Agent Office Hours

Session 1

November 18, 2022

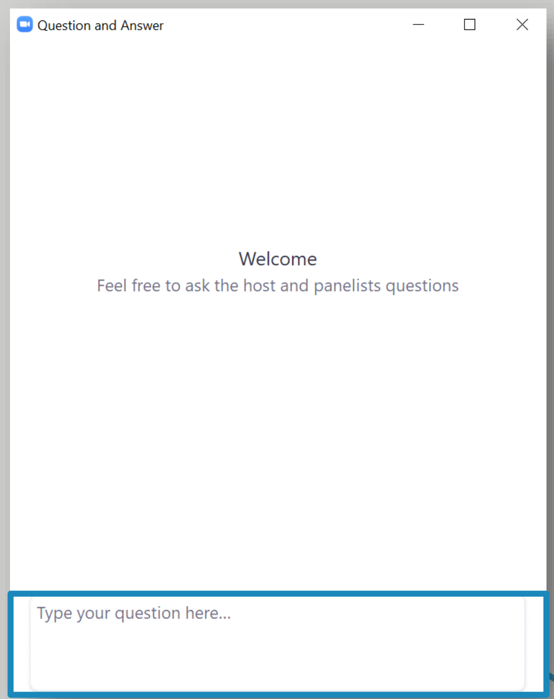
Agent Office Hours

Please review the Zoom Tips for Success while you wait:

Ask a Question in Q&A

During the session, all Agents are muted. If you would like to ask a question about the session content:

- Click the **Q&A Icon**.
- Type your question and click **Enter** on your keyboard.

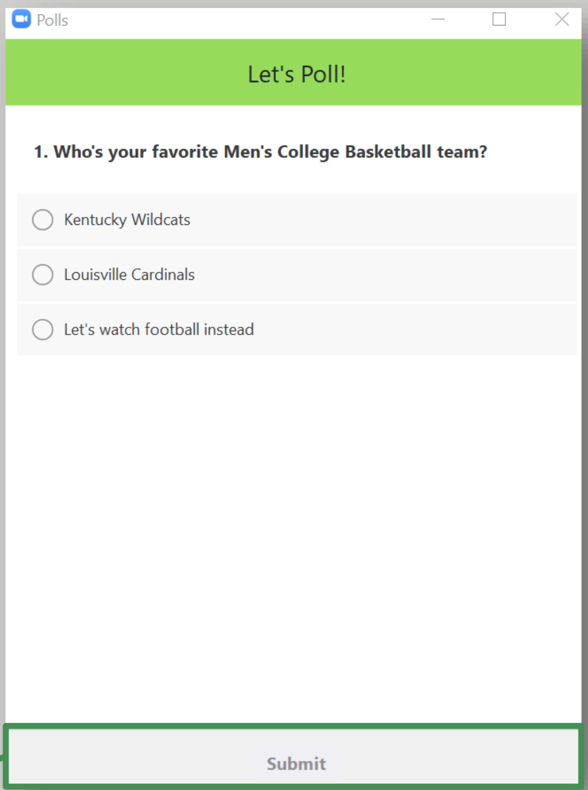


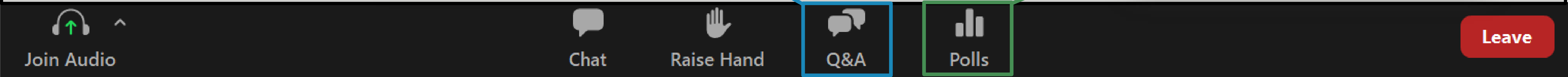
Let's Poll

During the session, all Agents are muted. However, we will be checking in by asking questions. To answer anonymously:

- Click the **Polls Icon**, if the polls pop-up doesn't display automatically.
- Select the appropriate **Answer** and click **Submit**.

Please note: The **Polls Icon** only displays once the Host enables it.





Icebreaker

Who has the best ice cream?
A. Dairy Queen
B. Graeter's
C. Baskin Robins
D. Cold Stone

Fun Fact: Dairy Queen broke the Guinness World Record for largest blended "soft-serve" dessert in 2005 with a behemoth, 8260-pound Blizzard!

