The Commonwealth of Kentucky

kynect State-Based Marketplace

kynect

health coverage

Together for a better Kentucky

kynector Welcome Packet

Introduction

This Welcome Packet is designed to onboard and introduce new contracted kynectors (Navigators) and non-contracted kynectors (Certified Application Counselors (CACs)) to the Kentucky Health Benefit Exchange's kynector Program. This document provides an overview of the onboarding process and detailed onboarding steps. Additional kynector training materials can be found on the KHBE website.

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1 Welcome Letter

1.1 Getting Started with the Kentucky Health Benefit Exchange

Welcome to the Kentucky Health Benefit Exchange (KHBE) kynector Program! KHBE oversees and manages the program, the certification process, education and outreach, and program information.

As a kynector, you work with Individuals to complete applications and facilitate their enrollment in health coverage. You will help Residents navigate through the full range of health plans for which they may apply including Medicaid, Qualified Health Plans (QHPs), Advance Premium Tax Credit (APTC), Cost-Sharing Reductions (CSRs), Kentucky Children's Health Insurance Program (KCHIP), Kentucky Integrated Health Insurance Premium Payment (KI-HIPP) Program, and other programs as directed by KHBE.

KHBE is obligated under federal requirements to track training completions for all kynectors and Organization Administrators. KHBE coordinates and monitors these training requirements. This packet outlines the curriculum for the required trainings that you will need to complete before you become certified as a kynector. Please read the instructions carefully as you navigate through the certification process and follow the steps in the order they are listed. Do not skip any steps.

If you have been designated as the Organization Administrator, you will be required to complete additional trainings. Organization Administrators manage their organization and its users in KYID. KYID is the platform from which kynectors access kynect and their required trainings on COLT. The information in this packet helps you differentiate your role as an Organization Administrator from the role of a kynector.

Thank you for assuming the role of a kynector. It is the dedicated efforts of the kynectors like you, which allow Kentucky to lower its uninsured rate and provide access to quality health coverage for all Kentuckians.

KHBE Team

2 kynector Onboarding Glossary of Terms

KHBE has put together a glossary of terms for kynectors to review to help them through the onboarding process. Following the glossary of terms is a graphical explanation of base roles, add-on roles, and who grants access to each role.

Term	Definition
Agency Administrator	Agency Administrator is a kynect benefits role that grants the user a manger's level of access. This role should be given to a few users within the organization who know and understand the role capabilities/responsibilities and who need the ability to see all the cases associated with the organization. This allows the user to monitor and adjust caseloads and kynector assignments and evaluate the programs at an organizational level.
Assister Medicaid Role	A role in Self-Service Portal given to kynectors, Agency Administrators, or other approved individuals **in addition to** the kynector or Agency Administrator roles. The Assister Medicaid role allows users to complete QHPs, APTC, CSRs, Medicaid, KCHIP, and KI-HIPP applications on behalf of a Kentucky Resident.
Assister Other Programs Role	A role in Self-Service Portal given to kynectors, Agency Administrators, or other approved individuals **in addition to** the kynector or Agency Administrator roles. The Assister Other Programs role allows users to submit Supplemental Nutrition Assistance Program (SNAP) and Child Care Assistance Program (CCAP) applications to the Department for Community Based Services (DCBS) on behalf of a Kentucky Resident.
Assister Role	A role assigned to kynectors in KYID that grants them access to training, Medicaid enrollment, and SNAP/CCAP applications. The Assister role is given to kynectors, Agency Administrators, or other approved individuals after completion of all required trainings in COLT.
kynector Training Role	kynector Training is a role in the COLT Learning Management System (LMS) which allows kynectors to access and complete required trainings of the kynector program.

Advance Premium Tax Credit (APTC)	A tax credit Individuals can take in advance to lower their monthly health insurance payment (or "premium"). The advanced payment is reconciled on the year's tax return. Based on the payment assistance the Individual qualifies for, their tax credit may change. This is also referred to as "Payment Assistance".
Child Care Assistance Program (CCAP)	A program which provides support to help families pay for child care.
Commonwealth Offerings for Learning & Training (COLT)	The Commonwealth of Kentucky's Learning Management System (LMS) where kynectors and Agents complete training
kynect	A Commonwealth of Kentucky program where Individuals apply for benefit programs and resources including: Medicaid, Qualified Health Plans (QHPs), Advance Premium Tax Credit (APTC), Cost-Sharing Reductions (CSRs), Kentucky Children's Health Insurance Program (KCHIP), and Kentucky Integrated Health Insurance Premium Payment (KI-HIPP) Program. kynect may be visited online at kynect.ky.gov. There are three systems that make up kynect: kynect benefits kynect resources kynect health coverage
Kentucky Children's Health Insurance Program (KCHIP)	A program that provides health coverage to children facing barriers such as high cost and lack of access to coverage. This applies to children under the age of 19.
KYID	KYID is a single sign-on (SSO) solution for kynectors and Residents which allows users to access to state systems they need for interactions with multiple state agencies. KYID functions similarly to a cell phone App Store. Business partners should maintain a separate KYID account for business related accounts and Resident level accounts to avoid blocked access within certain state systems.

Medicaid	A federal and state program that provides health coverage to low-income adults, pregnant women, children, and Individuals with disabilities.
Organization Manager	Organization Manager is a role within the KYID system which permits Manager to add, remove, and update user profiles and assigned roles. Maintaining user accounts is a critical part of ensuring that an organization is in compliance, that search results found in the kynect system are accurate, and that organizations maintain their users in a manner that prevents security incidents. Organization Managers act as the primary liaison between their contracted organization and KHBE and act as the main point of contact for KHBE regarding contractual requirements.
Organization Administrator	This title is used to distinguish users who hold either the Organization Manager role, the Agency Administrator role, or in some cases both roles.
Qualified Health Plan (QHP)	An insurance plan certified by the State-Based Marketplace (SBM) that provides essential health benefits, follows established limits on cost-sharing (like deductibles, copayments, and out-of-pocket maximum amounts), and meets other requirements under the Affordable Care Act.
Supplemental Nutrition Assistance Program (SNAP)	A federal and state program that helps low-income individuals purchase food for healthy meals at participating stores. SNAP was formerly known as food stamps. SNAP benefits increase household food buying power when added to the household's income.
State-Based Marketplace (SBM)	A marketplace where states are responsible for performing all marketplace functions for the individual market. Residents in these states apply for and enroll in coverage through marketplace websites established and maintained by the states.

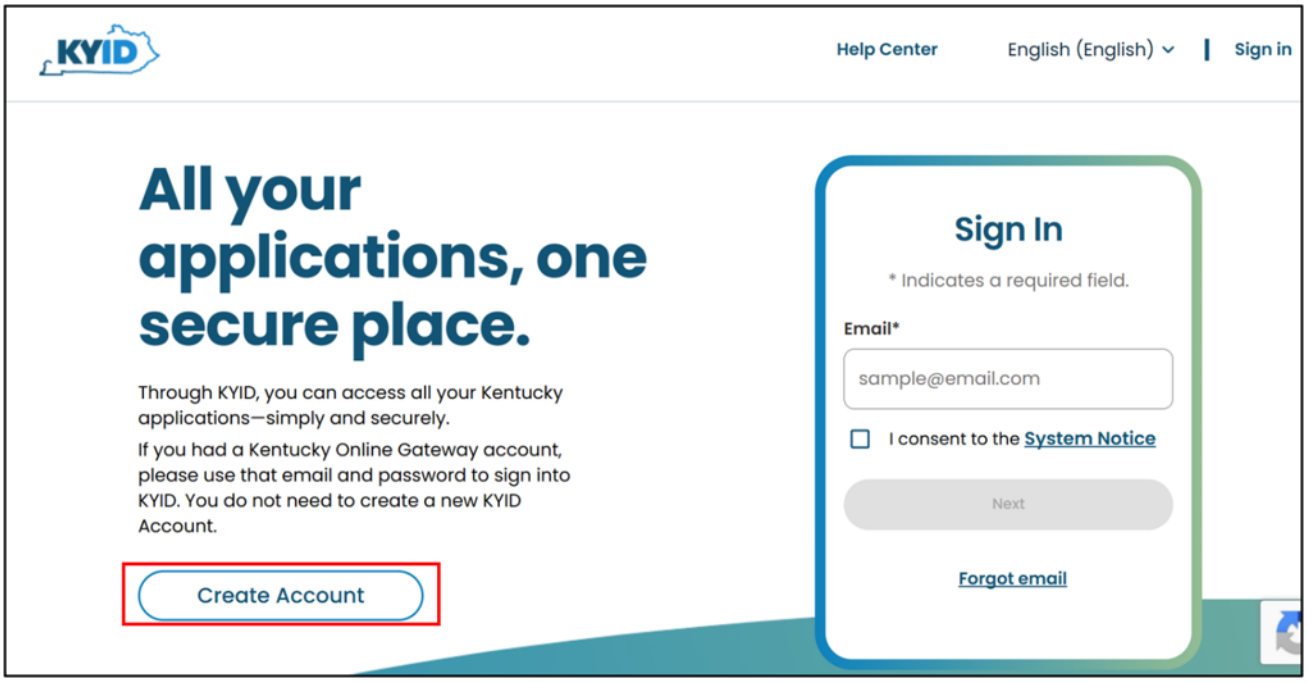
3 Creating a KYID Account

To access a variety of Commonwealth of Kentucky systems including kynect and COLT, kynectors must create a KYID account. **Follow the steps below to create a KYID account.**

