **Medical Plan Search** or **Medical Plan Detail** screens enables Agents to send a copy of the **Quotes** they have created. Agents may email Dental Plan quotes for Clients and Prospects by completing the same steps for Medical Plan quotes.

- The *Quote Summary* information displays. Click **Email** to email the quote to the Client.



**Please note:** The quote created is only for the Subscriber and Spouse, but the Dependents remain in the tax household.

**Please note:** The quote email the Client receives contains an application link with the following language: “You can continue to receive assistance from the agent or using the link you may [Apply for Benefits](#).”

14. The quote displays under the *Quotes* tab.

The screenshot shows the 'Kentucky Health Benefit Exchange' interface. At the top, there is a navigation bar with 'My Account' and 'Help'. Below this is a secondary navigation bar with tabs: 'Overview', 'Book Of Business', 'My Quotes', 'My Delegates', 'Messages', 'kynect On Demand', 'Data Dashboard', and 'Settings'. The main content area is titled 'Insurance Market : Individual' and 'Current Prospect'. The prospect's name is 'Smith, Jane'. Below the name, there are fields for 'Primary Phone: (317) 555-4321', 'Secondary Phone:', 'Zip Code: 40206', 'Primary Email:', 'Secondary Email:', 'County: JEFFERSON', 'Preferred Spoken Language: English', 'Preferred Written Language: English', and 'Preferred Communication:'. There are several action links: 'Initiate Application', 'Abandon', 'Pre-Screening', 'Add Note', 'Start New Quote', and 'Manage Document'. Below this is a tabbed interface with 'Quotes', 'Notes', 'Documents', and 'Household'. The 'Quotes' tab is selected and highlighted with a red box. Below the tabs is a table with the following data:

QuoteID	Quote Name	Last Updated	Status	Action
1041	<a href="#">TestQuote</a>	01/31/2024	In Progress	

At the bottom left, there is a 'Back' button.