Agenda

What to Expect from Office Hours

1 **How Agent Office Hours Work**

During Agent Office Hours, a new topic will be discussed each session with the intent to provide additional support to Agents during Open Enrollment Plan Year 2023.

Please note: While Agent Office Hours are optional, please remember to register for each session if you wish to attend.

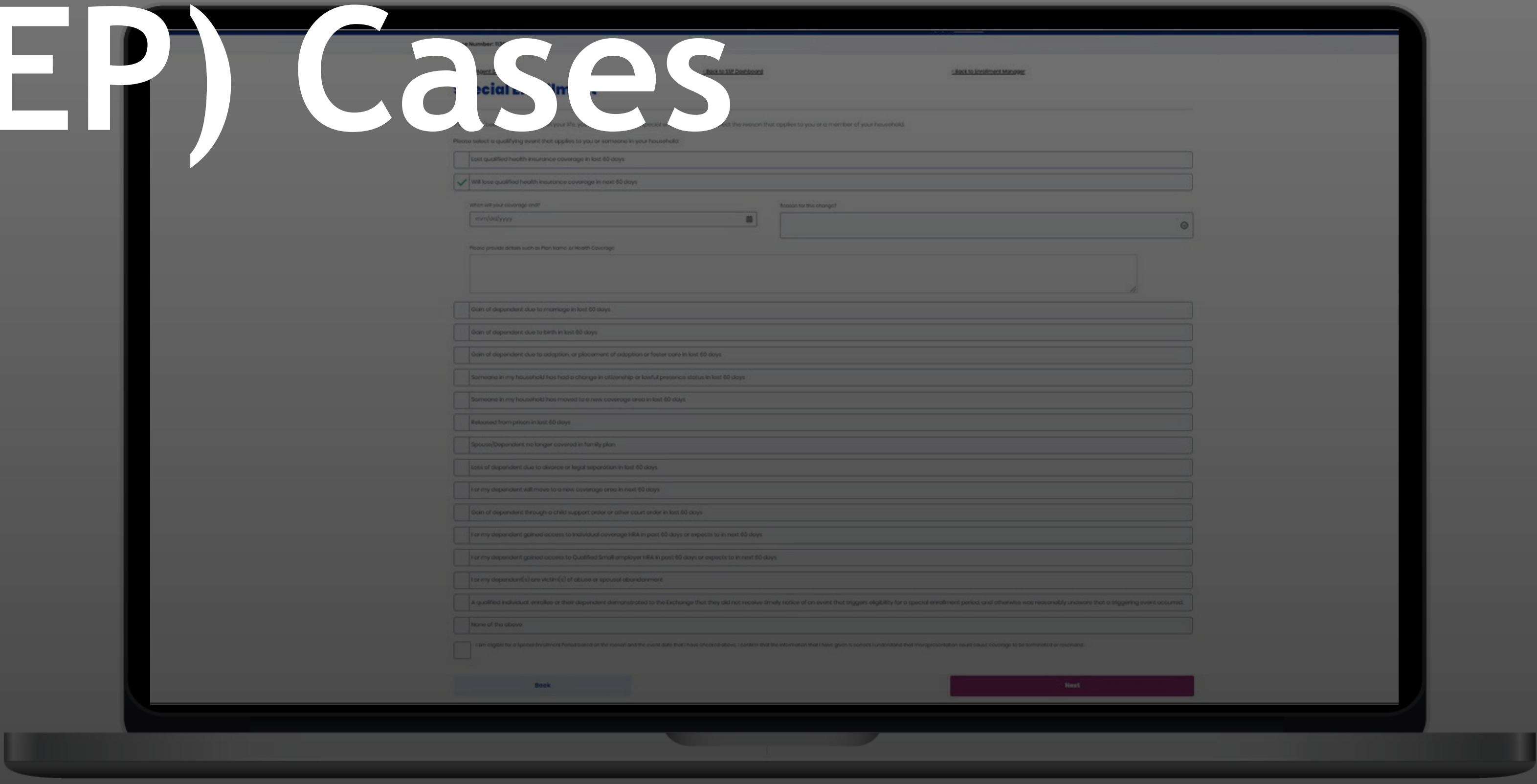
2 **Questions**

During Office Hours sessions, Agents may ask questions relevant to the topic being discussed by using the **Questions and Answers (Q&A) Icon** located at the bottom of the Zoom screen. Time is allotted at the end of each session, for live questions and answers. Additionally, questions asked will be shared at a later date in a Frequently Asked Questions (FAQ) document once all Agent Office Hours sessions have ended.

