

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.

Qualified Health Plan (QHP) Open Enrollment has Ended

The Plan Year 2025 Open Enrollment Period ended on January 15, 2025. The Open Enrollment Incident Tracker and Virtual One-on-One sessions are now closed. For support, Agents and kynectors should refer to the [kynector and Agent Escalation Process](#). Below are a few examples of when and where to find assistance.

Example 1

If a kynector is having trouble with their account or logging in, they should contact the Kentucky Online Gateway (KOG) Helpdesk at KOGhelpdesk@ky.gov.

Example 2

If an Agent has a Resident eligibility question that cannot be solved by using the [kynector and Agent Escalation Process](#), they should email the KHBE Program Inbox at KHBE.Program@ky.gov.

Example 3

If a kynector needs to be associated to a Resident's case and requires verification, they should contact the Professional Services Line (PSL) at 855-326-4650.

Did you know?



A new Failure to Reconcile Fact Sheet is AVAILABLE!

The [Failure to Reconcile \(FTR\) Fact Sheet](#) is now available for Agents and kynectors. If there are additional questions that are not covered within the FTR Fact Sheet, contact [KHBE](#).

Disenroll vs. Cancel Plans

What is the Difference?

Disenrollment can only occur once the plan has been effectuated, and it will discontinue coverage from the specified end date.

Cancelling a plan can be done before coverage is effectuated and removes the current selection, allowing Residents to choose a new plan. A plan may be cancelled up to the day before the coverage effective date.

Agents and kynectors may disenroll or cancel a plan on behalf of Residents from the **Enrollment Manager** screen by following the instructions below:

- ① Navigate to the **Resident Dashboard**.
- ② Select **Health Plans** on the sidebar.
- ③ On the **Enrollment Manager** screen, select **Disenroll/Cancel**.
- ④ On the **Disenroll/Cancel From Plan** pop-up screen, select either the **Disenroll** or **Cancel** radio button to disenroll from or cancel the plan.
- ⑤ Enter the desired **Coverage End Date**.
- ⑥ Select **Submit**.

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)

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](#)



Special Enrollments

Special Enrollment Periods (SEP) allow Residents to enroll in health coverage outside of the annual Open Enrollment Period. To be eligible for an SEP, Residents must experience a Qualifying Life Event.

What are Examples of a Qualifying Life Event?

- Getting Married
- Household Income Changes
- Becoming Pregnant
- Loss of Employer-Sponsored Insurance
- Having a Baby or Adopting a Child
- Loss of Some Private Health Insurance
- Loss of Medicaid or Medicare
- Turning 26 and Losing Coverage Through Your Parents' Plan
- Loss of Coverage Through Divorce
- Loss of Coverage Through Consolidated Omnibus Budget Reconciliation Act (COBRA)
- Changes in Immigration Status

What is Exceptional Special Enrollment?

Exceptional Special Enrollment is reserved for Residents experiencing circumstances outside of a traditional Qualifying Life Event that prevented them from enrolling in coverage during an enrollment period. A few examples include incapacitation, domestic abuse, technical difficulties, natural disasters, and spousal abandonment.

For additional information on SEPs, reference the following materials [KHBE Website: Special Enrollment Page](#), [Special Enrollment Fact Sheet](#), and [Exceptional Special Enrollment Fact Sheet](#).

How to Request Tax Documents

If a Resident or their family member(s) received Advance Premium Tax Credit (APTC) throughout the coverage year to help pay premiums for a QHP through kynect, they must submit Form 1095-A. Form 1095-A details the amount of APTC used throughout the coverage year. This information is used in [IRS Form 8962](#) to reconcile premium tax credits. For further details, reference the [Tax Form 1095-A Fact Sheet](#) or [FTR Fact Sheet](#).

Follow the steps below to access the **Form 1095 Portal** to request tax documents.

1. Navigate to [kynect health coverage](#).
2. Select **Learn More** on the *Tax Information* tile.

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.

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.

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](#)

Form 1095 Portal

Know Your 1095

Form 1095 is a tax form used to report the type of health coverage you had and what months you had it.

Form 1095-A

Form 1095-A allows individuals to use the premium tax credit, reconcile the credit on their returns with advance payments of the premium tax credit to file an accurate tax return.

The IRS uses Form 1095-A to report certain information about individuals who enroll in a qualified health plan through Kentucky's state-based exchange.

[Request Form 1095-A](#)

Form 1095-B

Form 1095-B is used to report certain information to the IRS and to taxpayers about individuals who are covered by minimum essential coverage and therefore are not liable for the individual shared responsibility payment.

[Request Form 1095-B](#)

3. On the **Tax Information** screen, under the *Get help from IRS* section, select **Learn More** on the *1095 Portal* tile.

4. On the **Form 1095 Portal** screen, select **Request Form 1095-A** on the *Form 1095-A* tile.

What is IRS Form 8962?

Residents use information from Form 1095-A to fill out IRS Form 8962. IRS Form 8962 is sent to Residents with their tax return to reconcile premium tax credits. This means comparing the amount of payment assistance used with the actual premium tax credit the Resident qualified for based on their final income amount.

