AGENT & KYNECTOR BI-WEEKLY NEWSLETTER

This Newsletter should NOT be distributed or printed. Hyperlinks can only be accessed in the PDF version attached to this email.

Plan Year 2025 (PY25) Open Enrollment Support

The Open Enrollment **Incident Tracker** is LIVE! The Incident Tracker is a quick survey for Agents and kynectors to report incidents for escalation and receive resolution. The link to the survey may be accessed here.

Agents and kynectors are responsible for properly removing or redacting any Personally Identifiable Information (PII) from all submissions. Agents and kynectors must have watched the Incident Tracker Micro Video prior to accessing the Incident Tracker and may review the Incident Tracker Quick Reference Guide.

Please note: The Open Enrollment Incident Tracker **does not** replace contacting the appropriate helpdesk and receiving a ticket number.

Virtual One-on-One sessions are AVAILABLE from **November 1, 2024 – January 15, 2025**! These virtual sessions will include team members from both KHBE and Deloitte. Time slots are assigned on a first-come, first-serve basis Monday through Friday and must be scheduled at least 24 hours in advance. For additional information and to register, click here.

Did you know?

Mid-Month Rule: December 15

If an Individual was not passively renewed for PY25, they must **select a plan by December 15 to start coverage on January 1**.

If a plan is selected between December 16 and January 15, coverage will begin on February 1.

Agent Delegation

Agent delegation is a valuable tool for improving efficiency and collaboration. By adding other Agents as delegates, primary Agents can share their caseload when unavailable or when extra support is needed, allowing secondary Agents to access and assist with cases.

After accessing the *My Delegates* tab in Agent Portal, Agents can:

- ☑ Add a delegate to their account.
- ☑ Accept a delegate request on their account.
- ☑ View their delegates and actions taken on a case.
- ☑ Access primary Agents' caseload.

For additional information, reference the Agent Delegation Fact Sheet.

Helpful Contacts

Inbox for Requesting Retroactive Coverage of Medicaid

DFS.Medicaid@ky.gov

Inbox for Requesting Name Change, Date of Birth Change, or Case Specific Questions

KHBE.Program@ky.gov

Dire Need (Medically Urgent)

kynectdireneed@ky.gov

Professional Services Line (PSL)

855-326-4650

Hours: Mon-Fri 8am-7pm (EST)

Department for Medicaid Services (DMS)

855-4kynect (459-6328)

Hours: Mon-Fri 8am-7pm (EST)

kynect benefits/Contact Center (Public)

855-4kynect (459-6328)

Hours: Mon-Fri 8am-7pm (EST)
Saturdays during Open Enrollment 8am-5pm (EST)

kynect Technical Assistance (Public)

844-407-8398

Hours: Mon-Fri 8am-5pm (EST)

Department for Community Based Services (DCBS)

855-306-8959

Hours: Mon-Fri 8am-4:30pm (EST)/ Sat 9am-2pm (EST)

kynector and Agent Escalation Process

Qualified Health Plan (QHP) Application Refresh

In August and September 2024, kynect's QHP Application, the kynector Dashboard, and the Resident Dashboard received several updates, including enhancements to the following screens:

- ❑ Application Side Menu (Left Panel)
- ❑ Household Member Details
- ❑ Living Arrangement
- ❑ Case Summary
- ❑ Address Information
- ❑ Contact Information
- ❑ Household Information
- ❑ Signature

Enhancement Spotlight: kynector Dashboard

When kynectors search for *Clients*, their associated *Program(s)* display under the *Client Details* column next to the *Case* and/or *Application Number*.

Client Details ⬍

RAATI BIHANA
M | Age 44
Case #: 113360019 (MA, QP)

RAJA KHAJA
M | Age 40
Case #: 113360318 (MA, QP)

RATO DALLE
M | Age 20
Case #: 113360318 (MA, QP)

13 Clients Found

Client Details ⬍	Case Status ⬍	Submitted Date ⬍
RAATI BIHANA M | Age 44 Case #: 113360019 (MA, QP)	Approved	09/30/2024
RAJA KHAJA M | Age 40 Case #: 113360318 (MA, QP)	Approved	01/01/2025
RATO DALLE M | Age 20 Case #: 113360318 (MA, QP)	Approved	01/01/2025

For additional information on QHP Application Refresh enhancements, reference the materials below:

- ❑ 24.08 QHP Application Refresh Communication
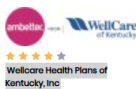- ❑ 24.09 QHP Application Refresh Communication

Enrollment Manager Module (EMM): Summary of Benefits and Coverage

The EMM can be used to shop for, compare, and enroll Individuals in QHPs, including medical and/or dental coverage, based on their eligibility.

