

The Commonwealth of Kentucky
kynect State-Based Marketplace



kynect health coverage
Prescreening Tool Quick
Reference Guide

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.

Introduction

This Quick Reference Guide is intended to instruct users on how to navigate the kynect health coverage Prescreening Tool and Browse Plans feature.

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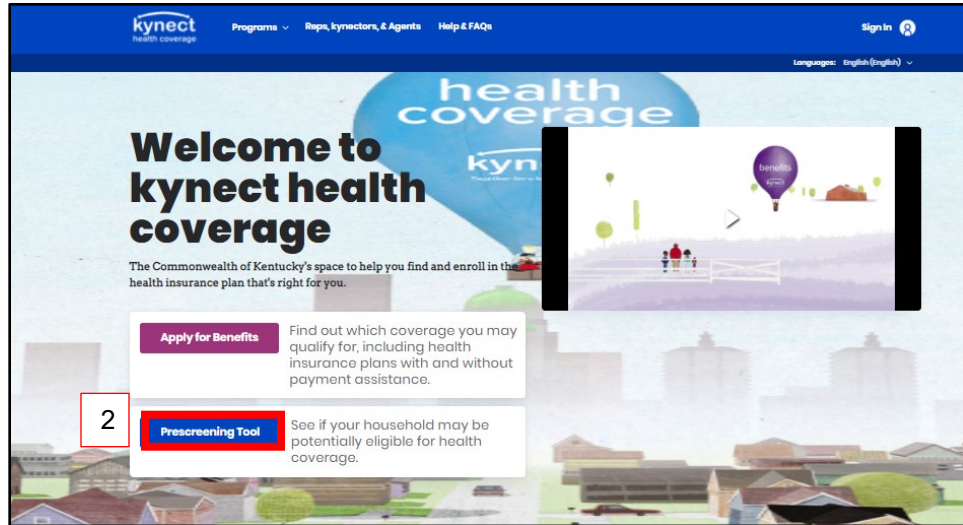
1 kynect health coverage Prescreening Tool Overview

The kynect health coverage Prescreening Tool allows Residents to anonymously enter information to check potential eligibility for Qualified Health Plans (QHPs), Advance Premium Tax Credit (APTC), and Cost-Sharing Reductions (CSRs). The Prescreening Tool is not an

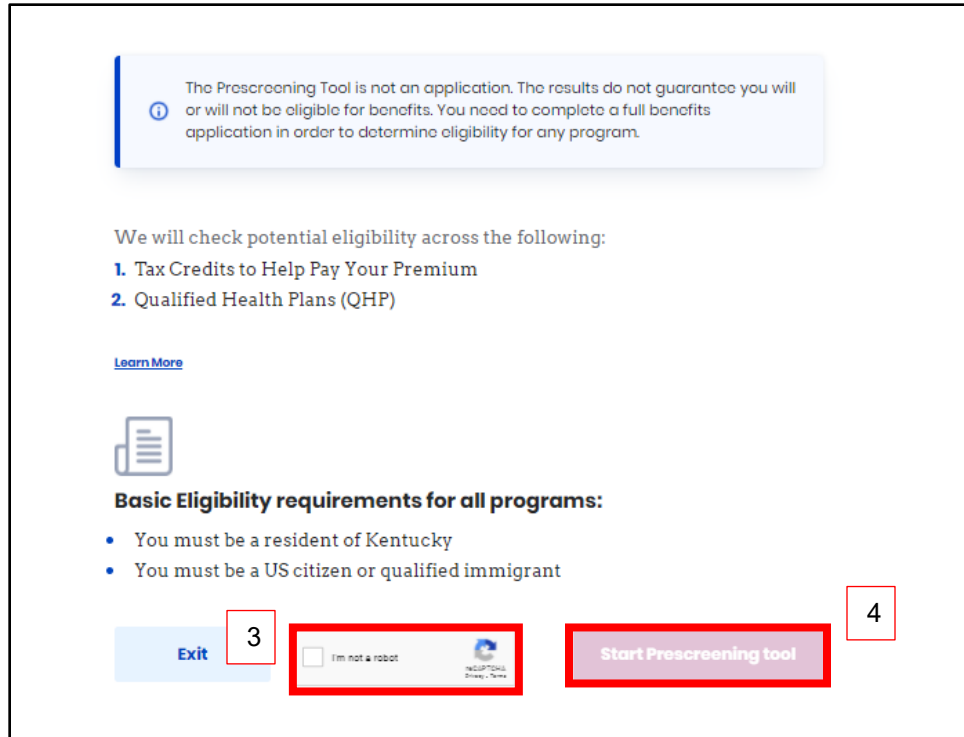
application and does not guarantee eligibility. To determine eligibility for any program a full benefits application must be completed.