3 **Upcoming Agent Office Hours**

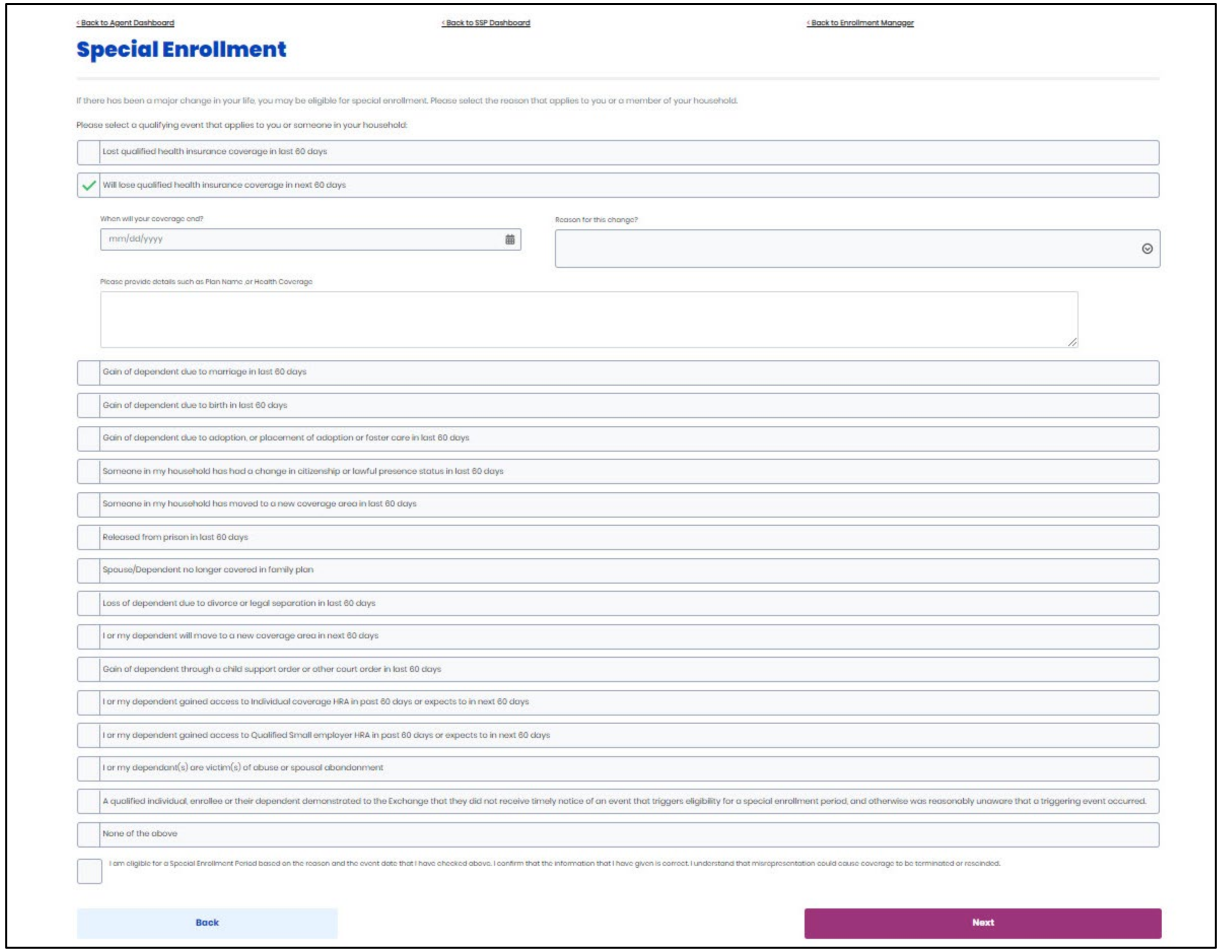
Date
Session 2: Friday, December 16, 2022, at 3pm EST

