

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



**Agent FAQ**

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## General Information

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### **1. What is kynect health coverage?**

kynect health coverage is Kentucky's state-based health insurance marketplace. It serves Residents, families and small employers and provides access to a range of coverage options. kynect health coverage is a one-stop-shop enabling Residents to enroll in a range of health coverage options, including Qualified Health Plans (QHP), Medicaid, and the Kentucky Children's Health Insurance Program (KCHIP).

### **2. What is the history of kynect?**

In 2013, former Governor Steve Beshear launched kynect, one of the nation's first state-based exchanges in accordance with the Affordable Care Act. In 2017, Governor Matt Bevin ended kynect, transitioning to the federal marketplace on [healthcare.gov](http://healthcare.gov). In October 2020, Governor Andy Beshear announced the state would relaunch kynect. The relaunch creates an umbrella platform using the kynect brand that encompasses kynect resources, kynect benefits, and kynect health coverage. Beginning with Open Enrollment 2022 (Plan Year January 2022), the commonwealth will transition to a State-Based Marketplace (SBM).

### **3. What is the purpose of kynect?**

The kynect system offers Residents and families an integrated eligibility and enrollment process into Qualified Health Plans (QHPs) and other public assistance programs. A single system will be used to determine eligibility for Advance Premium Tax Credits (APTC), Cost-Sharing Reductions (CSR), Kentucky Children's Health Insurance Program (KCHIP), Supplemental Nutrition Assistance Program (SNAP), Kentucky Transitional Assistance Program (KTAP), Child Care Assistance Program (CCAP), State Supplementation Program, Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP), and Modified Adjusted Gross Income (MAGI) and Non-MAGI Medicaid related programs.

### **4. What is kynect benefits?**

kynect benefits is a self-service portal used by the commonwealth to provide Kentuckians with assistance benefits from a variety of benefit programs including Medicaid, Supplemental Nutrition Assistance Program (SNAP), Kentucky Transitional Assistance Program (KTAP), Child Care Assistance Program (CCAP), and Kentucky Integrated Health Insurance Premium Payment (KI-HIPP) Program.

### **5. What is kynect resources?**

kynect resources is an interactive portal designed to connect Kentucky Residents with a wealth of resources across the commonwealth, including local community partner organizations, based on their interests and needs. It features a streamlined process that improves the existing referral process for community partners and helps move Residents towards self-sufficiency.

### **6. Who are kynectors?**

kynectors are trained and certified to educate and connect Residents to resources, and to help Residents apply for health coverage.

### **7. What is an Insurance Agent?**

An insurance agent is a trained insurance professional who may help Residents apply for and enroll in a Qualified Health Plan through kynect health coverage and see if they qualify for help paying for coverage. Agents are licensed and regulated by the Kentucky Department of Insurance and registered by KHBE.

## **8. What is an Authorized Representative?**

An authorized representative is someone chosen to act on behalf of the Resident with kynect health coverage. This may be a family member or other trusted Resident. Some authorized representatives may also have legal authority to act on the Resident's behalf. Agents or kynectors working with Residents should indicate they are that Resident's Agent or kynector, not their authorized representatives.

## **9. Who uses kynect health coverage?**

The primary users of kynect health coverage are Kentucky Residents who are supported by kynectors, Issuers, Agents, and others. kynect health coverage enables Kentucky Residents to learn in real-time if they are eligible for Qualified Health Plans (QHP) and other public assistance programs.

## **10. What portals are available through kynect health coverage?**

**Issuer Portal:** The Issuer Portal is a self-service, one-stop shop that provides Issuers with the ability to directly access Resident kynect data related to account management, plan management, reports, enrollment, Special Requests and Inquiries (SR&I), and informational resources. Issuers may:

- Search for and view enrollment information on their members via Enrollment ID and identifying criteria such as name, SSN, DOB, Market Segment, Product, etc.
- Search for EDI transactions using Enrollment IDs
- View EDI transactions and files associated with specific enrollments
- View common events such as Initial Enrollments, Premium Changes, and Addition of Subscribers and Terminations

**Agent Portal:** The Agent Portal provides health insurance agents with a customer management tool to help manage and create new business in Kentucky. It provides Agents a dashboard through which to access the Self-Service Portal (SSP). The Agent Portal provides the functionality to quickly manage existing customers as well as initiate common tasks. Agents may:

- Intake new clients
- Browse plans
- Generate useful reports
- Create proposals and view all incoming KHBE notifications/announcements

**Self-Service Portal:** Residents may use the Self-Service Portal (SSP) to apply for benefits from any of the available programs. kynectors and Contact Center staff may also use SSP to assist Residents with applying for benefits. Agents also access the Agent Portal via SSP to assist Residents. The Resident will enter basic contact information for all household members, select the programs for which they will apply, and select situations which apply to their household. Residents may:

- Get prescreened
- File an application
- Review and compare QHPs

#### **11. Who uses each of the kynect health coverage system portals?**

**Issuer Portal:** Issuer Portal is used by **Issuers** to directly access Resident kynect health coverage data related to account management, enrollment, plan management, reports, Special Requests and Inquiries (SR&I), and informational resources.

**Agent Portal:** Agent Portal is used by **Agents** for customer management and to help create and manage new business in Kentucky.

**Self-Service Portal:** Self-Service Portal is used by **Residents, kynectors, Agents, and Contact Center staff** to apply for benefits from any of the available programs.

#### **12. When does kynect health coverage go live for prospective enrollees?**

Beginning September 27, 2021, Residents may complete an application for health coverage through kynect health coverage. **However, Residents may not enroll in a plan until Open Enrollment begins on November 1, 2021. Coverage begins January 1, 2022 for those who enroll in a plan between November 1, 2021 and December 15, 2021. Coverage begins February 1 for those who enroll in a plan between December 16, 2021 and January 15, 2022.**

## **Onboarding/Off-Boarding**

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#### **13. What is the Kentucky Online Gateway (KOG)?**

Kentucky Online Gateway (KOG) is an authentication services system for users requesting access to state applications such as Self-Service Portal, Agent Portal, and Issuer Portal. Every user must set up an account in KOG in order to access and use these applications.

#### **14. Does every kynect health coverage Agent need a KOG account?**

Yes. Every user needs to register for their own *individual* account. Users should not share KOG accounts and should register using their own email address.

#### **15. How does an Agent begin the onboarding and training process?**

In order to access Agent Portal through the Self-Service Portal, Agents must complete Kentucky Online Gateway (KOG) onboarding and the required Agent State-Based Marketplace (SBM) Registration Web-Based Training (WBT), which is available on the MyPurpose Learning Management System (LMS). Onboarding and training is a three-day process. Please reference the Agent Welcome Packet, KOG One-Pager, and RIDP One-Pager, located on the [Agent Training](#) page on the KHBE website for more detailed instructions and screenshots to complete this process.

#### **16. What if an Agent has an existing KOG account?**

If an Agent has an existing KOG account for work, they should use that preexisting account to log into KOG and complete the Agent Web-Based Training. Agents may need to reset their password

if they have forgotten the password for their KOG account. Agents should not create multiple KOG accounts or use a personal KOG account for work purposes. Please reference the [Agent Welcome Packet](#) or the [KOG One-Pager](#) for additional instructions.

### **17. What are some tips for navigating KOG?**

Some tips and best practices for navigating KOG include:

- KOG performs optimally in Google Chrome.
- If multiple KOG users access the same computer, Google Chrome Incognito browser should be used.
- The user's email address should be unique and valid, as this will be used to verify the KOG account and reset passwords. The email address will also be equivalent to the user's KOG username.
- Make sure to remember the security questions and answers since these will be used if a password needs to be reset.

### **18. What is Identity/ID proofing?**

Identity proofing is an additional layer of security during the onboarding process. When a user creates an KOG account, they will be asked to provide a set of core credentials including:

- Full Legal Name
- Social Security Number
- Date of Birth
- Gender
- Current Residential Address
- Personal Telephone Number

Experian uses the user's core credentials to locate personal information in Experian and generate a set of questions. Experian will attempt to verify the user's identity to the appropriate level of assurance with the information provided. Most users are able to complete the ID proofing process in less than five minutes. Experian is required by law to securely maintain this data for seven years. If the user does not have a credit history or Experian is unable to complete identity proofing online, they will be given a reference number and need to call the Experian helpdesk. **Completing the identity proofing process does NOT perform a credit check. This personal information will not be shared with the public.**

## **Training and Registration**

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### **19. Do all Agents need to complete the kynect State-Based Marketplace (SBM) Registration Web-Based Training in addition to the FFM training?**

The kynect SBM Registration Web-Based Training is required for Agents who wish to be registered and able to sell insurance through kynect health coverage. Agents who previously participated on the Federally Facilitated Marketplace (FFM) should complete the trainings required for certification in the states in which they are licensed. If an Agent plans to only operate in Kentucky, they only need to complete the SBM training.