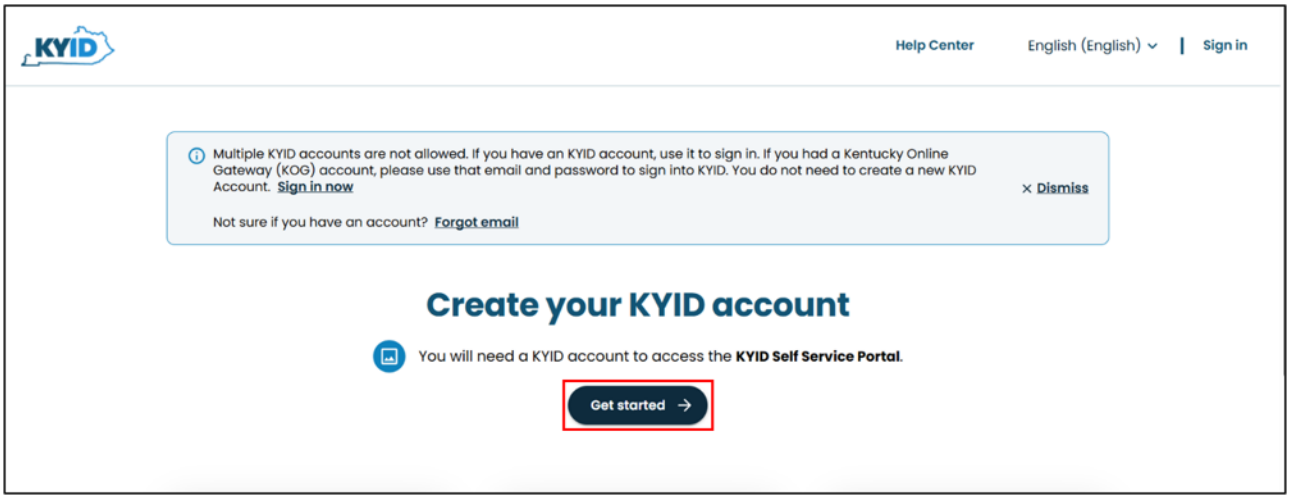
Please note: If you have an existing KYID account for business, you should use that account instead of creating a new one.

3.1 How to Create a KYID Account

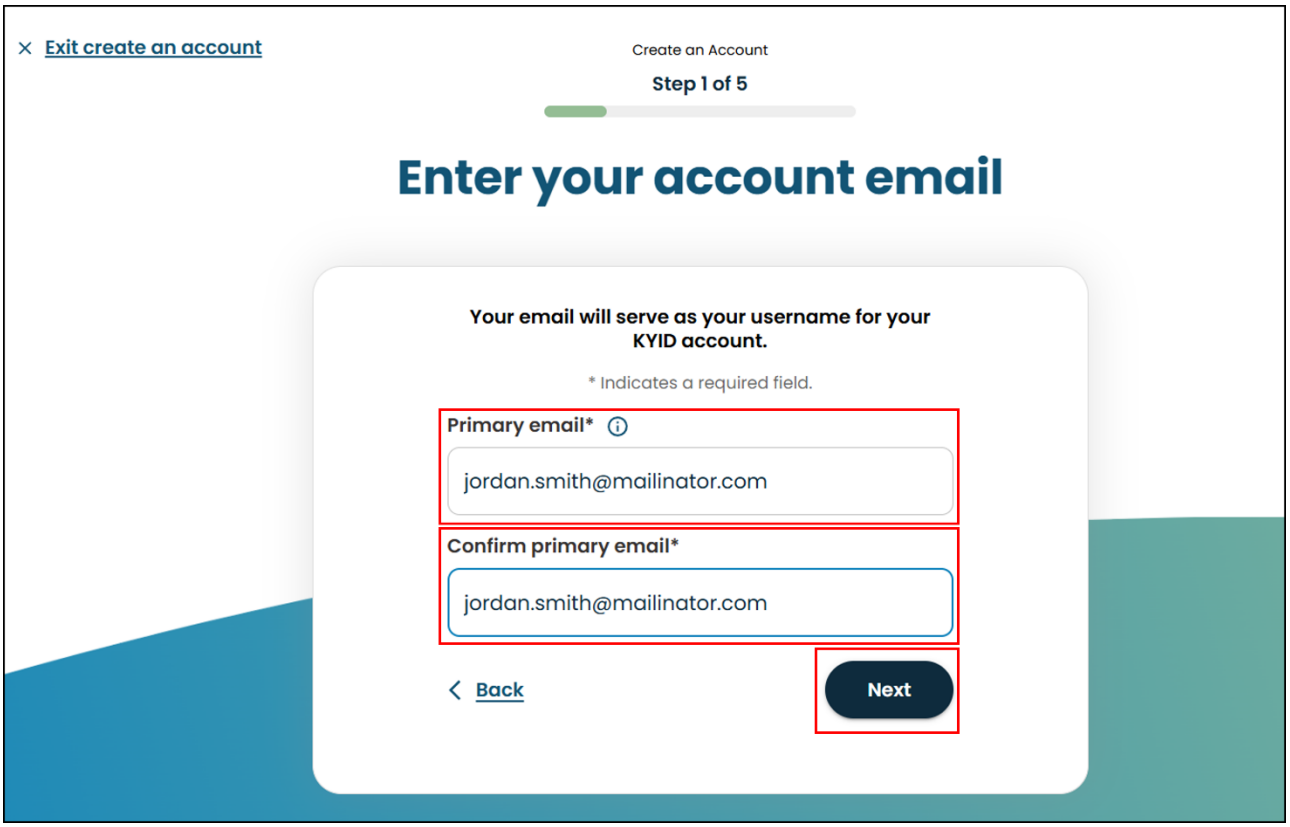
1. Navigate to the KYID home screen at https://kyid.ky.gov.
2. Select **Create Account**.



3. Select **Get Started** on the KYID homepage.

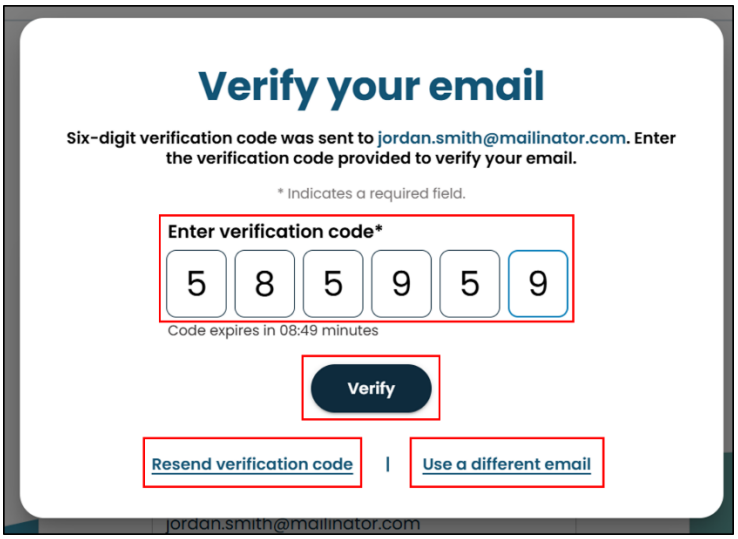


4. The **Enter your account email** is the first step of the account creation process. Enter your preferred **email address** in the *Primary email** field.
5. Enter the **same email id** in the *Confirm primary email** field.
6. Select **Next** to proceed.



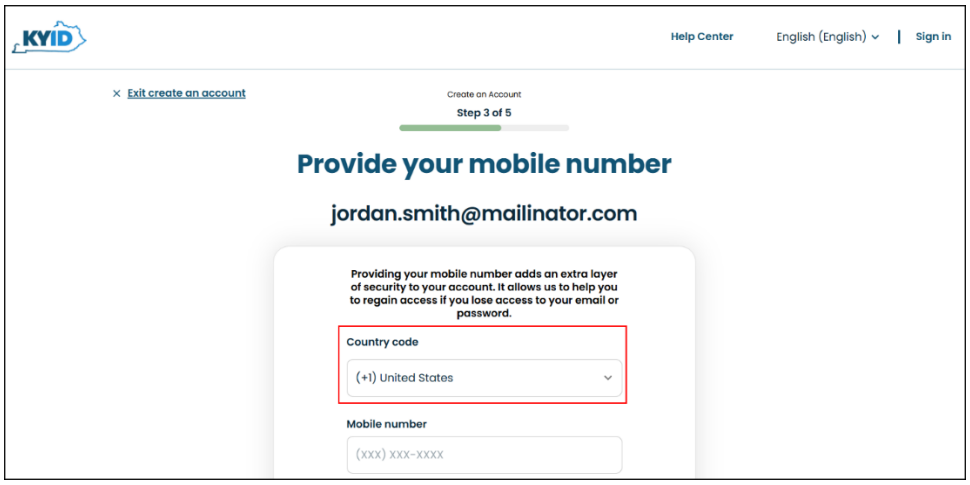
The **Verify your email** popup displays. As the next step in the account creation process, you must verify your email. A six-digit verification code is sent to your registered email address.

7. Enter the **six-digit code** in the *Enter verification code** field. Note that the code expires after **10** minutes.
8. After entering the code, select **Verify** to proceed. Upon successful verification, a success message is displayed.
9. Select the **Resend verification code** link to receive a new code in case the code expires after 10 minutes, or you have not received it.
10. Select the **Use a different email** link in case you wish to use a different email address to create your KYID account.