Special Enrollment Period (SEP) Cases



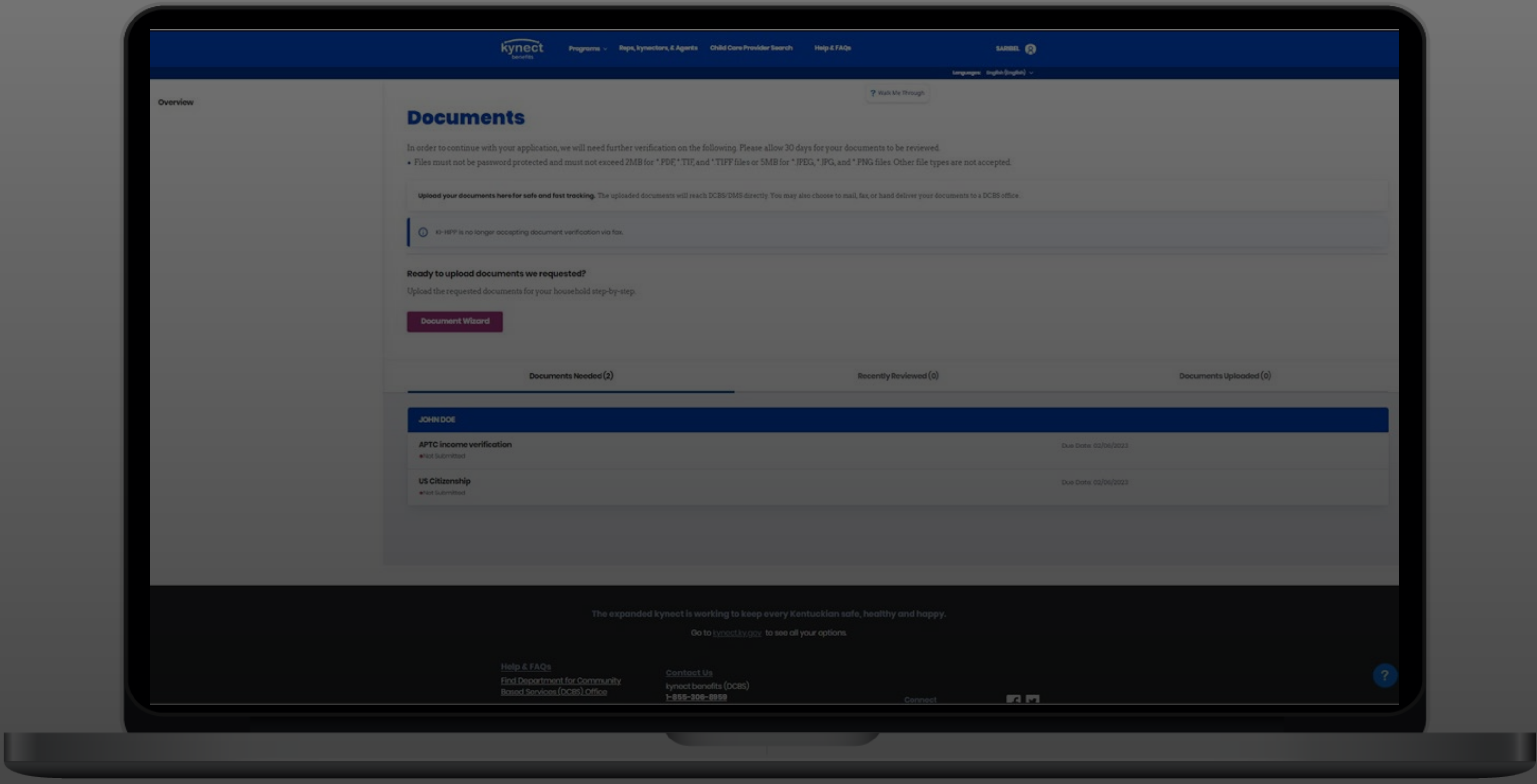
Special Enrollment Period (SEP) Cases

Agents will need to shop for both 2022 and 2023 coverage for Residents enrolling during SEP for November or December 2022. SEP coverage ends on 12/31/22 for Residents enrolled during November and December 2022.