2 kynect health coverage Prescreening Tool

1. Navigate to the kynect health coverage website at kynect.ky.gov/healthcoverage.
2. Click **Prescreening Tool** to view prescreening information.



3. After reviewing the prescreening information, check the **box** to confirm the Resident is not a robot.
4. Click **Start Prescreening Tool**.



2.1 Section 1: Household Details Screen

The **Household Details** screen asks about the county the Resident resides in and how many people will be included in health coverage.

5. Enter the **County** the Resident resides in.

6. Enter the **Number** for *How many people, including yourself, do you want to include as you explore healthcare coverage options?*.
7. Click **Next** to proceed to **Section 2** of the kynect health coverage Prescreening Tool.

The screenshot shows the 'Household details' section of the kynect health coverage Prescreening Tool. The page title is 'PRESCREENING TOOL' and the section is 'Household details'. It indicates 'Section 1 of 3' is active. The instruction is to 'Complete the questions below about the household's members.' Two questions are highlighted with red boxes and numbered 5 and 6. Question 5 is 'Which country do you reside in?' and question 6 is 'How many people, including yourself, do you want to include as you explore healthcare coverage options?'. Below the questions are 'Back', 'Exit', and 'Next' buttons. The 'Next' button is highlighted with a red box and numbered 7.

Please note: During Open Enrollment, the **Household Details** screen displays an additional question *Looking for coverage in [Year] or [Year]?* for the current and following year. Select the appropriate **Year** from the drop-down.

2.2 Section 2: Tell Us About You Screen

The **Tell Us About You** screen asks personal information about the Resident.

8. Select the appropriate **Year**, **Month**, and **Day** for the Resident's Date of Birth from the calendar.

9. Select the Resident's **Sex** from the drop-down.
10. Click **Yes** or **No** for *Do you use tobacco?*
11. Click **Yes** or **No** for *Are you a member of a federally recognized American Indian or Alaskan Native tribe, band, nation, community, or other group?*
12. Click **Next** to proceed to **Section 3** of the kynect health coverage Prescreening Tool.

Please note: If there is a female member of the household, a conditional question appears. Click **Yes** or **No** for *Are you Pregnant?*. If **Yes**, enter the **Number** for *How many children are expected from the pregnancy?*

2.3 Section 3: Tell Us About Your Household Income

The **Tell Us About Your Household Income** screen asks about the household's projected annual income.

