

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



**Self-Service Portal Benchmark
Tool QRG**

Last Updated: July 16th, 2026

Introduction

This document provides information regarding the **Benchmark Tool** screens located via the **Tax Tool** tile within the Self-Service Portal available to citizens of Kentucky.

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1 Self-Service Portal (SSP) Benchmark Tool Overview

The **SSP Benchmark Tool Quick Reference Guide** explains how to use the updated **Benchmark Tool** to identify the **Second Lowest Cost Silver Plan (SLCSP)** for applicable coverage years. This guide is written for citizens and may also be used by DHPO Agents, and kynectors who support the process.

Use the **Benchmark Tool** to record applicable coverage months, spouse information, and county information for each Individual. The tool is organized into three sections:

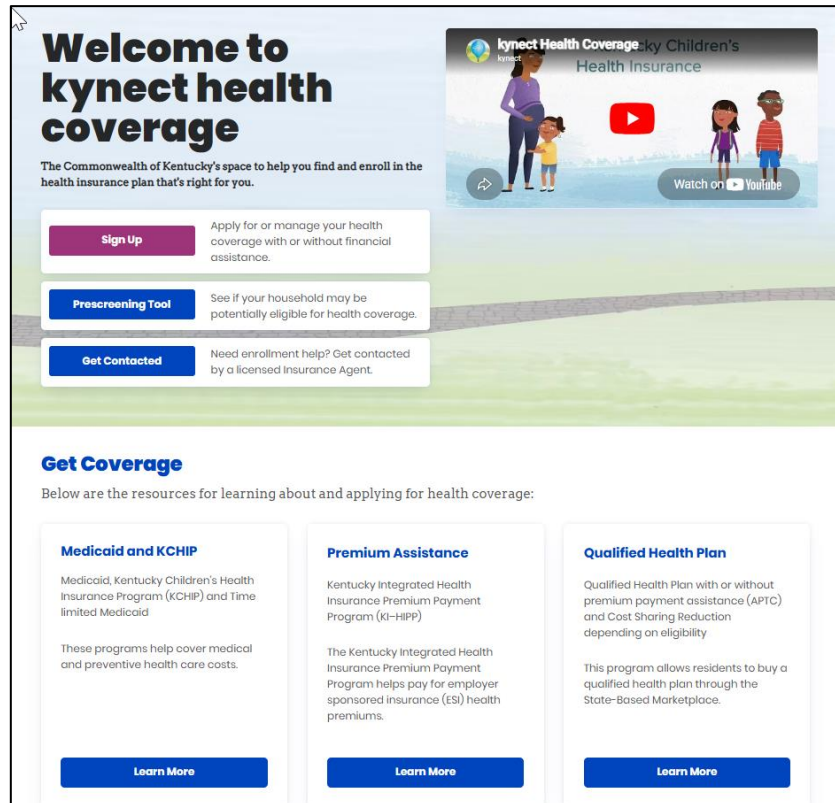
1. Household and coverage details,
2. County details by individual and month
3. Results by month-by-month breakdown based on SLCSP outcome

This workflow applies only to coverage year 2027 and later. For coverage year 2026 and prior years, the system must continue to follow the current production behavior and must not display the new fields introduced by this change.