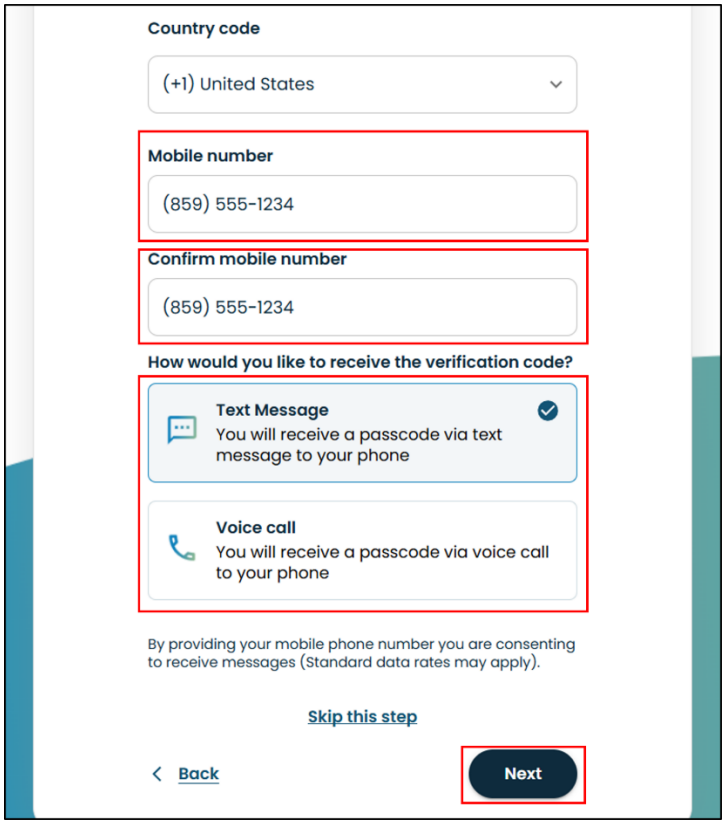


The **Provide your mobile number** is the next step of the account creation process. You may select the **Skip this step** link on this screen, however, if you skip this step, then you must provide an alternate email as a mandatory step on the next screen. The mobile number or alternative email will be used for **Multifactor Authentication (MFA)** and/or for account recovery.

11. Select the **Country code** drop-down arrow and select the applicable country code from the menu.



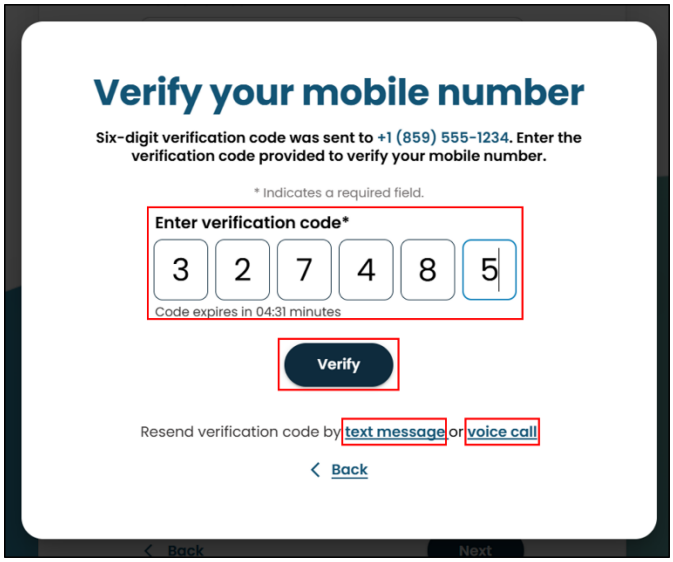
12. Enter your mobile number in the *Mobile number* field.
13. Re-enter the same mobile number in the *Confirm mobile number* field.
14. To verify your mobile number, select one of the following options to receive the verification code on your selected mobile number:
    - **Text message**: Receive a code via SMS.
    - **Voice call**: Receive a code through a phone call.
15. Select **Next** to proceed.



The **Verify your mobile number** popup displays. As the next step in the account creation process, you must verify your mobile number. A **six-digit verification code** is sent to the mobile number you provided.

16. Enter the six-digit code in the *Enter verification code** field. Note that the code expires after 5 minutes. You must enter the code before it expires.
17. After entering the code, select **Verify** to proceed. Upon successful verification, a success message appears.
    If you need a new code sent to your mobile device:

    - Select the **text message** link to receive a new code via text message in case the code expires, or you have not received it.
    - Select the **voice call** link in case you prefer to receive the code via a voice call.

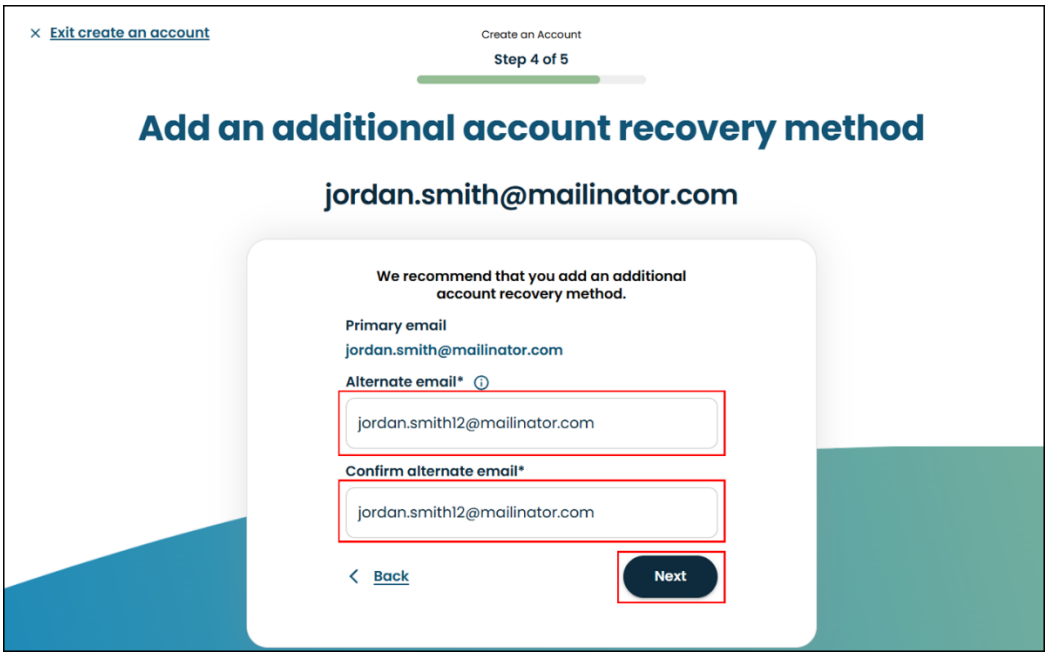


Please note: The retry limit is **three** (**3**), for resending verification code through text message or voice call; that includes one primary and two retries. If you provide an incorrect verification code for the third time, an error message will be displayed.

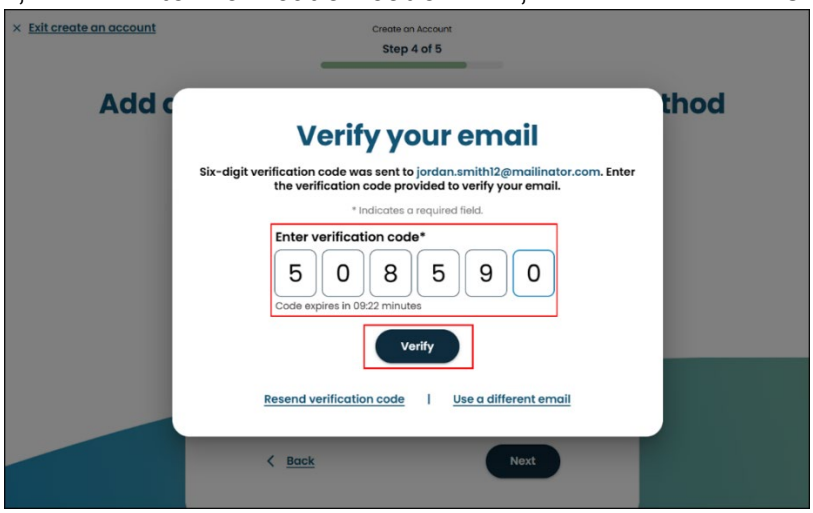
You may select the **Back** link to go back to the previous screen.

The **Add an additional account recovery method** is the next step in the account creation process. This step is optional if you have already provided your phone number. However, if you skipped the step to enter your phone number earlier, this step becomes mandatory. Confirm that your **Primary email** is displayed correctly on this screen.

18. Enter your alternate email address in the *Alternate email** field.
19. Re-enter the alternate email address in the *Confirm Alternate email** field and confirm it matches the one entered above.
20. Select **Next** to proceed.

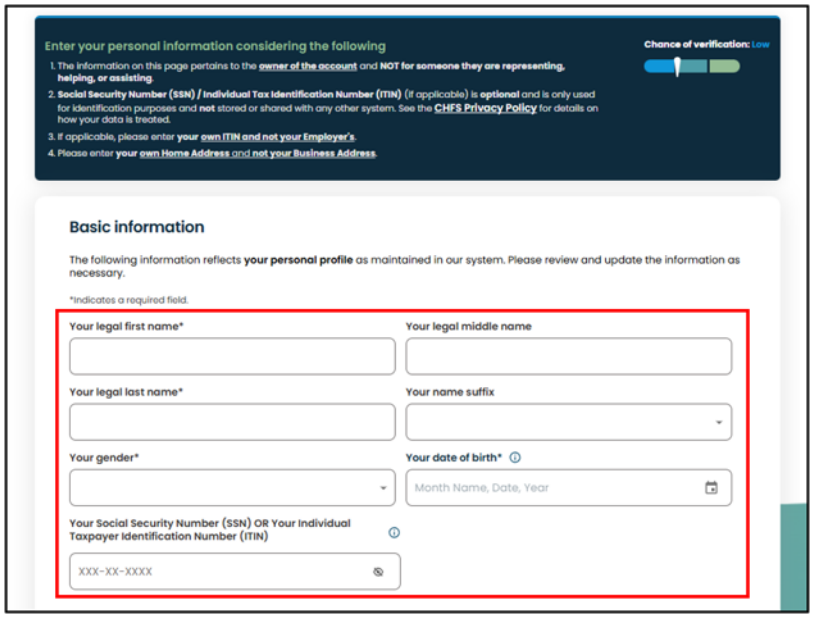


21. The **Verify your email** popup displays. Enter the code sent to the alternate email, in the *Enter verification code** field, and then select **Verify**.

