



## Agent Role in kynect health coverage

### What Agents Should Know

kynect health coverage is Kentucky's State-Based Marketplace (SBM) for health insurance. It is a one-stop shop that serves Individuals, families and small employers and provides access to a range of health coverage options. Small employers may enroll in SHOP coverage with the help of an Agent. Agents serving Clients who reside in Kentucky must use the State-Based Marketplace. However, Agents may use the Federal Marketplace for Clients who live in other states.

### What Is the Agent's Role in kynect health coverage?

Agents use the State-Based Marketplace (SBM) to enroll Individuals and small businesses in health coverage through kynect health coverage. Agents may assist Residents with benefits in the following ways: Apply for Medicaid, KI-HIPP, APTC, QHP, report changes in information, and recertify benefits.

### Actions Agents May Take:

1. **Intake New Clients:** Upload Prospects directly to Agent Portal.
2. **Browse Plans:** Use the Enrollment Management Module to compare and enroll in medical and/or dental plans.
3. **Generate Reports:** Download Excel files to keep track of policies, Prospects, and Clients.
4. **Create Proposals:** Create quotes for Clients and Prospects.
5. **Complete Applications:** Including the benefits application, [kynect benefits](#) and [kynect health coverage](#) Prescreening Tools, and SHOP application.

### Reminders For Clients:

- **Special Enrollment Period (SEP):** If Clients have a qualifying event, they must report it within 60 days to qualify for a SEP. A SEP allows Residents to enroll in health coverage due to a qualifying life event such as birth, death, moving, loss of a job, etc.
- **Report a Change:** If Clients experience changes to their information/household they should report all changes in a timely manner to avoid a disruption in coverage.
- **Make Timely Payments:** If Clients enroll in a plan, they should make all monthly premium contributions.
- **Individuals Should Check Their Mail:** Remind Individuals to check their mail frequently. Mail items that may be received include insurance cards, plan information, etc.

### Important Dates:

**Open Enrollment:** November 1 current year- January 15 next plan year. Individuals must enroll in a plan by December 15 current year for coverage to be effective starting January 1, next plan year, otherwise their coverage effective date will be February 1, next plan year.



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