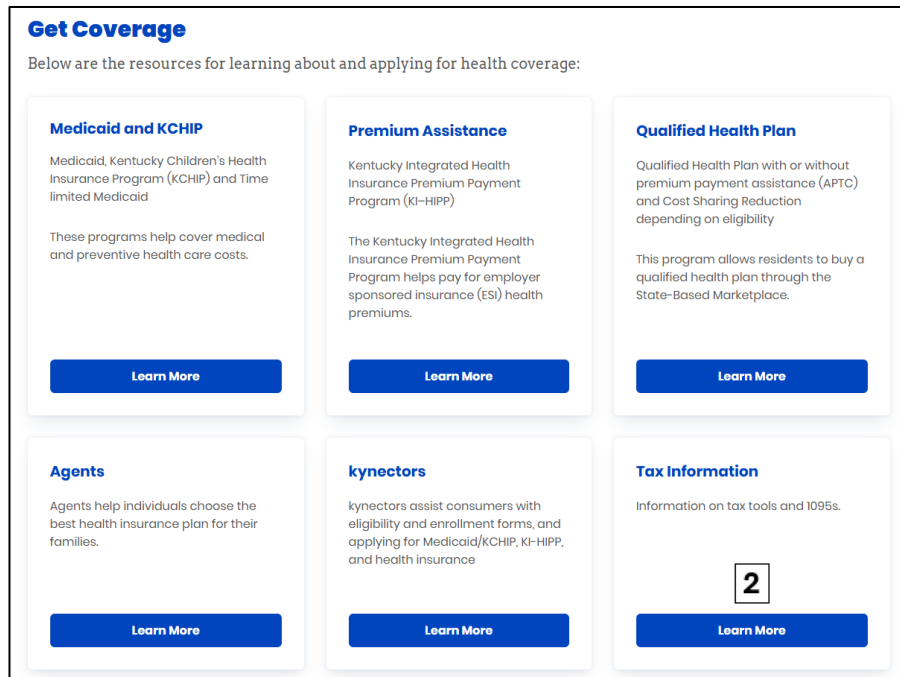
2 Benchmark Tool Workflow

2.1 Navigating to the Benchmark Tool:

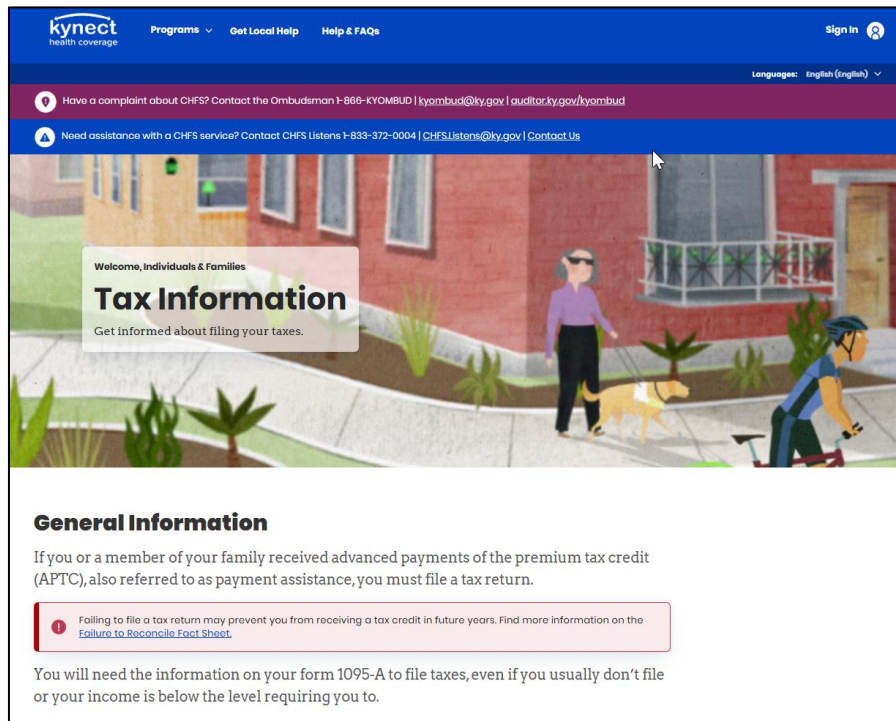
1. Navigate to the kynect health coverage website at <https://kynect.ky.gov/healthcoverage>.



2. Scroll to the bottom of the *Get Coverage* section to locate the **Tax Information** tile and select the **Learn More** button.



3. On the **Tax Information** screen, scroll down to *Get help from IRS* section to locate the **Tax Tools** tile and select the **Learn More** button.



Quick Reference Guide: SSP Benchmark Tool

Get help from IRS

You can also get answers to your questions from your tax preparer, your accountant or the IRS. To reach the IRS help service, go online to irs.gov/aca or call the IRS toll free at [1-800-829-1040](tel:1-800-829-1040).

Kentuckians have access to free tax preparation sites across the state where trained and IRS-certified volunteers will help you with your taxes. Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations across the Commonwealth. To locate the nearest VITA or TCE site near you, use the [VITA Locator Tool](#) or call [\(800\)906-9887](tel:800-906-9887).