The Summary of Benefits and Coverage (SBC) helps Individuals choose the best health plan by showing how they share the costs of healthcare services with the plan they choose to enroll in.

How to Access the SBC:

① Navigate to kynect health coverage.

② Click **Prescreening Tool**.

③ Complete questions on the **Household Details**, **Tell Us About You**, and **Tell Us About Your Household Income** screens.

④ Click **Browse QHP Plans** on the **Prescreening Results** screen.

⑤ Click an **Insurance Company Name** to view the medical plan details.

⑥ The **Medical Plan Details** screen shows the SBC.

⑦ To view and/or download the SBC, click the **preferred language**.

Medical Plan Details

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.

Add to Cart	Download	🖶 Print

Wellcare Health Plans of Kentucky, Inc — ★★★★★

Everyday Bronze

Total Monthly Premium	$415.79
CSR Actuarial Level:	Not eligible for CSR savings

Provider Directory ⓘ N/A	Summary Of Benefits Coverage (Resumen de beneficios y de cobertura) English / Español	Formulary N/A
Embedded Pediatric Dental No	HSA/FSA N/A	Wellness Program No

The SBC covers Frequently Asked Questions (FAQ), common medical events, and cost breakdowns.

College and University Student Enrollments

Over a million students are covered through student health plans offered by colleges, universities, or other institutions of higher education. However, not all student health plans are the same. KHBE's website has a page dedicated to College and University Students to help them better understand the insurance and benefits offered to them as students through the Affordable Care Act (ACA).

How can KHBE help young adults?

KHBE provides support and resources for Kentuckians to enroll in health coverage and learn what financial assistance they may be eligible for.

How does the ACA help young adults?

The ACA requires plans and Issuers that offer dependent child coverage to make the coverage available until the young adult reaches the age of 26.

How are college graduates affected by health coverage?

About 30% of young adults are uninsured, representing more than one in five of the uninsured.

The uninsured rate among employed young adults is one-third higher than older employed adults.

Nearly half of uninsured young adults report problems paying medical bills.

Please note: Students or other young adults who are not tax dependents of their parents can apply for and enroll in health coverage through QHPs or Medicaid independently.

To learn more about the ACA and its impact on young adults, reference the materials below:

- ❑ Student Health Plans and the ACA
- ❑ Young Adults and the ACA Fact Sheet
- ❑ Health Insurance Protections for Students
- ❑ Young Adults and the ACA FAQs

Deferred Action for Childhood Arrival (DACA) Resources

As of November 1, 2024, DACA recipients are eligible for QHPs and Advance Premium Tax Credit (APTC). A new federal rule amended the definition of "lawfully present" to include DACA recipients and four (4) other specified immigrant types for the purposes of QHP and APTC programs. DACA recipients now qualify for a Special Enrollment Period (SEP) and may enroll in a QHP with APTC, if otherwise eligible, through kynect during the 60 days following the effective date of the final rule.

Before November 1

Prior to November 1, 2024, DACA recipients were **not eligible** to apply for health insurance due to their immigration status.

After November 1

As of November 1, 2024, DACA recipients **may be eligible for QHPs and APTC** so long as they meet all other eligibility requirements.

Reminder: Five (5) new Immigrant types have been added to the existing Immigrant Type list on the **Not a U.S. Citizen** screen within the EMM. The following new Immigrant types may be eligible to receive a QHP and APTC: Applicant for asylum, DACA, family unity beneficiaries, granted employment authorization, and pending application for adjustment of status.

Reference the materials below to learn more about DACA, Immigration, and SEPs:

DACA Flyers and Fact Sheets:
- ❑ DACA Toolkit with FAQ
- ❑ DACA Flyer Infographic
- ❑ DACA Flyer Editable Agent

Immigration Resources:
- ❑ Immigration Presentation
- ❑ Immigration Fact Sheet
- ❑ Immigrant Health Coverage

SEP Resources:
- ❑ Special Enrollment Fact Sheet
- ❑ Special Enrollment Page on KHBE