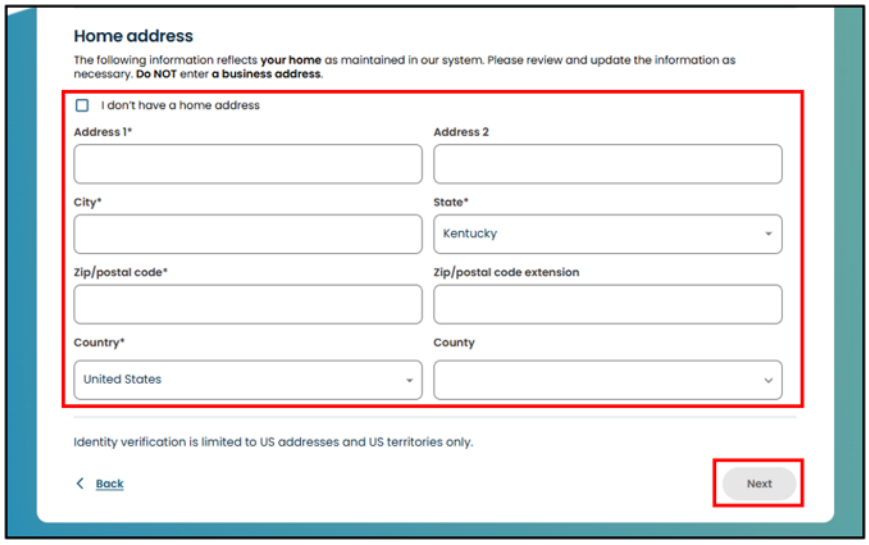


The **Enter your personal information** is the next step of the account creation process. This step enables you to add or update your personal information details like basic information, home details, and contact information.

22. Under the **Basic information** section, enter relevant data in the following fields.
23. Click **Next** to proceed.



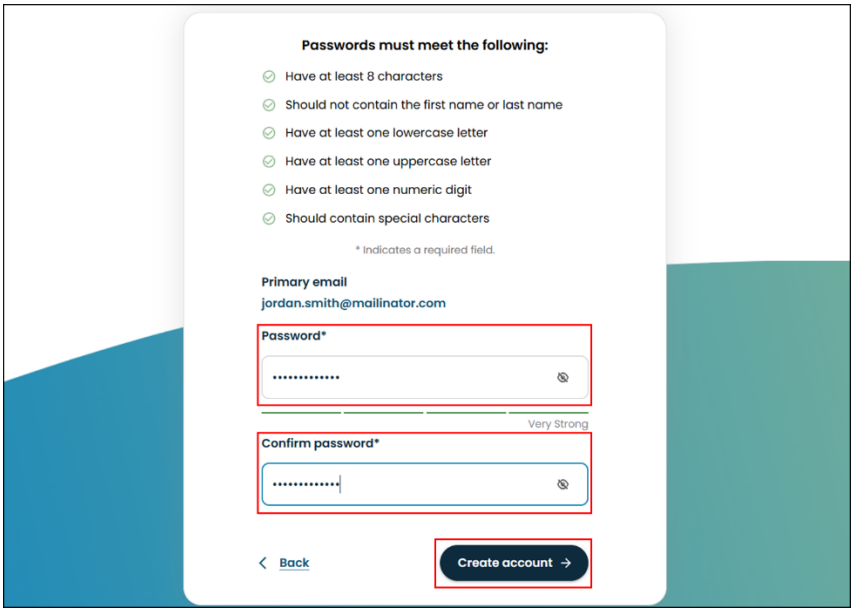
Please note: Providing your SSN is not required but it is encouraged. If you do not provide your SSN and we are unable to verify your identity, you may be asked to verify your identity in-person with proper documentation. Your SSN will not be disclosed without your consent, except as required by law.



Please note: If the system is unable to confirm your address with the USPS, you will encounter a pop-up alerting you to check that you entered your address correctly.

The **Create a password** is the final step of the account creation process. Review the password requirements which meet the specified policy rules, which are indicated at the top of the form.

24. Enter your desired password in the **Password*** field ensuring it meets the strength requirements.
25. Re-enter the password in the **Confirm password*** field. If the passwords do not match, then the **Create Account** button will remain disabled.
26. Select **Create account** to finalize the account setup.



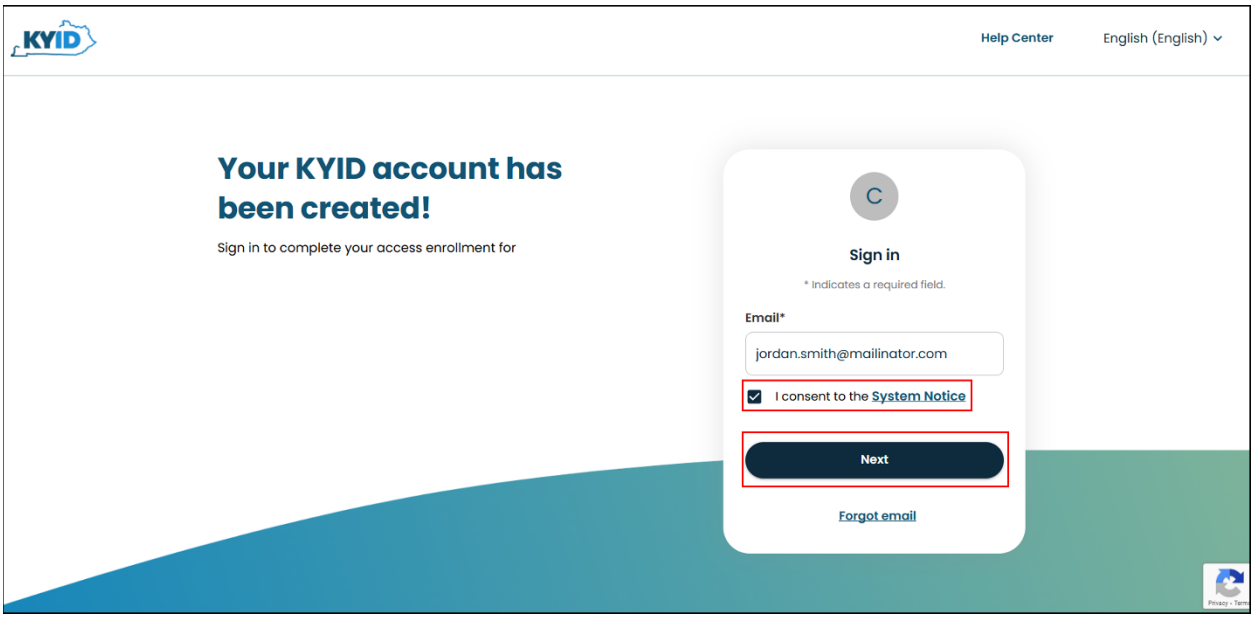
Please note: The new password:

- must have at least 8 characters,
- should not contain the first name or last name,
- must have at least one lowercase letter,
- must have at least one uppercase letter,
- must have at least one numeric digit, and
- should contain special characters.

If all the above criteria for a strong password are met, then the Create Account button will be enabled.

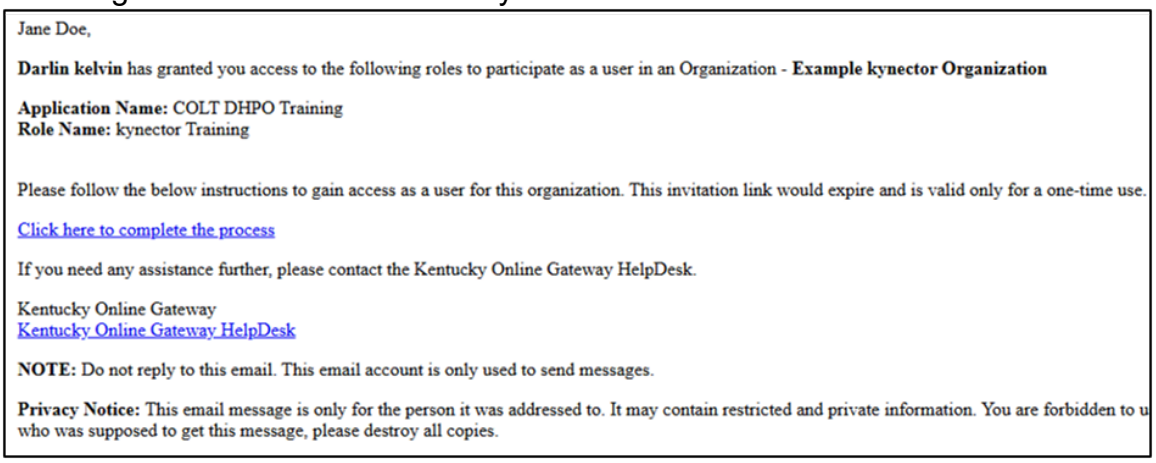
A confirmation message is displayed stating that your KYID account has been created. To complete your registration, sign-in to the KYID portal with the new credentials. The email ID is auto populated in the *Email** field.

27. Select the **I consent to the System Notice** checkbox.
28. Select **Next** to proceed.



Please note: Once a kynector completes creating their KYID account, they must inform their Organization Administrator that the account is setup and share the email address assigned to the KYID account with the Organization Administrator. Then, the Organization Administrator invites the kynector to the kynector Training role granting them access to COLT.

29. After the kynector provides their Organization Administrator the email address used to create the KYID account, the Organization Administrator assigns the kynector the *kynector Training* role. Once completed, this action generates an email to the kynector from KYID.



Jane Doe,

Darlin kelvin has granted you access to the following roles to participate as a user in an Organization - **Example kynector Organization**

Application Name: COLT DHPO Training
Role Name: kynector Training

Please follow the below instructions to gain access as a user for this organization. This invitation link would expire and is valid only for a one-time use.

Click here to complete the process

If you need any assistance further, please contact the Kentucky Online Gateway HelpDesk.