13. Enter the **Number** for *What do you think your annual household income will be in [Year] before taxes?*

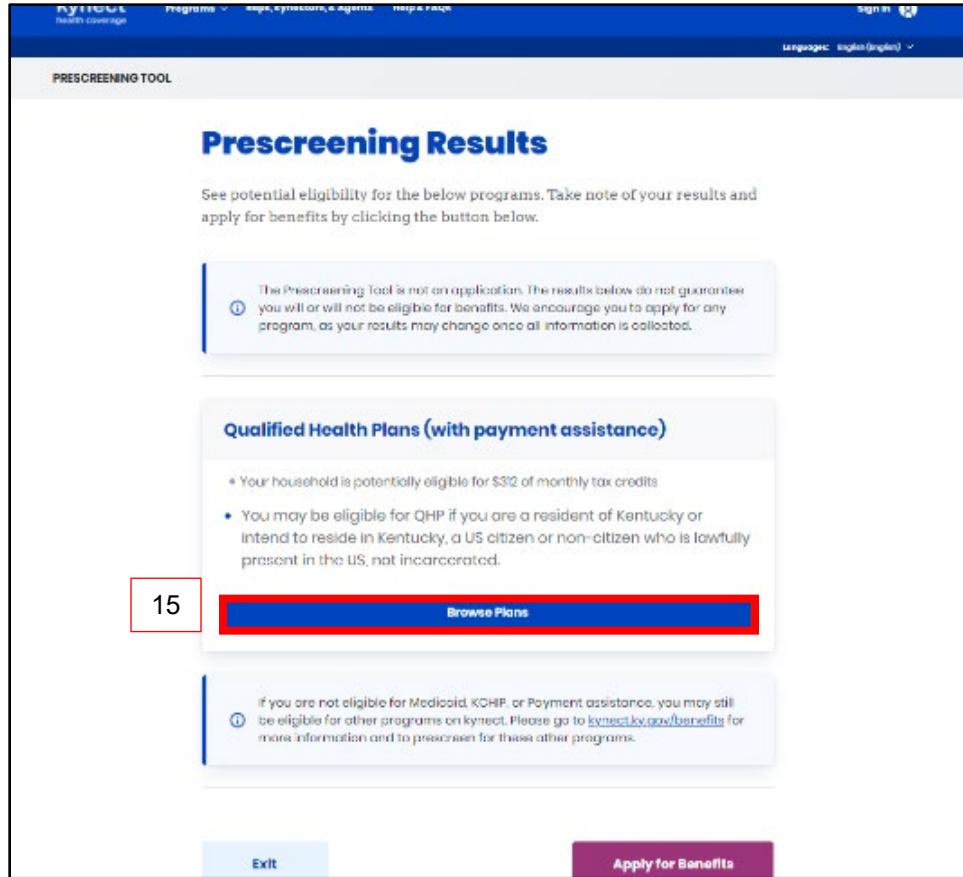
14. Click **Submit** to submit the kynect health coverage Prescreening Tool.

The screenshot shows the 'PRESCREENING TOOL' interface. At the top, there is a blue header with the 'kynect' logo and navigation links for 'Programs', 'Steps, Kynectors, & Agents', and 'Help & FAQs'. A 'Sign In' button is in the top right corner. Below the header, the page title is 'PRESCREENING TOOL'. The main heading is 'Tell Us About Your Household Income'. A progress indicator shows 'Section 3 of 3'. The instruction reads: 'Complete the questions below about the household's members.' A question is displayed: 'What do you think your annual household income will be in 2022?' with a text input field below it. A red box labeled '13' highlights the question and input field. Below the question is a light blue informational box with a question mark icon and text: 'Want to skip these questions? By answering this question, you'll see prices based on your household. These prices, also based on your age and income, may be much lower than prices without this information. If you skip to see plans now, we'll show you prices based on a person who's 35. [Browse plans now.](#)' At the bottom, there are three buttons: 'Back', 'Exit', and 'Submit'. A red box labeled '14' highlights the 'Submit' button.

2.4 Prescreening Results Screen

Potential eligibility results display after submitting the kynect health coverage Prescreening Tool. From here, Residents may anonymously browse plans or submit a formal benefits application.

15. Click **Browse Plans** to view plans and prices on the **Medical Plan Search** screen.



2.5 Browse and Compare Plans

The **Browse Plans** feature allows users to search for and compare medical and/or dental plans.

16. Click **Compare** to select a medical plan to compare.

17. Click **Compare Selected Plans** to compare the selected medical plans.

Quick Reference Guide: kynect health coverage Prescreening Tool

Medical Plan Search Today's Date: 1/06/2021

Your household has qualified for a category K200-Health Insurance (CSA) which can be applied to other plans.
Additionally, your household is qualified for maximum Advance Premium Tax Credit (APTC) in the amount of \$312.

The premium listed below automatically reflects the APTC applied in full towards your monthly premium. Please note that the APTC and CSR information above is Kynect's estimate based on the information you provided in your application.

You may adjust the APTC amount by using the slider OR by specifying an exact amount in the text below.