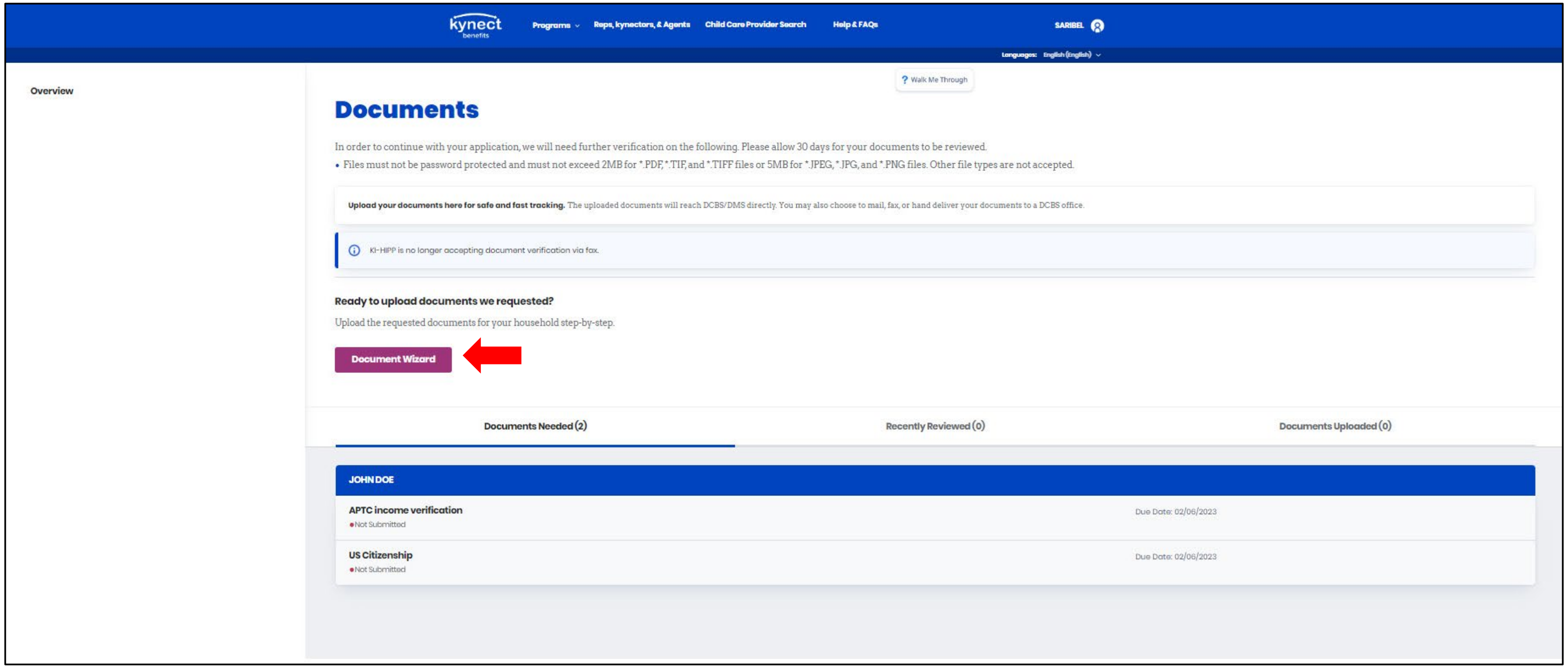
Please note: Agents must submit documentation confirming SEP eligibility **BEFORE** the Resident can be enrolled and enrollment files are sent to Issuers.