Kentucky Online Gateway
Kentucky Online Gateway HelpDesk

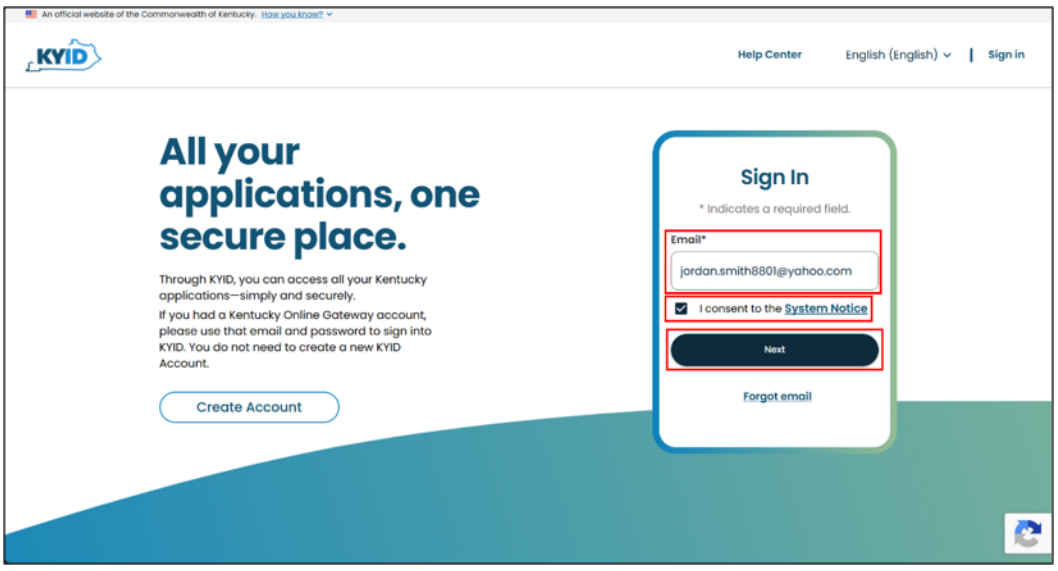
NOTE: Do not reply to this email. This email account is only used to send messages.

Privacy Notice: This email message is only for the person it was addressed to. It may contain restricted and private information. You are forbidden to u
who was supposed to get this message, please destroy all copies.

30. Select **Click here to complete the process**.

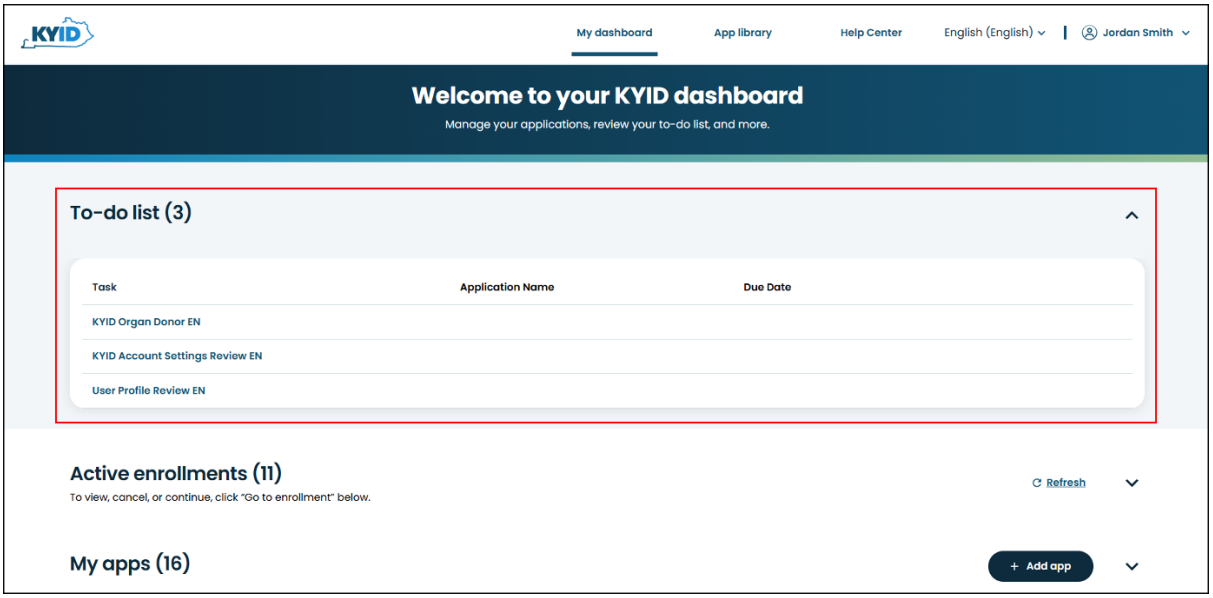
Please note: During initial onboarding, all new kynectors must be assigned the kynector Training role only. Once the required training has been completed, additional roles are granted based on each Individual's access needs and responsibilities.

31. Enter the user credentials and select **Next**.



After signing in to the KYID platform, you will be automatically directed to the My Dashboard screen. The dashboard offers an overview of your account through sections such as **To-Do List, Active Enrollments,** and **My Apps**:

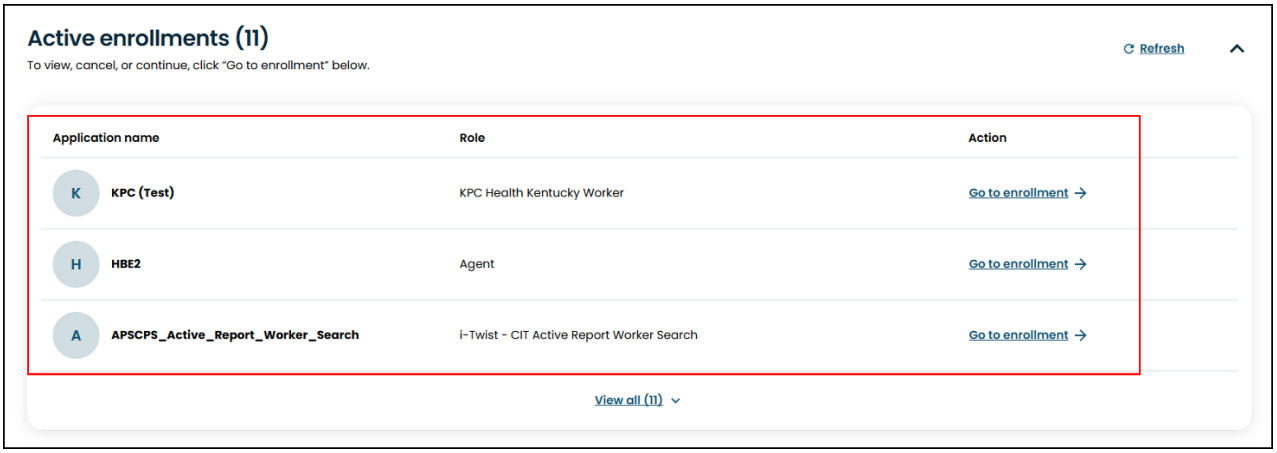
1. **To-Do List**: The To-Do List section displays any tasks that you have not completed or have chosen to postpone. For each item, you will see both the application name and the due date for completion. For example, if you skip the Organ Donor Registration when prompted, you can later access this task from the To-Do List and complete the registration at your convenience. Additionally, some applications in KYID may require prerequisite assessments or mandatory trainings before they can be accessed. These required tasks will also appear in the To-Do List, ensuring you can complete them before their respective deadlines.



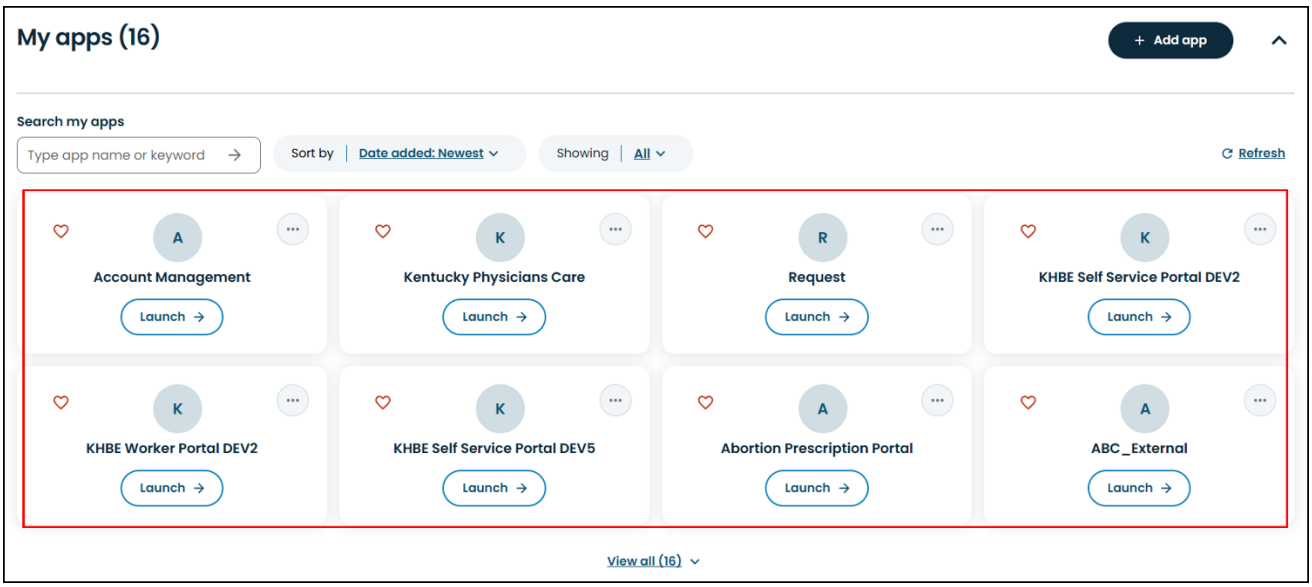
Please note: Initially the to-do list will be empty however, it will be populated once you access the applications in KYID.