Report a Change vs. Add Other Benefits

Report a Change

Agents, kynectors, and Residents should use Report a Change if a Resident’s information changes after a benefits application has been submitted in kynect. Examples of changes in household information that should be reported include adding or removing household members and modifying information such as income, expenses, resources, and health coverage status. All changes made to a Resident’s information should be reported in a timely manner to avoid interruptions in coverage.

Why Might Report a Change Not Appear on the Resident Dashboard?

Report a Change may not appear on the **Resident Dashboard** if the case is in Change Mode, Renewal Mode, is QHP-only, or if APTC was discontinued. For more information on updating income, reference the [Report a Change Quick Reference Guide](#) or the [Income Fact Sheet](#).



Did You Know?

Agents, kynectors, and Residents are encouraged to use Add Other Benefits if they cannot update income through Report a Change.

Add Other Benefits

Apply for other benefits or assistance provided by kynect for which your household may be eligible.

Add Other Benefits

Agents, kynectors, and Residents are encouraged to use Add Other Benefits to apply for additional benefit programs through kynect. For example, if a Resident is approved for a QHP but does not have APTC, they can use Add Other Benefits to add APTC to the case, if eligible. If programs are grayed out and cannot be selected, the program has generally already been approved or is currently under review as part of the Resident’s application.

Open Enrollment Metrics and kynector Success Story

The success of Plan Year 2025 Open Enrollment was driven by the dedication of thousands of Agents and kynectors who enrolled Residents every day. Now that Open Enrollment has ended, we are pleased to share the enrollment metrics below as of January 16, 2025.

97,716

Total Members
Enrolled
for Plan Year 2025

64,277

Total Members
Effectuated
for Plan Year 2025

20,010

New Members
Enrolled in QHP
with APTC since
November 1

1,856

New Members
Enrolled in QHP-
only since
November 1

Agents and kynectors, Thank You For All That You Do!



kynectors across the Commonwealth have organized numerous events throughout Plan Year 2025 Open Enrollment, leading to several fantastic success stories.

Below, we highlight one such success story, showcasing the significant impact of kynectors.

Resident Story

A full-time student and single mother was struggling to cover her bills, childcare, and health coverage for herself and her dependents.

Impact that Matters

With the help of a kynector, the Resident’s applications were approved, which significantly reduced her health coverage expenses, lowered her childcare bill from \$160 to \$25 with childcare assistance, and provided her with Supplemental Nutrition Assistance Program (SNAP) benefits to help with her grocery bill.

Resource Bank

Provided below are some additional resources that Agents and kynectors may reference year-round (outside of the Open Enrollment Period) on the [KHBE website](#).



Tax Resources

- [APTC Fact Sheet](#)
- [Small Business Health Care Tax Credit Fact Sheet](#)
- [Tax Form 1095-A Fact Sheet](#)



Benefit Programs

- [Child Care Assistance Program \(CCAP\)](#)
- [Kentucky Transitional Assistance Program \(KTAP\)](#)
- [Supplemental Nutrition Assistance Program \(SNAP\)](#)



kynect On Demand (KOD)

- [kynect on Demand QRG](#)
- [kynect on Demand Fact Sheet](#)
- [kynect On Demand Registration & Overview for kynectors Micro Video](#)
- [How to "Pause" kynect on Demand for Breaks for kynectors Fact Sheet](#)



Frequently Asked Questions (FAQs)

- [Anthem Medicaid MCO Transition FAQ](#)
- [Kentucky Integrated Health Insurance Premium Payment \(KI-HIPP\) FAQ](#)
- [kynect benefits FAQ](#)
- [PY25 Q&A Series FAQ](#)



Special Enrollment

- [Exceptional Special Enrollment Fact Sheet](#)
- [KHBE Website: Special Enrollment Page](#)
- [KHBE Website: Pregnancy Special Enrollment Page](#)
- [Special Enrollment Fact Sheet](#)



Quick Reference Guides (QRG)

- [Application Intake QRG](#)
- [Cost-Sharing Quick Reference Guide](#)
- [Document Upload Quick Reference Guide](#)
- [KOG Account QRG](#)



Fact Sheets

- [Adult Vision Coverage Fact Sheet](#)
- [Agent Delegation Fact Sheet](#)
- [APTC Reasonable Explanation Fact Sheet](#)
- [Dental Insurance Fact Sheet](#)
- [Failure to Reconcile \(FTR\) Fact Sheet](#)
- [Income Fact Sheet](#)
- [Non-Contracted and Contracted kynector Fact Sheet](#)
- [Small Business Health Options Program \(SHOP\) Fact Sheet](#)
- [Updating Agent Contact Information Fact Sheet](#)



Other Resources

- [PY25 Bi-Weekly Newsletters](#)
- [Countable and Non-Countable Income Tip Sheet](#)
- [Federal Poverty Level \(FPL\) Chart](#)
- [KHBE Website: College & University Students Page](#)
- [KHBE Website: Essential Health Benefits Page](#)
- [kynector and Agent Escalation Process](#)
- [kynecting You to the Truth, Busting QHP Myths](#)
- [Monthly Events Calendar](#)