Verifying SEP



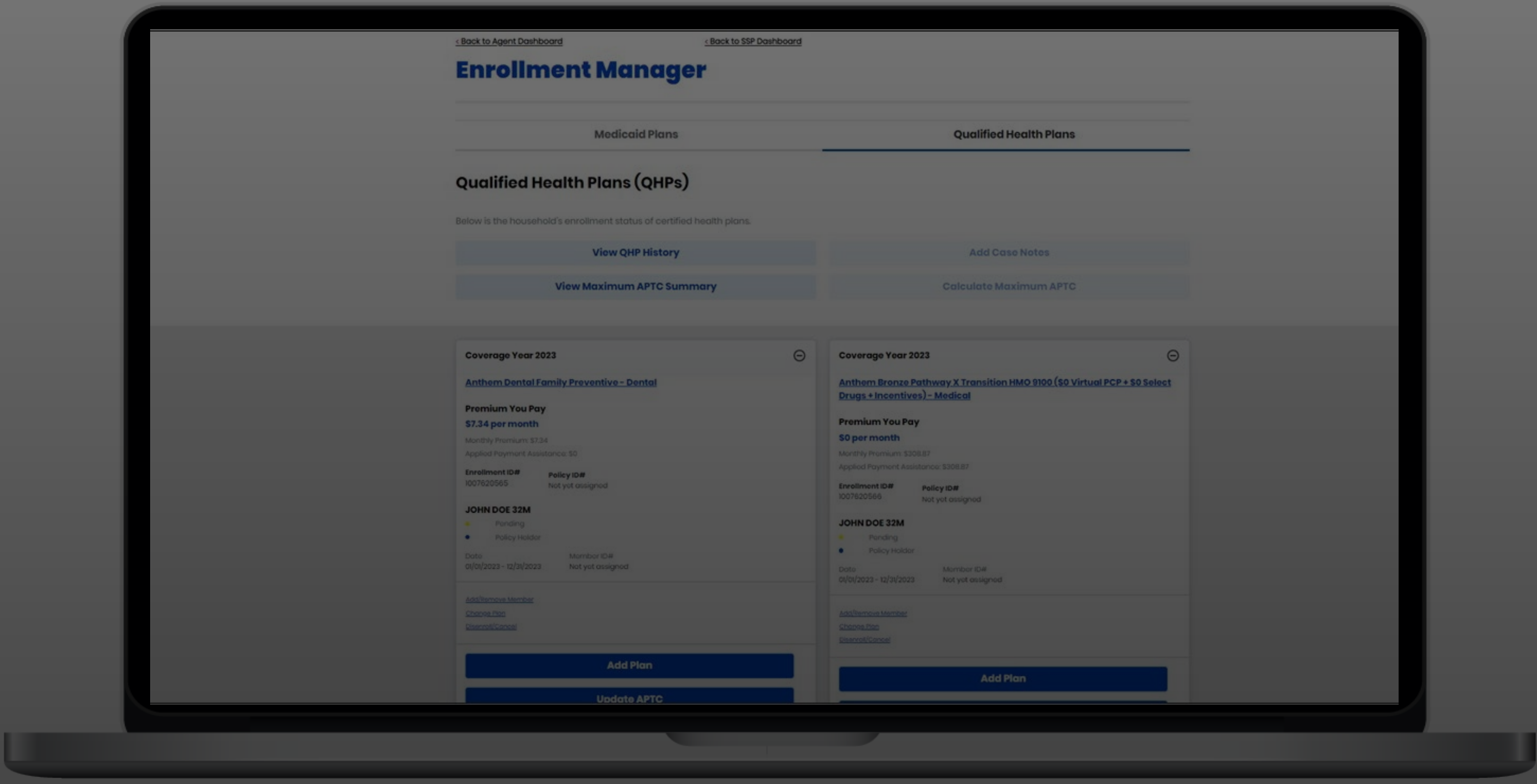
Verifying SEP

Some SEPs require verification such as Proof of Loss of Coverage. The enrollment file will not be sent to the Issuer until this verification is received and approved. Agents may use Document Wizard to upload required SEP documentation. If an extension on a Request For Information (RFI) is needed, Agents should call the Professional Services Line (PSL) at (855) 326-4650 or DCBS to submit the request.