### **20. Are participating Agents required to complete training to provide services**

**through kynect health coverage?**

Yes. Participating Agents are required to complete the kynect SBM Registration Web-Based Training before offering Residents assistance for kynect health coverage.

**21. Is there a cost to the training?**

No. Training is provided at no cost to Agents.

**22. Is training a one-time offering or will it be offered on an on-going basis in order to accommodate ongoing training needs?**

Training is available year-round via the MyPurpose Learning Management System (LMS). New Agents should reference the [Agent Welcome Packet](#) to begin the onboarding and training process. In future years, there will be a condensed training for Agents who are already participating in the State-Based Marketplace.

**23. Are delegates required to complete the Agent training?**

Yes, each Agent must complete the required training. Only licensed Agents who have completed the SBM Training may be added as a delegate.

## **Agent Portal/Self-Service Portal (SSP)**

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**24. How do I access Agent Portal?**

Each Agent has their own Agent Portal. After logging into their Kentucky Online Gateway (KOG) account, Agents should click Launch on the Self-Service Portal (SSP) Tile to access Agent Portal. The Agent’s agency name will be shown in the Agent Profile.

**25. What is the difference between the kynect benefits Prescreening Tool and the kynect health coverage Prescreening Tool?**

The [kynect benefits Prescreening Tool](#) is accessed through [kynect benefits](#). The kynect benefits Prescreening Tool allows Residents to determine potential eligibility for: Medicaid and KI-HIPP, health insurance for children (KCHIP), food assistance (SNAP), financial assistance for children and caregivers (KTAP), and child care assistance (CCAP).

The [kynect health coverage Prescreening Tool](#) is accessed through the [kynect health coverage website](#). The kynect health coverage Prescreening Tool allows Residents to determine potential eligibility for: Medicaid and KI-HIPP, health insurance for children (KCHIP), Qualified Health Plans (QHPs), Advance Premium Tax Credits (APTC), and Cost-Sharing Reductions (CSR).

**26. Will current Kentucky clients on HealthCare.gov be mapped to the Agent’s client list in Agent Portal?**

Yes, existing enrollments within the Federally Facilitated Marketplace (FFM) will be transferred to the State-Based Marketplace for those Agents who have completed the SBM Training.

**27. Is there a map by which carriers are available in each county?**

Yes, the [2022 Health Insurance Companies](#) page on the KHBE website displays coverage maps by carrier.



**28. Are there plans to incorporate kynect with Health Sherpa or any other EDE providers?**

At this time, there are no plans to integrate EDE and Health Sherpa with kynect.

**29. Can clients/potential clients search for an Agent?**

Residents may use the Agent Search tool to search for an Agent. They may search by zip code, Agent name, or both.

**30. Are quotes created after creating a prospect?**

Yes, quotes are created after creating a prospect. Quotes must be made to either clients or prospects and cannot be anonymous.

**31. Does kynect require clients to have their own KOG account?**

Residents who would like to access their kynect account must create a Kentucky Online Gateway (KOG) account with a unique user name and password. If a client has a previous KOG account, they may need to reset their password to access their account.

**32. Will Residents receive communications letting them know their HealthCare.gov accounts will be transferred to kynect?**

Yes, Residents will receive communications from both the Federally Facilitated Marketplace (FFM) and from kynect letting them know about the transition and that their health coverage is being transferred to kynect. The [Notice Guide](#), posted on the Agent Training Materials page, outlines the different notices Residents may receive.

**33. What file type does the Book of Business upload need to be to upload it to kynect health coverage?**

The document must be saved as an Excel file to upload to kynect health coverage.

## Application Questions

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**34. If Resident does not want to formally begin the application process, but is curious about what plans are available, what should an Agent do?**

Please do NOT initiate an application unless the Resident wants to complete an application. Agents may help Residents see what plans they might be eligible for using the kynect health coverage Prescreening Tool. This way, unnecessary applications will not be started and abandoned in the system. The Prescreening process is very similar to creating an application in kynect. Both processes utilize the Plan Comparison Tool. Please note that none of the information entered in the Prescreening process is carried over to a formal application (if initiated).