Tax Tools

Find the Benchmark and Exemption Tools to determine your Premium Tax Credits or Exemption Eligibility.

[Learn More](#)

1095 Portal

Request Form 1095-A or Form 1095-B in order to complete your Federal Tax Return.

[Learn More](#)

4. From the **Tax Tools** screen, locate the **Benchmark Tool** tile and select the **Learn More** button.

The screenshot shows the Kynect Health Coverage website. The header includes the Kynect logo, navigation links for Programs, Get Local Help, and Help & FAQs, and a Sign In button. Below the header is a language selector set to English (English). A red banner contains contact information for CHFS complaints and assistance. The main content area is titled 'TAX INFORMATION' and features a 'Tax Tools' section. This section includes a brief description and two tool tiles: 'Benchmark Tool' and 'Health Coverage Exemption Tool'. Each tile provides a short description of the tool's purpose and a 'Learn More' button.

kynect
health coverage

Programs Get Local Help Help & FAQs Sign In

Language: English (English)

Have a complaint about CHFS? Contact the Ombudsman 1-866-KYOMBUD | kyombud@ky.gov | auditor@ky.gov | kyombud@ky.gov

Need assistance with a CHFS service? Contact CHFS Listens 1-833-372-0004 | CHFSListens@ky.gov | [Contact Us](#)

TAX INFORMATION

← Tax Information

Tax Tools

kynect health coverage has tools to help you get the information you need. Select a tool to learn more.

Benchmark Tool

Look up the Second Lowest Cost Silver Plan (SLCSP) to help you determine your Premium Tax Credit (for Form 8962).

[Learn More](#)

Health Coverage Exemption Tool

Look up the Lowest Cost Bronze Plan (LCBP) to help determine your eligibility for an exemption (for Form 8965).

[Learn More](#)

2.2 Section 1 of 3: Benchmark Tool Screen

There are 3 sections to the **Benchmark Tool** screen, Section 1 is the **Benchmark Tools** landing page.

1. Select **Yes** or **No** to the question *Was anyone in your household enrolled in a health insurance plan purchased on kynect health coverage?*
 - a. If **Yes** is selected, select an option from the *Select the coverage year drop-down*.
 - b. If **No** is selected the user cannot continue since no one in the household is enrolled in a health insurance plan purchased on kynect health coverage.
2. Enter a number in the field box for the question *How many members of your household were enrolled in health insurance through kynect health coverage at any time during this coverage year?*
3. Select the date for the *Individual 1 Date of Birth* field.
4. Use the drop-down to select the applicable months for the prompt *Enter the start month and end month of coverage for individual 1 in a health plan through kynect health coverage (As reported on Part II of your 1095-A)*.
5. Select the date for the *Individual 2 Date of Birth* field.
6. Use the drop-down to select the applicable months for the prompt *Enter the start month and end month of coverage for individual 2 in a health plan through kynect health coverage (As reported on Part II of your 1095-A)*.

Please note: Steps 5-6 are conditional based on the number of household members entered in Step 2.

7. If the household size is greater than 1, the prompt *Select spouse of Individual 1 [Individual's age]* displays. Use the drop-down to select an option; if there is no spouse, select **No Spouse**.

Please note: The spouse question is displayed only when household size is greater than one and is captured only for the oldest Individual as the primary subscriber. The drop-down selection includes all Individuals except the member to whom the spouse question applies. If multiple members share the oldest age, the system assigns the most recently added member as the primary subscriber. If the identified member is deleted, the system updates the question and refreshes the drop-down accordingly.

8. Select **Next** to continue to Section 2.
 - a. Select **Back** to return **Tax Tools** screen.
 - b. Select **Reset** to reset the information entered.