All the prerequisites that you skip to attempt or have been left incomplete will be listed as a part of the To-do list. You may visit the prerequisites at your convenience later, however, some of them may have a due date to complete.

2. **Active Enrollments**: The Active Enrollments section provides a summary of all ongoing enrollments linked to your account. Within this section, you can view detailed information about each active enrollment, cancel enrollments that you no longer wish to pursue, or continue with your current enrollment processes. This section helps you easily manage your ongoing activities and ensures you have full control over your account participation.



3. **My Apps:** The My Apps section displays a comprehensive list of all applications you have self-enrolled in. This area provides quick access to each application, allowing you to easily launch, manage, or review the apps associated with your account. By centralizing your enrolled applications in one place, the My Apps section helps you stay organized and efficiently navigate in KYID. Select the **Heart** icon to favorite applications used most frequently.

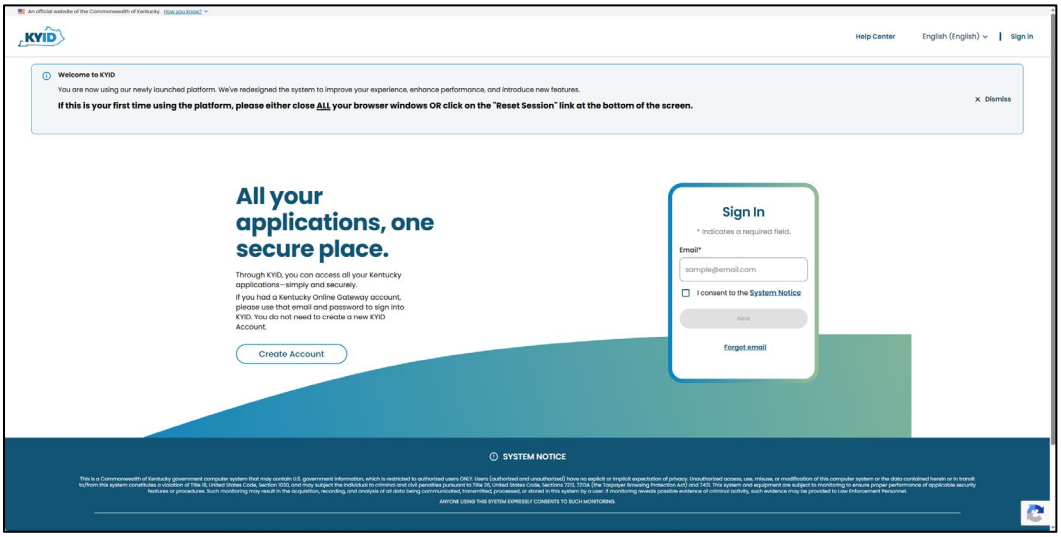


4 Complete the SBM Certification/Registration Training

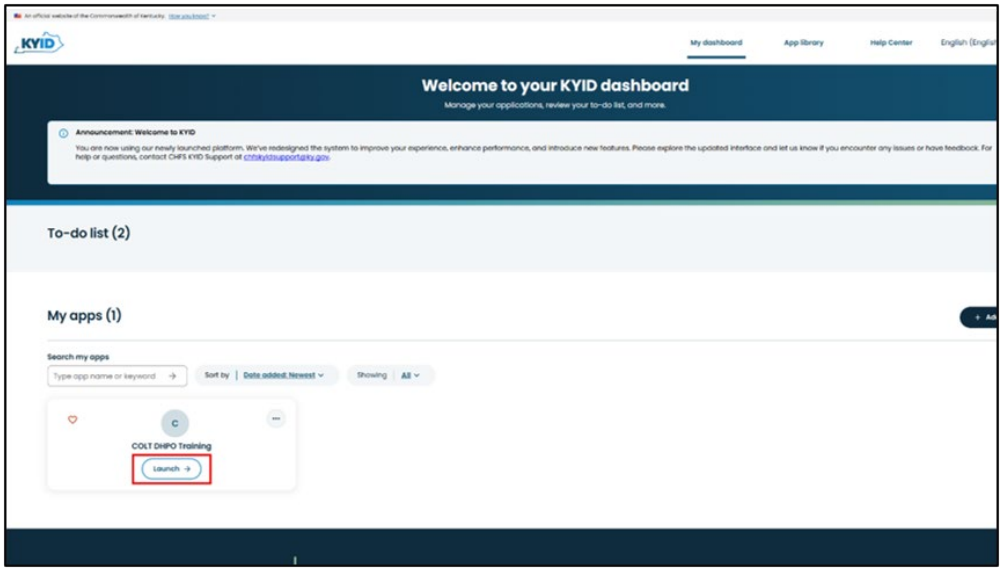
Once the kynector has the appropriate role assignment(s), they should complete the State-Based Marketplace (SBM) Certification/Registration Training and all other required trainings through COLT. kynectors should follow the steps below to complete the SBM Certification/Registration Training and all other trainings.

4.1 Steps to Complete the SBM Certification/Registration Training

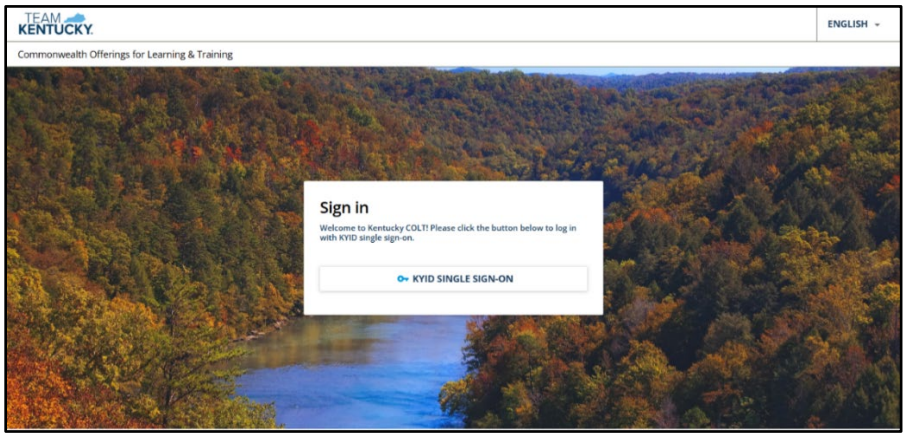
1. Navigate to the KYID home screen.
2. Log in to KYID using KYID credentials.



3. Navigate to the *COLT DHPO Training tile* from the KYID dashboard.
4. Select **Launch**.

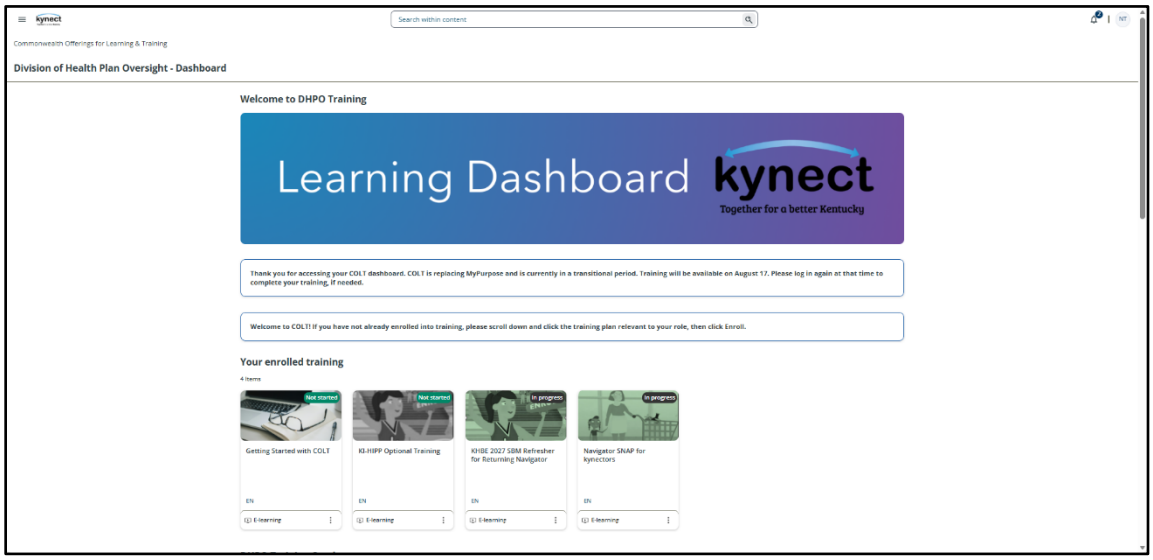


5. On the COLT LMS Sign In screen, select **KYID Single Sign-On** to navigate to your COLT LMS Dashboard.



After signing into the COLT LMS, kynectors will see their Dashboard display. kynectors can select a course from the *Your Enrolled Training* section to begin training or enroll in additional courses through the *DHPO Training Catalog* section. Utilize the *Search Bar* to search for applicable training courses and content if needed.

6. Under the *Your Enrolled Training* section, select the applicable **Course** then select **Start Learning Now** to begin training.
7. After completing all lessons of the required training, take the corresponding Assessment.



A list of KHBE's current Plan Year required trainings and role assignments can be found on the KHBE Website. Certified Application Counselors (CACs) may reference the CAC Required Trainings Fact Sheet, and Navigators may reference the Navigator Required Trainings Fact Sheet.

