

Agents & kynectors

Bi-Weekly Insight Newsletter



Please note:

This newsletter should **NOT** be distributed or printed. Hyperlinks can only be accessed in the PDF version of the newsletter attached to this email.

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Open Enrollment Support

Open Enrollment Support is available for Agents and kynectors
October 2, 2023 – January 16, 2024.

[Open Enrollment Incident Tracker](#)
[Micro Video](#)

[Open Enrollment Incident Tracker](#)

Upcoming Office Hours:

- December 6 at 1PM ET (Register [Here](#))
- December 21 at 1PM ET

Helpdesk Contacts

Inbox for Requesting Retroactive Coverage of Medicaid

DFS.Medicaid@ky.gov

Inbox for Requesting Name or Date of Birth Change

KHBE.Program@ky.gov

Professional Services Line (PSL)

855-326-4650
Hours: Mon-Fri 8am-7pm / Sat 8am-5pm (EST)

Department for Medicaid Services (DMS)

855-4kynect (459-6328)
Hours: Mon-Fri 8am-7pm (EST)

kynect benefits/Contact Center (Public)

855-4kynect (459-6328)
Hours: Mon-Fri 8am-7pm (EST)

kynect technical Issues (Public)

844-407-8398
Hours: Mon-Fri 8am-5pm (EST)

Department for Community Based Services (DCBS)

855-306-8959
Hours: Mon-Fri 8am-4:30pm / Sat 9am-2pm (EST)

KHBE Program Inbox

KHBE.Program@ky.gov

[kynector and Agent Escalation Process](#)

SNAP and CCAP Questions unable to be resolved by Organization Administrators, please email: famsupportkynectors@ky.gov



Retirement, Survivors, and Disability Insurance (RSDI)

RSDI is what most Individuals think of when referring to “Social Security benefits” and is a form of countable income for Modified Adjusted Gross Income (MAGI) Medicaid. It is a monthly benefit based on criteria such as how many years an Individual worked, the age they retired, etc.

Supplemental Security Income (SSI)

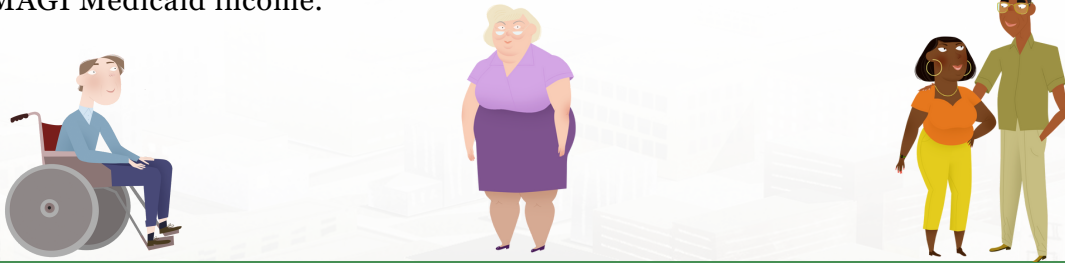
SSI is a federally funded program that provides monthly payments to Individuals that are aged, blind, or disabled and have little or no income or resources. Individuals that receive SSI automatically qualify for Medicaid and SSI payments are not considered countable income for MAGI Medicaid. SSI benefits are usually \$800 or less per month.



Social Security Disability Insurance (SSDI)

SSDI is designed for Individuals facing long-term disabilities that hinder their ability to work. Those eligible for SSDI may also qualify for RSDI with employment history and medical evidence serving as criteria for SSDI eligibility determination. When applying for MAGI Medicaid, it is important to note that SSDI is considered a form of countable income.

Refer to the [Countable versus Non-Countable Income Tip Sheet](#) for more information on countable and non-countable MAGI Medicaid income.



Did You Know?

Mid-Month Rule

No matter the time of year, if a plan is selected between the 1st and the 15th of the month, coverage starts on the first day of the following month. However, if a plan is selected between the 16th and the last calendar day of the month, the coverage effective date starts on the 1st day of the second following month.



Scenarios

- If a Resident selects a plan on December 15th, then coverage will begin on January 1st.
- If a Resident selects a plan on December 21st, then coverage will begin on February 1st.