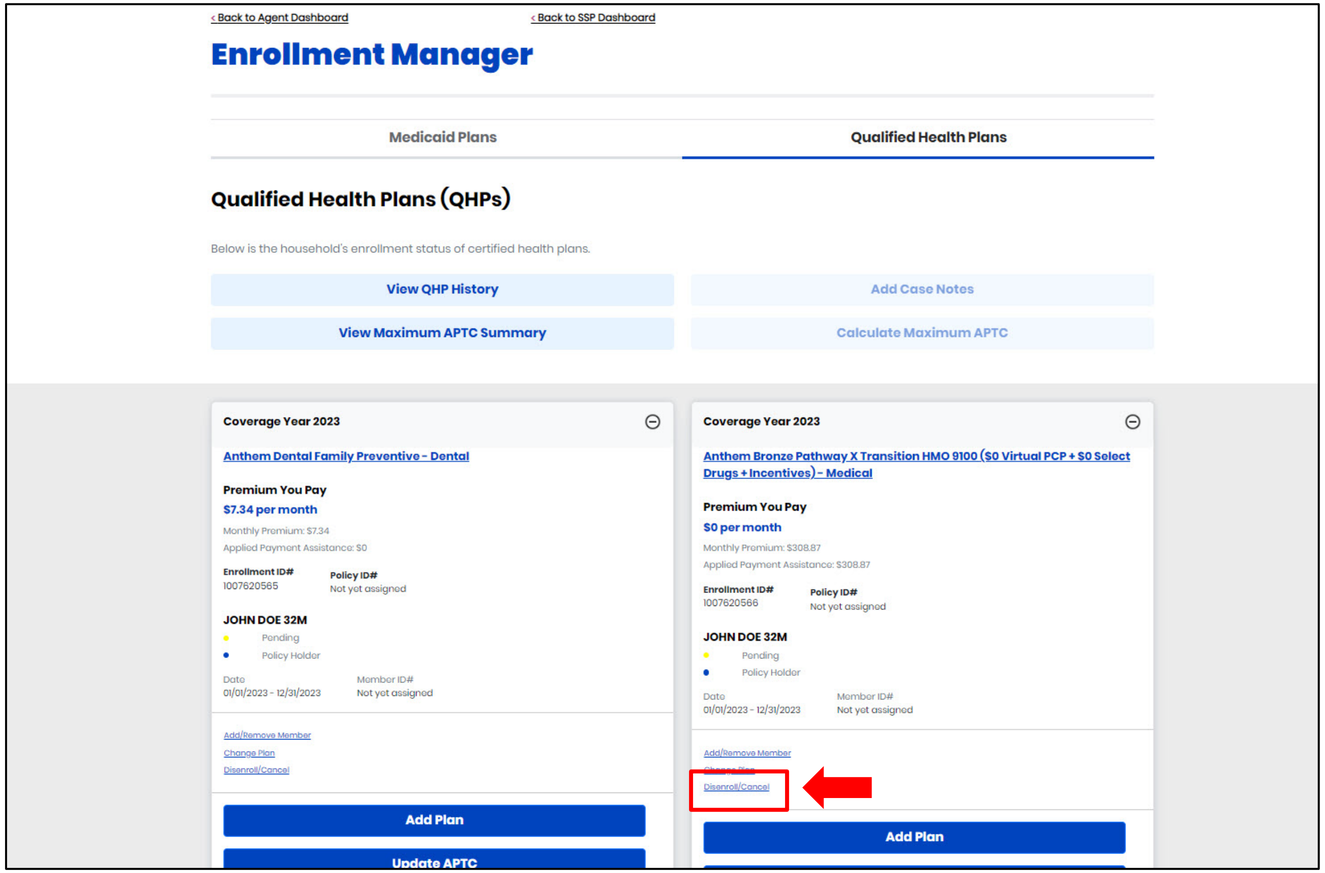
Residents will be prompted to provide supporting documentation. Open RFIs are displayed on the Resident's kynect benefits dashboard on the Documents tab along with their due date.

Cancel vs Terminate Plan



Cancel vs Terminate

Cancelling a plan removes the current plan selected and allows Applicants to choose a new plan.
Terminating a plan discontinues coverage.