\$0 \$312

Payments Assistance for Medicaid
\$ 312

Icon Legend:
S CS2 Silver Plans
T Tobacco Cessation Program
P Embedded Pediatric Dental Benefits

Show Filters

Help Me Choose
Prescription Drugs: Enter prescription drugs
Provider Name: Enter Name
Provider Zip Code: Enter Zip

Clear Apply

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Insurance Company Name	Total Monthly Premium	Your Monthly Payment	Individual Deductible	Individual Out-Of-Pocket Maximum	Actions
CareSource Marketplace Use Deductible Low Deductible Silver Dental Vision, & Hearing	\$427.45	\$145.45	N/A	N/A	<input checked="" type="radio"/> Compare
Silver S P					
Summary (In-Network)					
Premium Details					
Payment Assistance Details					
CareSource Marketplace Use Premium Silver	\$407.38	\$05.38	N/A	N/A	<input type="radio"/> Compare
Silver S P					
Summary (In-Network)					
Premium Details					
Payment Assistance Details					
CareSource Marketplace	\$176.07	\$17.07	N/A	N/A	<input type="radio"/> Compare

18. Compare the selected plans. Click **Exit** to return to the **Medical Plan Search** screen.

Compare Medical Plans

Please be sure to check the insurance company's provider directory for the most up-to-date information before making a final choice. Since provider networks can change often it is also a good idea to call your doctors, hospital or other providers before picking a plan. Ask if they will be participating in the health plan you are choosing before making your final decision.

Plan Name	Quality Rating	Monthly Premium	Essential Health Benefit (EHB) portion	Payment Assistance Applied	Your Monthly Payment
CareSource Marketplace Low Deductible Silver Dental, Vision, & Fitness	Not Rated	\$ 457.45	\$434.81	\$ 312	\$ 145.45
CareSource Marketplace Low Premium Silver	★★★★★	\$ 407.38	\$407.38	\$ 312	\$ 95.38

Provider Directory: N/A

Summary Of Benefits Coverage (Resumen de beneficios y de cobertura): English, español

Business Program: Yes

Medical Loss Ratio: 80%

Benefits displayed for selected plans may have been adjusted based on the special discounts for which you qualify.

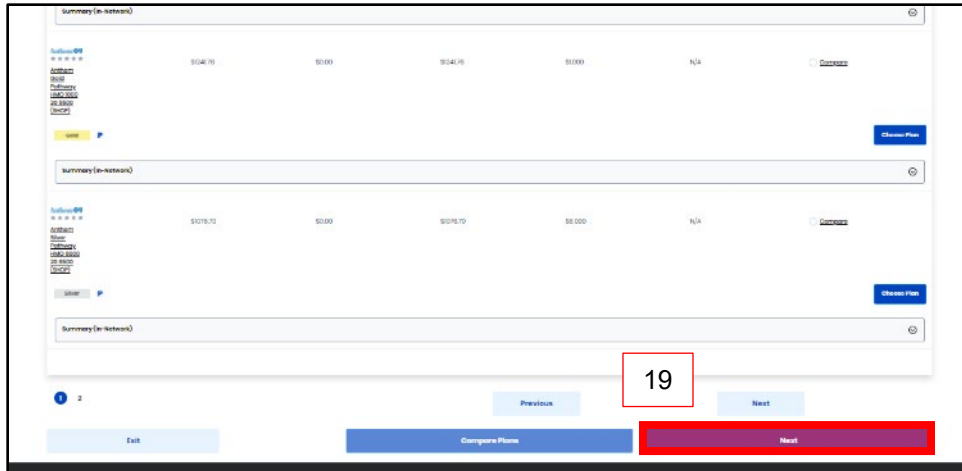
- Plan Documents
- Summary
- Prescription Drug Benefit
- Embedded Pediatric Dental
- Hospital Services
- Maternity
- Additional Coverage
- Additional Details