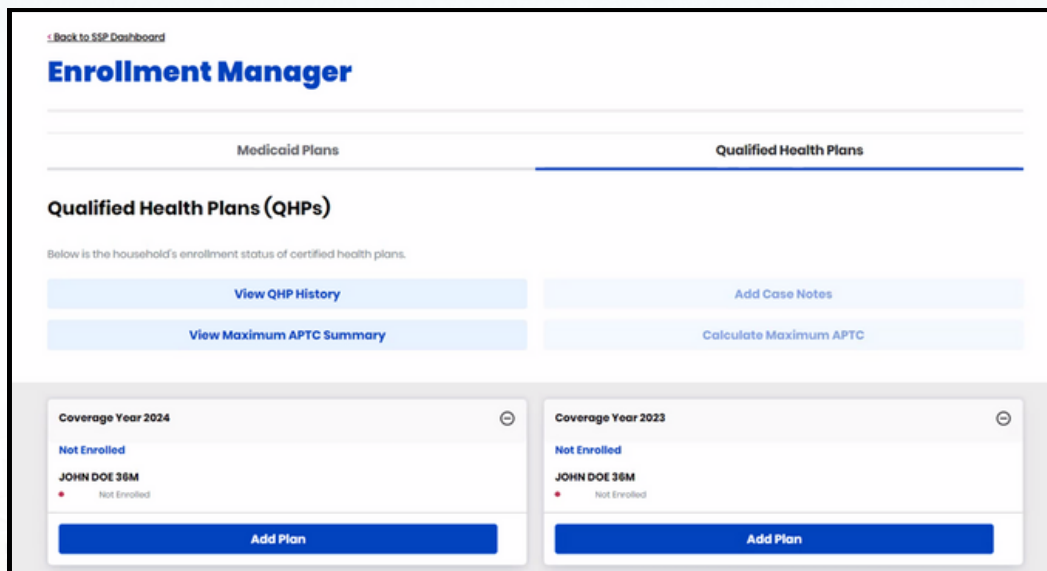
Reminders

- If a member was not passively renewed for plan year 2024, they must select their desired plan by December 15th to begin coverage on January 1st or they will have a gap in coverage.
- There are certain scenarios that the Mid-Month rule does not apply such as loss of Medicaid.

Overview

Individuals who qualify for Special Enrollment Periods (SEPs) at the end of plan year 2023 will have to enroll in both plan year 2023 and 2024 coverage. For example, Individuals who are enrolled in October, November, or December through an SEP for plan year 2023 must also be actively enrolled for plan year 2024. Residents will not be automatically or passively renewed in a Qualified Health Plan (QHP) for January 1st coverage.

Residents, Agents and kynectors will need to log into kynect and navigate to the Enrollment Management Module (EMM) for any enrollments. For additional help, Residents may also contact DCBS at 855-306-8959 or the Contact Center at 855-459-6328. Agents and kynectors can contact the Professional Support Line or DCBS for assistance.



Plan Year 2023 SEP Coverage Steps

1. On the coverage year 2023 card, select **Add Plan** for Coverage Year 2023.
2. Select the appropriate **Special Enrollment reason** from the list.
3. Select the **check box** acknowledging eligibility for a Special Enrollment.
4. On the **Add New Plan** screen, select the **applicable members** and **coverage type**.
5. Select **Shop for Plans**.
6. Select **Add to Cart** on the desired plan(s).
7. Scroll to the bottom of the **Add New Plan** screen and select **Checkout**.
8. On the **Sign and Submit** screen, enter the **First Name, Middle Initial, and Last Name**.
9. Select **Sign & Submit**.
10. If required, navigate to the Document Center to upload **SEP Verification(s)**.

Plan Year 2024 Coverage Steps

1. On the coverage year 2024 card, select **Add Plan** for Coverage Year 2024.
2. On the **Add New Plan** screen, select the **applicable members** and **coverage type**.
3. Select **Shop for Plans**.
4. Select **Add to Cart** on the desired plan(s).
5. Scroll to the bottom of the **Add New Plan** screen and select **Checkout**.
6. On the **Sign and Submit** screen, enter the **First Name, Middle Initial, and Last Name**.
7. Select **Sign & Submit**.

Affordability Test

The purpose of the Affordability Test is to determine whether an Individual's Employer-Sponsored Insurance (ESI) is considered affordable. In general, Individuals with ESI coverage do not qualify for Advance Premium Tax Credits (APTC) with kynect health coverage. If ESI plans do not meet minimum standards or fail the Affordability Test, they may qualify for an exception.

There are two ESI Affordability Tests:

1. The first test checks whether employee-only coverage passes the affordability test.
 - An employee will not qualify for APTC if their ESI coverage is determined as affordable.
2. The second test checks if the ESI coverage is affordable for the family using the same rules.

Please note: The Internal Revenue Service (IRS) sets the affordability rate each year. The 2023 rate is 9.12% and 8.39% for 2024.

Example (2023 Rate) - Employee Only

- Chelsea makes an annual salary of \$25,000. She does not have a spouse or dependents.

Chelsea's Employer-Sponsored Insurance Breakdown:

- \$220 a month for the lowest cost employee-only premium (amount the employee must pay)
- \$220 per month for 12 months = \$2,640
- $\$25,000 \times 9.12\%$ (Chelsea's salary x 2023 affordability percentage) = \$2,280
- \$2,640 is more than the \$2,280 thus Chelsea's insurance cost is determined as unaffordable. She would therefore qualify for APTC with kynect health coverage due to having unaffordable coverage with her employer.

Example (2024 Rate) - Employee Only

- Chuck makes an annual salary of \$40,000. He does not have a spouse or dependents.

Chuck's Employer-Sponsored Insurance Breakdown:

- \$250 a month for the lowest cost employee-only premium (amount the employee must pay)
- \$250 per month for 12 months = \$3,000
- $\$40,000 \times 8.39\%$ (Chuck's salary x 2024 affordability percentage) = \$3,356
- \$3,000 is less than the \$3,356 thus Chuck's insurance cost is determined as affordable. He would therefore not qualify for APTC with kynect health coverage due to having affordable coverage with his employer.

Please note: The Affordability Test is performed automatically by the system, meaning there is no action needed from Agents or kynectors.