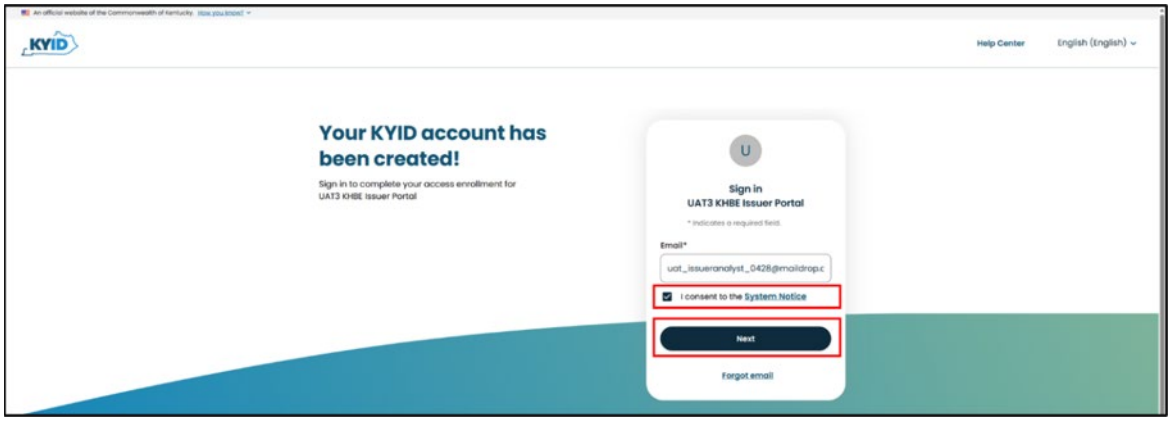
8. Once the kynector completes the SBM Certification/Registration Training and other required KHBE trainings, the kynector must notify their Organization Administrator. Then, the Organization Administrator invites the kynector to other required roles in KYID pending KHBE approval.
9. Once the Organization Administrator assigns the required role(s) and it is approved by KHBE, a KYID system-generated email is sent informing the kynector that they have been granted the role(s).

4.2 Remote Identity Proofing Process through Experian

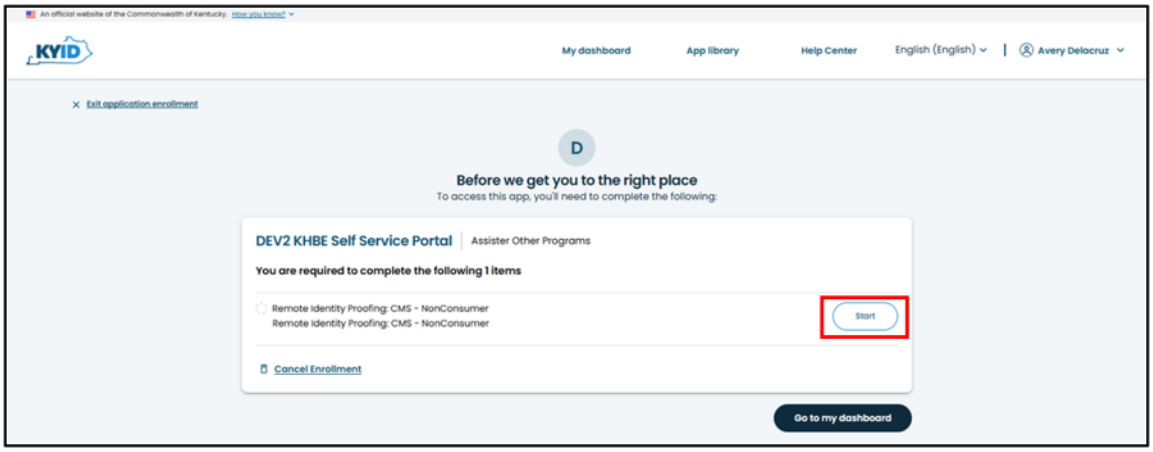
KYID uses CMS Remote Identity Proofing (RIDP) to verify the user's identity. This is a one-time effort. If a user is requesting electronic access to protected information or systems, the user must be identity proofed to gain access.

CMS Experian uses Risk-Based Authentication (RBA) to help confirm your identity by checking the information you provide against trusted records. KYID does not store this information. This type of inquiry, a soft inquiry, does not affect your credit score.

1. Log in to KYID.

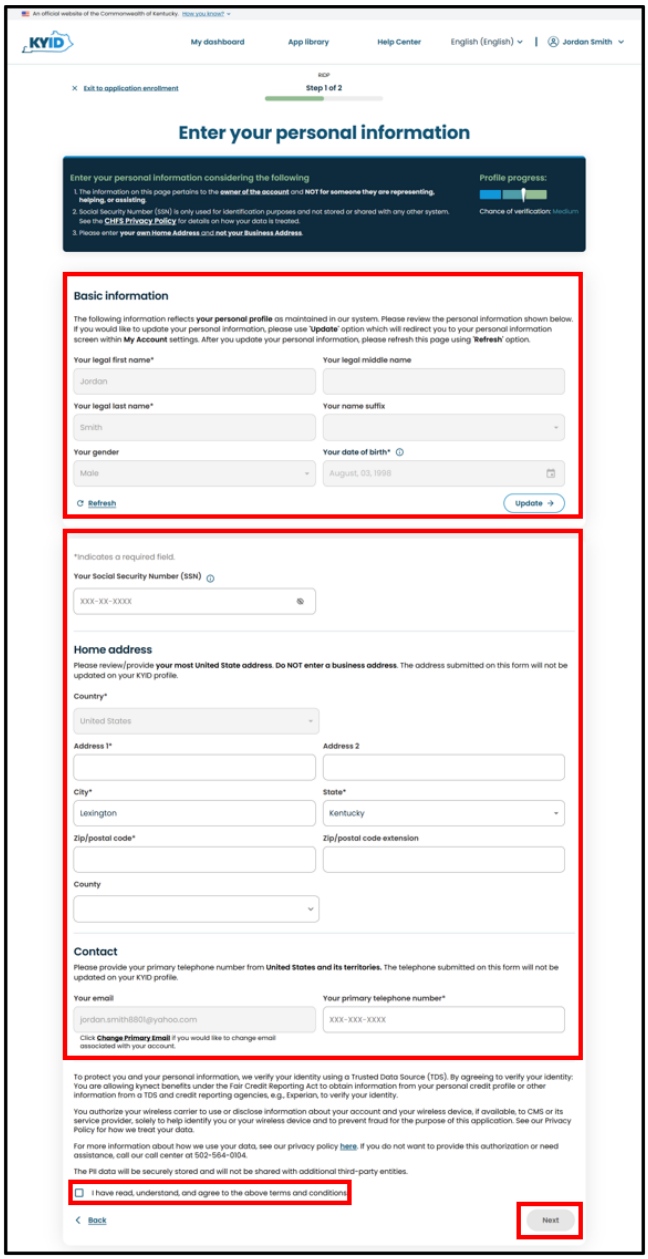


2. Click **Start** to complete RIDP.



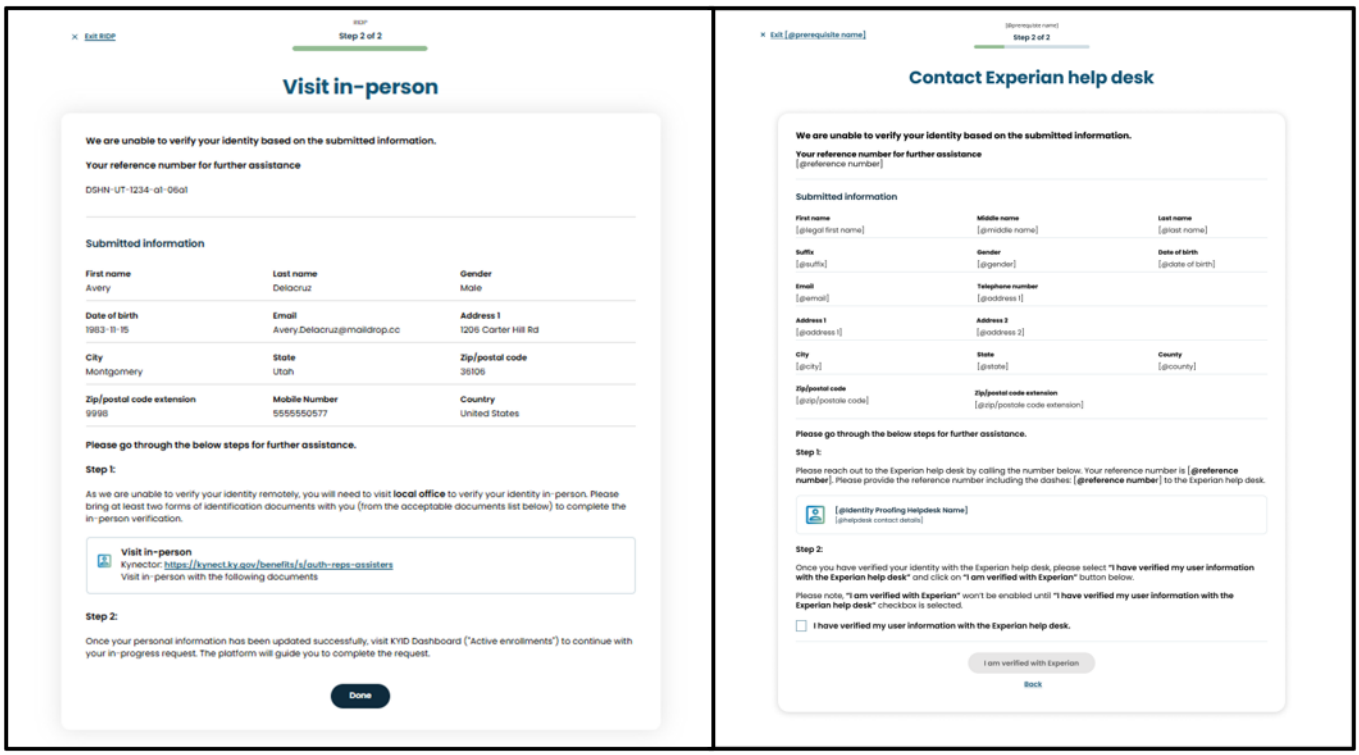
3. Provide answers to each required questions marked with an asterisk (*) and check the **I have read, understand, and agree to the above terms and conditions**. Click **Next**.