**35. How can an Agent be added to a client's application?**

Agents may ask the client to add them as the associated Agent by clicking "Reps, kynectors, & Agents" on kynect benefits. From there, the client may search for and add the Agent to their application. They may also add an Agent to their application by calling the contact center. Agents will not be able to access their application until the client has added them.

**36. Are Agents able to help clients with Medicaid?**

Since kynect is an Integrated Eligibility System, Agents may enroll clients in Medicaid/KCHIP if they qualify.

**37. Should dependents who are not enrolling in health coverage be included on the application?**

Tax dependents will affect the amount of APTC a family will receive so they must be entered on the same application. Enter dependents older than 20 years old as dependents and indicate their age.

**38. Can Agents upload the Request for Information (RFI) on behalf of a client through Agent Portal?**

The information requested from clients on an RFI may be uploaded into kynect. Agents will see a question during the application in kynect which allows them to securely upload the requested information.

**39. Why is it important that the correct county (where the Resident lives) is selected?**

Plan costs are determined by where the Resident lives. Selecting the accurate county is important for accurately determining the Resident's eligibility.

**40. Are Residents required to input both a phone number and email address?**

No, Residents may input either a phone number OR an email address. Both fields are not required.

**41. Are all resource questions required?**

Resource questions are only asked when a Resident is applying for benefits (such as SNAP) that require such information. Resources are not questions asked for APTC.

**42. Are Residents under the age of 21 required to have pediatric dental benefits?**

Dental coverage for Residents up to age 21 is an essential health benefit. Dental coverage must be available for Residents 20 or younger, as part of a health plan or stand-alone plan. While dental coverage for persons up to age 21 must be available, the Resident does not have to purchase it.

**43. When entering an application, can a Resident's nickname be used?**

No. The information entered in the application must match what is on his or her social security card. Do NOT enter nicknames on kynect applications.

**44. If a Resident eligible for both Medicaid and a Qualified Health Plan, which plan should they select?**

This decision is up to the Resident depending on their unique circumstances. A Resident may be enrolled in both Medicaid and a QHP at the same time, but it is typically not beneficial for the Resident as they will be paying full price for the QHP premium while they have Medicaid.

**45. Why does a Resident reconcile their payment assistance?**

Reconciling allows Residents to find out if they used the right amount of premium tax credit during the year. To reconcile, two amounts are compared: the premium tax credit a Resident used in advance during the year, which is based on their estimated income, and the amount of tax credit the Resident qualified for based on their final income. Residents must file IRS Form 8962 to reconcile their payment assistance and be eligible for payment assistance for the upcoming Plan Year.

## Questions?

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With any additional questions please refer to the [Agent/kynector Escalation path](#) uploaded on the KHBE Agent & kynector Resources page.

### Who do I Contact?

Topic	Who do I call?	Phone	Email/Website
<i>Residents</i> with questions regarding Qualified Health Plans (QHPs) and related eligibility for payment assistance	kynect health coverage (Contact Center)	855-459-6328 (855-4kynect)	<a href="http://kynect.ky.gov/healthcoverage">kynect.ky.gov/healthcoverage</a>
<i>Small Business Owners</i> with questions about the Small Business Health Options Program (SHOP)	kynect health coverage (Contact Center)	855-459-6328 (855-4kynect)	<a href="http://kynect.ky.gov/healthcoverage">kynect.ky.gov/healthcoverage</a>
<i>Residents</i> with questions about food assistance (SNAP), Medicaid, child care assistance (CCAP), and financial aid for children and caregivers (KTAP)	kynect benefits (DCBS)	855-306-8959	<a href="http://kynect.ky.gov/benefits">kynect.ky.gov/benefits</a>
<i>Residents</i> looking for help finding community resources	kynect resources	211	<a href="http://kynect.ky.gov/resources">kynect.ky.gov/resources</a>
<i>Everyone</i> with questions related to Kentucky Online Gateway (KOG) account creation or technical issues	KOG Help Desk	502-564-0104 Option 2	<a href="mailto:KOGhelpdesk@ky.gov">KOGhelpdesk@ky.gov</a>
<i>Agents and kynectors</i> with questions about Self-Service Portal and Agent Portal issues	KHBE Professional Services Line (PSL)	855-326-4650 Option 1	<a href="http://khbe.ky.gov">khbe.ky.gov</a>