The Commonwealth of Kentucky
kynect State-Based Marketplace

Plan Year 2022 Open Enrollment Webinar for kynectors Frequently Asked Questions (FAQs)

Kentucky will transition to a State-Based Marketplace (SBM) called kynect health coverage beginning with Open Enrollment on November 1, 2021. After the transition, kynect health coverage will offer Individuals, families, and small business owners an integrated eligibility and enrollment system to shop and apply for Qualified Health Plans (QHPs), with coverage effective January 1, 2022.

10/25/2021

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Qualified Health Plan (QHP) Information

1. **What are the minimum income guidelines for Qualified Health Plans (QHPs)?**

    There are no income guidelines for purchasing a QHP; however, there are income guidelines for financial assistance programs such as APTC, CSR, and MedicaidThe updated Federal Poverty Line (FPL) chart is available on the KHBE website.

2. **At one time, there was a maximum income limit for Medicaid (MA), a minimum income level for Qualified Health Plans (QHPs), and a gap between the two that qualified for neither; is this still current?**

    This "coverage gap" exists in states that did not expand Medicaid (MA) to 138% of the Federal Poverty Line (FPL). Kentucky did expand, so this income gap does not exist in Kentucky.

3. **Why do Individuals enrolled in Medicaid (MA) receive notifications that they are also eligible for Qualified Health Plans (QHPs)? Is it NOT in the Medicaid (MA) eligible individuals' best interest to enroll in a Qualified Health Plan (QHP)?**

    Individuals can enroll in a Qualified Health Plan (QHP) even if they are enrolled in Medicaid (MA), but they will not qualify for Advance Premium Tax Credit (APTC). Therefore, it would probably be cost-prohibitive, duplicative, and not in their best interest to enroll in a QHP and Medicaid.

    For Individuals who enroll in a Qualified Health Plan (QHP) but then become Medicaid (MA) eligible, there is a question on the benefits application to indicate if they wish to be disenrolled if they later become Medicaid eligible. The kynector should provide direction, as needed, for Individuals who are eligible for both Medicaid and QHPs when they initially apply.

4. **Can the benefits prescreening tool be used to look at plans for 2022?**

    Yes, the prescreening tool is available now to search for Qualified Health Plans (QHPs) for Plan Year 2022 on kynect health coverage.

5. **When Residents search for health coverage using the prescreening tool, are they only getting Medicaid (MA) results?**

    There is a prescreening tool for Qualified Health Plans (QHPs) from kynect health coverage, and there is a prescreening tool for Medicaid (MA) and Kentucky Children's Health Insurance Program (KCHIP) from kynect benefits.

6. **If a kynector assists someone from another state outside of Kentucky, do they still use HealthCare.gov?**

    Yes, each state has its own exchange, or they use the Federal Marketplace.

KHBE Website Information

7. Is the Open Enrollment (OE) Toolkit available now, and where can I find the toolkit?

Yes, it is. The toolkit can be found at KHBE.ky.gov under the Agent & kynector Resources tab. See below for direct links to the toolkit materials:

- kynect Flyers (Crop)
- kynect Flyers (No Crop)
- kynect Editable Flyer
- kynect Posters (Crop)
- kynect Posters (No Crop)
- kynect Brochures (Crop)
- kynect Brochures (No Crop)
- kynect Pre-Enrollment Worksheet
- Public Service Announcement Scripts (English)
- Public Service Announcement Scripts (Spanish)

For help with selecting and printing materials please review Open Enrollment 2022 Printing Guidance.

8. Will a Plan Year 2022 Federal Poverty Line (FPL) breakdown table be provided to kynectors this year?

The Federal Poverty Line (FPL) Chart is available on KHBE's website. Select the **Agents and kynectors** tab on the KHBE.ky.gov homepage and then select **Agent and kynector Resources**. On this screen, the FPL chart is located under *Brochures, Bookmarks, and Information Sheets*.

General Information

9. Will kynect post to social media daily or on specific days of the week during Open Enrollment?

kynect will be posting several days each week. We welcome all kynector organizations to share and re-share kynect posts. Also, if you anticipate a specific kynector event will draw a large crowd, please reach out to KHBE.Program@ky.gov about advertising the event on kynect's social media pages.

10. When completing the Open Enrollment Issue Tracker, can a kynector delete an attached screenshot if they notice Personally Identifiable Information (PII) before submitting it?

Yes, after a screenshot is uploaded, it can be deleted if you notice Personally Identifiable Information (PII) <u>before</u> submitting it. However, once the issue is submitted, if the screenshot contains PII, the screenshot and issue both will be disposed of, and you will need to re-submit the issue without PII included. If PII is detected with multiple submissions, the OE Issue Tracker may be shut down.

Please review the Open Enrollment Issue Tracker and Editing Screenshots QRG for more information.

Open Enrollment
Issue Tracker and Ec

11. Will dental care qualify for a "Dire Need" request if health issues such as an abscess endanger an Individual's life?

Of course! In this case, the kynector would send an email to kynectdireneed@ky.gov with the subject line "DIRE NEED Case # -QHP". If this request were for Medicaid (MA) or another instance, you would indicate that in the subject line instead of Qualified Health Plan (QHP). Additionally, be sure to safeguard Personally Identifiable Information (PII) when submitting a dire need request.