Exit

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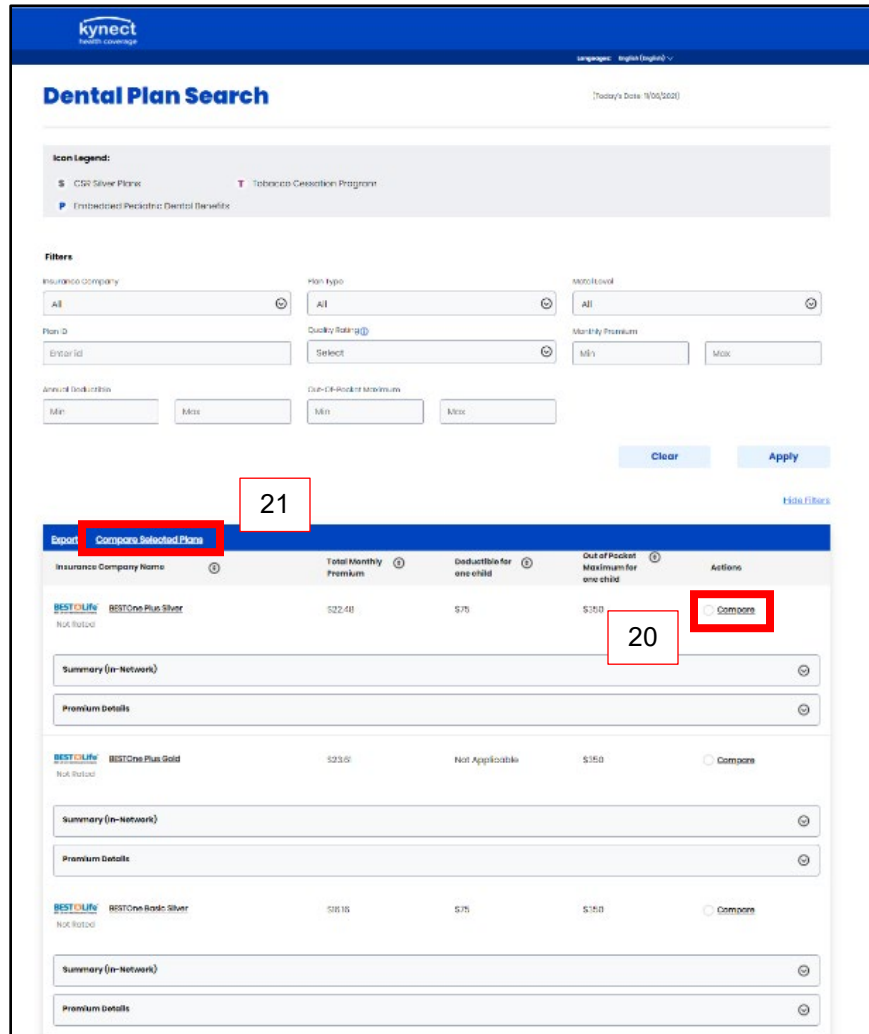
19. Click **Next** at the bottom of the **Medical Plan Search** screen to navigate to the **Dental Plan Search** screen.

Quick Reference Guide: kynect health coverage Prescreening Tool



20. Click **Compare** to select a dental plan to compare.

21. Click **Compare Selected Plans** to compare the selected dental plans.



22. Compare the selected plans. Click **Exit** to return to the **Dental Plan Search** screen.

Compare Dental Plans

Please be sure to check the insurance company's provider directory for the most up-to-date information before making a final choice. Since provider networks can change often it is also a good idea to call your doctors, hospital or other providers before picking a plan. Ask if they will be participating in the health plan you are choosing before making your final decision.

Anthem Dental Family Preferred

Quality Rating
Not Rated

Monthly Premium
\$ 0.00

Provider Directory

Summary of Dental Coverage
(Resumen de Cobertura Dental)

English
español

Medical Loss Ratio
88%

Anthem Dental Family Preferred

Quality Rating
Not Rated

Monthly Premium
\$ 0.00

Provider Directory

Summary of Dental Coverage
(Resumen de Cobertura Dental)

English
español

Medical Loss Ratio
88%

Plan Documents

Summary

Adult Dental Coverage

Child Dental Coverage

Additional Details

Exit

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Please note: To receive benefits, users must complete a full benefits application by clicking **Apply for Benefits** at the bottom of the **Prescreening Results** screen.