TAX TOOLS

< Tax Tools

*=Required field

Benchmark Tool

Section 1 of 3

Find your Second Lowest Cost Silver Plan (SLCSP)

To find the benchmark plan or SLCSP, please provide the following information:

[Learn More](#)

Was anyone in your household enrolled in a health insurance plan purchased on kynect health coverage? *

1

Yes

No

Select the coverage year *

1a

2027

How many members of your household were enrolled in health insurance through kynect health coverage at any time during this coverage year? *

2

2

Individual 1 Date of Birth *

3

01/01/1990

Enter the start month and end month of coverage for individual 1 in a health plan through kynect health coverage (As reported on Part II of your 1095-A) *

4

January

to *

October

Individual 2 Date of Birth *

5

01/01/1991

Enter the start month and end month of coverage for individual 2 in a health plan through kynect health coverage (As reported on Part II of your 1095-A) *

6

March

to *

December

Select spouse of Individual 1.36 *

7

Individual 2.35

No Spouse

Back

Reset

8

Next

2.3 Section 2 of 3: Benchmark Tool Screen

Section 2 asks the user to complete the questions about the Individual's county. The instructional text displays: **“Find your Second Lowest Cost Silver Plan (SLCSP). To find the benchmark plan or SLCSP, please provide the following information.”**

1. The Individual's name and age display under this statement along with Applicable Months of coverage for that Individual as indicated by the coverage begin date and coverage end date entered from the **Benchmark Tools Section 1 of 3** screen.
 - a. Enter the **County**.
 - b. Mark the checkbox for each **Coverage Month(s)** or mark the checkbox for **Select All**.
 - c. Select the **Trash Can** icon to delete an entry.
2. Select + **Add another County** if applicable.
3. Repeat Step 1 for any additional Individuals.
4. Select **Show Results** to continue to Section 3.
 - a. Select **Back** to return to the **Benchmark Tool Section 1 of 3** screen.
 - b. Select **Exit** to return to the **Tax Tools** screen.

Please note: A maximum of 5 counties can be added for each household member. If all the applicable months are already selected, then upon selecting **Add Another County** a message displays **“All coverage months have already been assigned to a county.”** If all the applicable months already selected for County A whereas County B does not have any month selection, then upon selecting **Show Results** a message displays **“Please answer all required fields.”**

— requires two months

Benchmark Tool

Section 2 of 3

Find your Second Lowest Cost Silver Plan (SLCSP)

To find the benchmark plan or SLCSP, please provide the following information:

[Learn More](#)

Complete the questions below about the individual's county. *

Individual 1 36 1

Applicable Months: Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct

County	Coverage Months
FRANKLIN	☐ Select All ☒ Jan ☒ May ☐ Sep ☒ Feb ☐ Jun ☐ Oct ☒ Mar ☐ Jul ☐ Nov ☐ Apr ☐ Aug ☐ Dec
JEFFERSON ✕	☐ Select All ☐ Jan ☐ May ☒ Sep ☐ Feb ☒ Jun ☒ Oct ☐ Mar ☒ Jul ☐ Nov ☒ Apr ☒ Aug ☐ Dec

⊕ Add another County

Individual 2 35 3

Applicable Months: Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec

County	Coverage Months
FRANKLIN	☒ Unselect All ☐ Jan ☒ May ☒ Sep ☐ Feb ☒ Jun ☒ Oct ☒ Mar ☒ Jul ☒ Nov ☒ Apr ☒ Aug ☒ Dec

⊕ Add another County

Back
Exit

4

Show Results

2.4 Section 3 of 3: Benchmark Tool Screen

Section 3 displays the results of the previous sections' entries and is titled **"Second Lowest Cost Silver Plan (SLCSP)"**.

1. The dollar amount is shown in the field for **Based on the information you provided, the annual cost of your 2027 benchmark plan is: [\$ amount]**.
2. Select the expand button to view a **Month-by-Month Breakdown** of SLCSP amounts.
3. Read the statement below the **Month-by-Month Breakdown**, **"You will enter these amounts in Part III, Column B on Form 1095-A and Part 2, Column B, on Form 8962."**
4. Select **Exit** to return to the **Tax Tools** screen or select **Back** to return to the **Benchmark Tool Section 2 of 3** screen.

Benchmark Tool

-required field

Section 3 of 3

Second Lowest Cost Silver Plan (SLCSP)

Based on the information you provided, the annual cost of your 2027 benchmark plan is:

\$ 8131

1

Month-by-Month Breakdown



2

Month	SLCSP
January	815.56
February	815.56
March	815.56
April	815.56
May	815.56
June	815.56
July	815.56
August	815.56
September	815.56
October	791.25
November	0.00
December	0.00

3

You will enter these amounts in Part III, Column B on Form 1095-A and Part 2, Column B, on Form 8962.

Back

Exit

4