Please note: The user should enter their personal information. Do not enter a work address or CMS Experian will not be able to verify the user's identity.



CMS Experian verifies the information provided against trusted records using RBA and completes the RIDP process.

Please note: If the kynector does not have a credit history or CMS Experian cannot perform identity proofing online, a screen similar to one of the two shown below displays. CMS Experian determines what action is required and tells KYID. Based on this determination the user will be directed to contact the Experian Help Desk at 1-866-578-5409 or visit a designated local office to complete in-person verification.

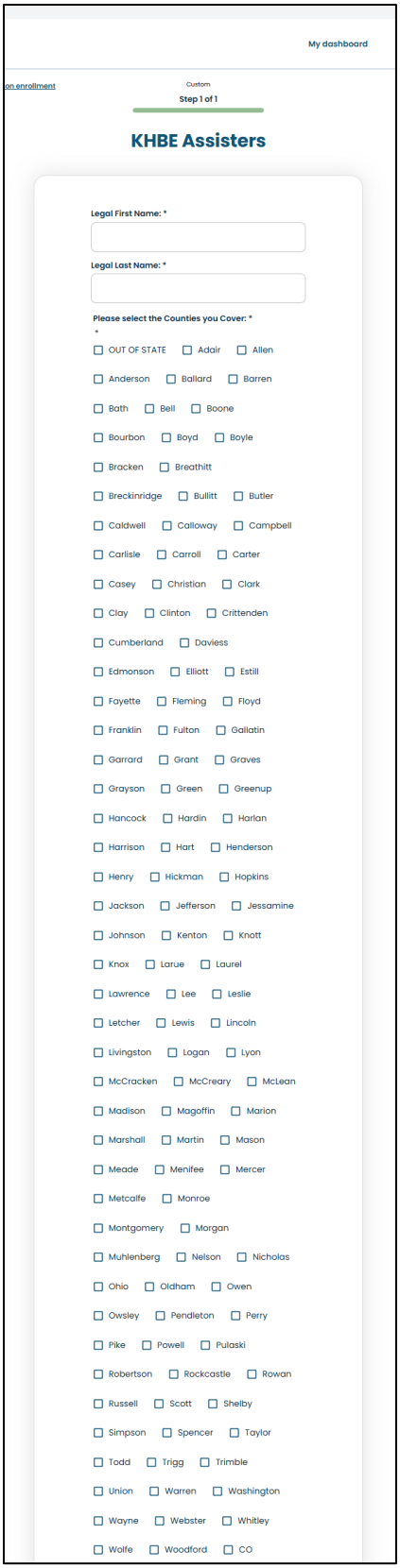


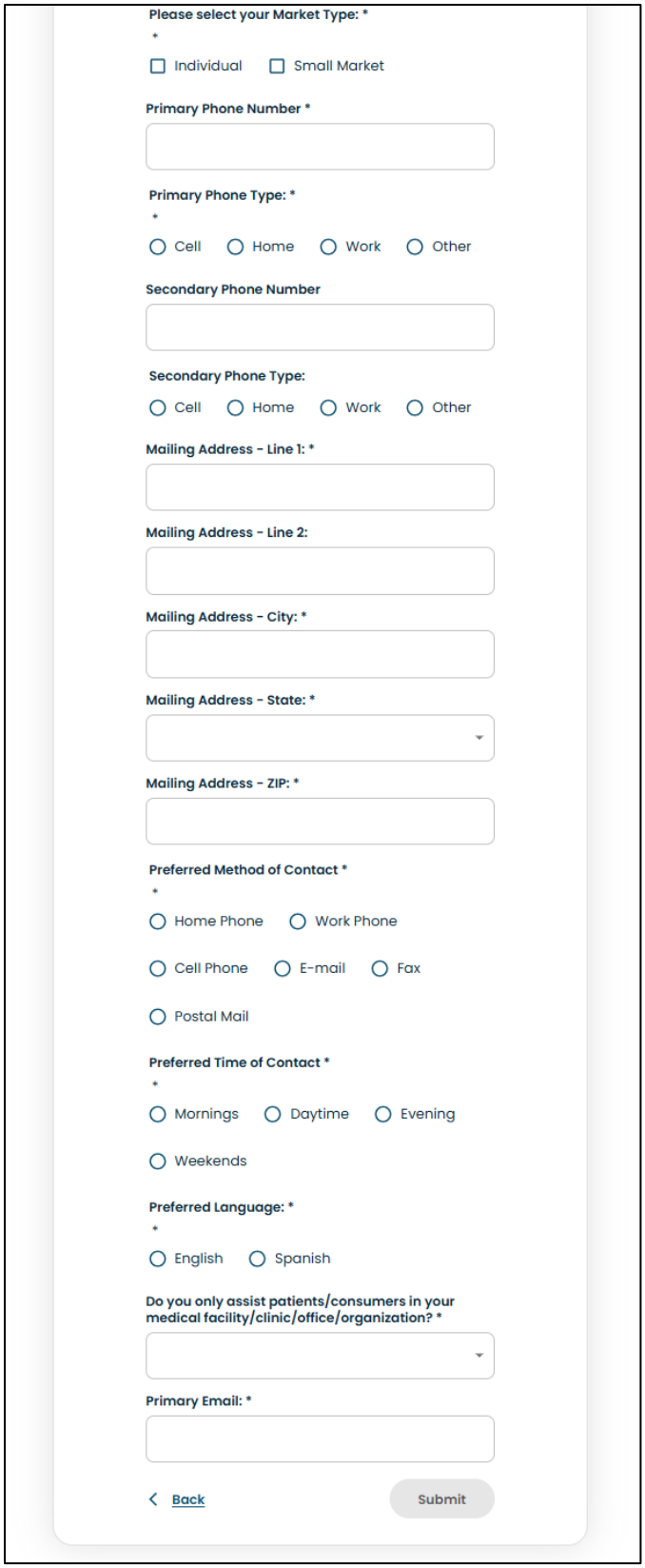
If Experian is unable to complete identity proofing, there is a manual ID proofing process available. If manual ID proofing is required, send an email to DMS.IDproofing@ky.gov.

4.3 Organization Questions

After kynectors complete the ID Proofing process, they must answer questions about their organizations before accessing kynect. See below the questions the kynector must answer about their organization then select **Save**:

1. Enter the kynector's **Legal First Name**.
2. Enter the kynector's **Legal Last Name**.
3. Check only the counties to which the kynector is willing to travel to assist Individuals in the *Please select the Counties you Cover* section.
4. All kynectors MUST select **Individual** as their *Market Type*.
5. Enter the kynector's **Primary Phone Number**.
6. Select whether the **Primary Phone Type** is **Cell**, **Home**, **Work** or **Other**.
7. Enter the kynector's **Secondary Phone Number** (optional).
8. Select whether the **Secondary Phone Type** is **Cell**, **Home**, **Work**, or **Other** (optional).
9. Enter the kynector's mailing address in the corresponding fields: **Mailing Address-Line 1, Mailing Address-Line 2**, **Mailing Address-City**, **Mailing Address-State**, and **Mailing Address- ZIP**.
10. Select **Preferred Method of Contact**.
11. Select **Preferred Time of Contact**.
12. Select whether you are a **public or private kynector** in the *Do you only assist consumers within your medical facility/clinic/office/organization?* field.
13. Enter the kynector's **Primary Email**.
14. Select **Submit**.


My dashboard
on enrollment
Custom
Step 1 of 1
KHBE Assisters
Legal First Name: *
Legal Last Name: *
Please select the Counties you Cover: *
*
OUT OF STATE
Adair
Allen
Anderson
Ballard
Barren
Bath
Bell
Boone
Bourbon
Boyd
Boyle
Bracken
Breathitt
Breckinridge
Bullitt
Butler
Caldwell
Calloway
Campbell
Carlisle
Carroll
Carter
Casey
Christian
Clark
Clay
Clinton
Crittenden
Cumberland
Daviess
Edmonson
Elliott
Estill
Fayette
Fleming
Floyd
Franklin
Fulton
Gallatin
Garrard
Grant
Graves
Grayson
Green
Greenup
Hancock
Hardin
Harlan
Harrison
Hart
Henderson
Henry
Hickman
Hopkins
Jackson
Jefferson
Jessamine
Johnson
Kenton
Knott
Knox
Larue
Laurel
Lawrence
Lee
Leslie
Letcher
Lewis
Lincoln
Livingston
Logan
Lyon
McCracken
McCreary
McLean
Madison
Magoffin
Marion
Marshall
Martin
Mason
Meade
Menifee
Mercer
Metcalfe
Monroe
Montgomery
Morgan
Muhlenberg
Nelson
Nicholas
Ohio
Oldham
Owen
Owsley
Pendleton
Perry
Pike
Powell
Pulaski
Robertson
Rockcastle
Rowan
Russell
Scott
Shelby
Simpson
Spencer
Taylor
Todd
Trigg
Trimble
Union
Warren
Washington
Wayne
Webster
Whitley
Wolfe
Woodford
CO



Please select your Market Type: *

*

☐ Individual ☐ Small Market

Primary Phone Number *

Primary Phone Type: *

*

○ Cell ○ Home ○ Work ○ Other

Secondary Phone Number

Secondary Phone Type:

○ Cell ○ Home ○ Work ○ Other

Mailing Address - Line 1: *

Mailing Address - Line 2:

Mailing Address - City: *

Mailing Address - State: *

Mailing Address - ZIP: *

Preferred Method of Contact *

*

○ Home Phone ○ Work Phone

○ Cell Phone ○ E-mail ○ Fax

○ Postal Mail

Preferred Time of Contact *

*

○ Mornings ○ Daytime ○ Evening

○ Weekends

Preferred Language: *

*

○ English ○ Spanish

Do you only assist patients/consumers in your medical facility/clinic/office/organization? *

Primary Email: *

< Back Submit