Cancel Plan

Agents may cancel a plan up to the day before the coverage effective date (enrollment begins).

Disenroll/Terminate Plan

Agents may terminate a plan at any time after enrollment, to discontinue coverage at a specified date.

Please note: For Plan Year 2023, there is no 14-day requirement. A plan may be terminated the same day a request is submitted.

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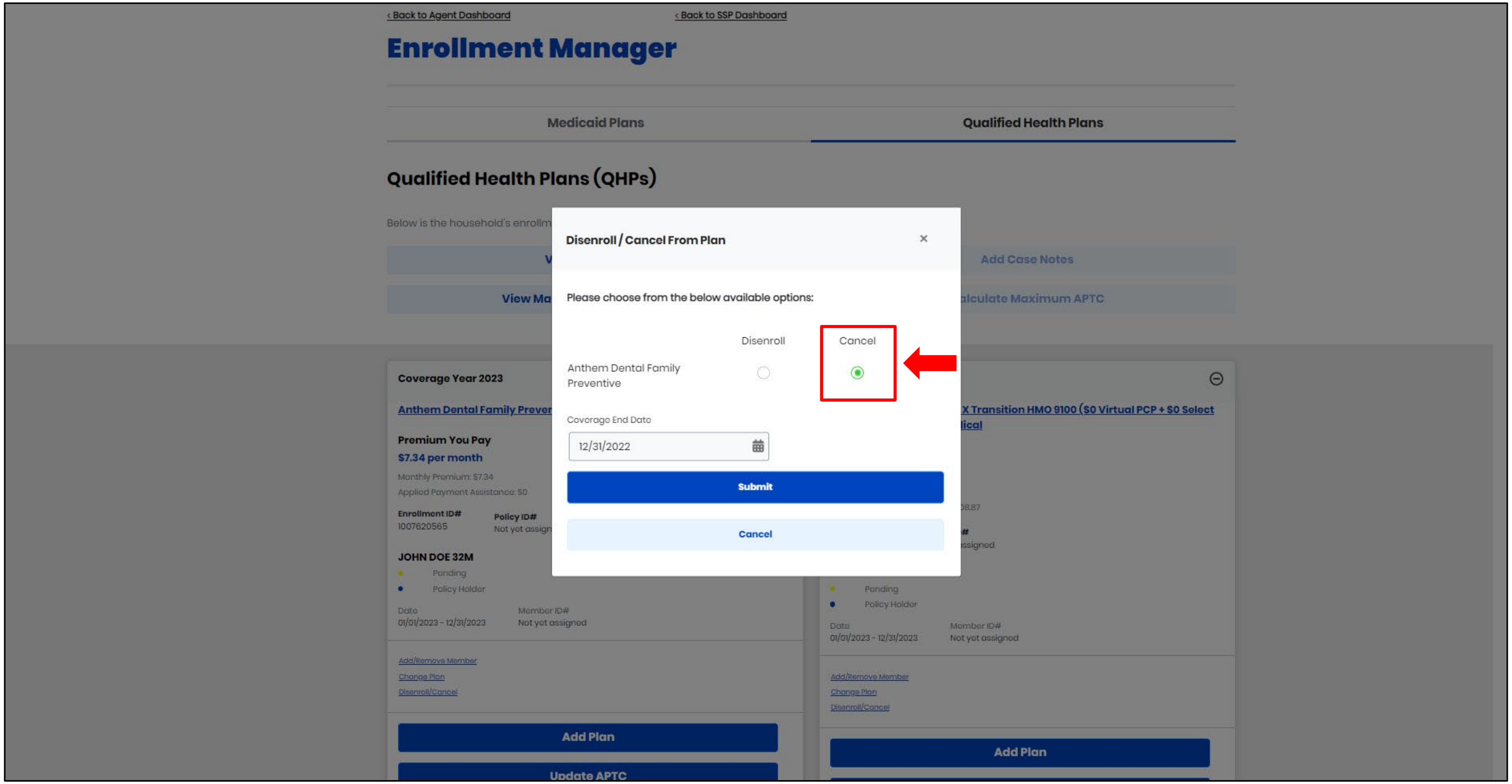
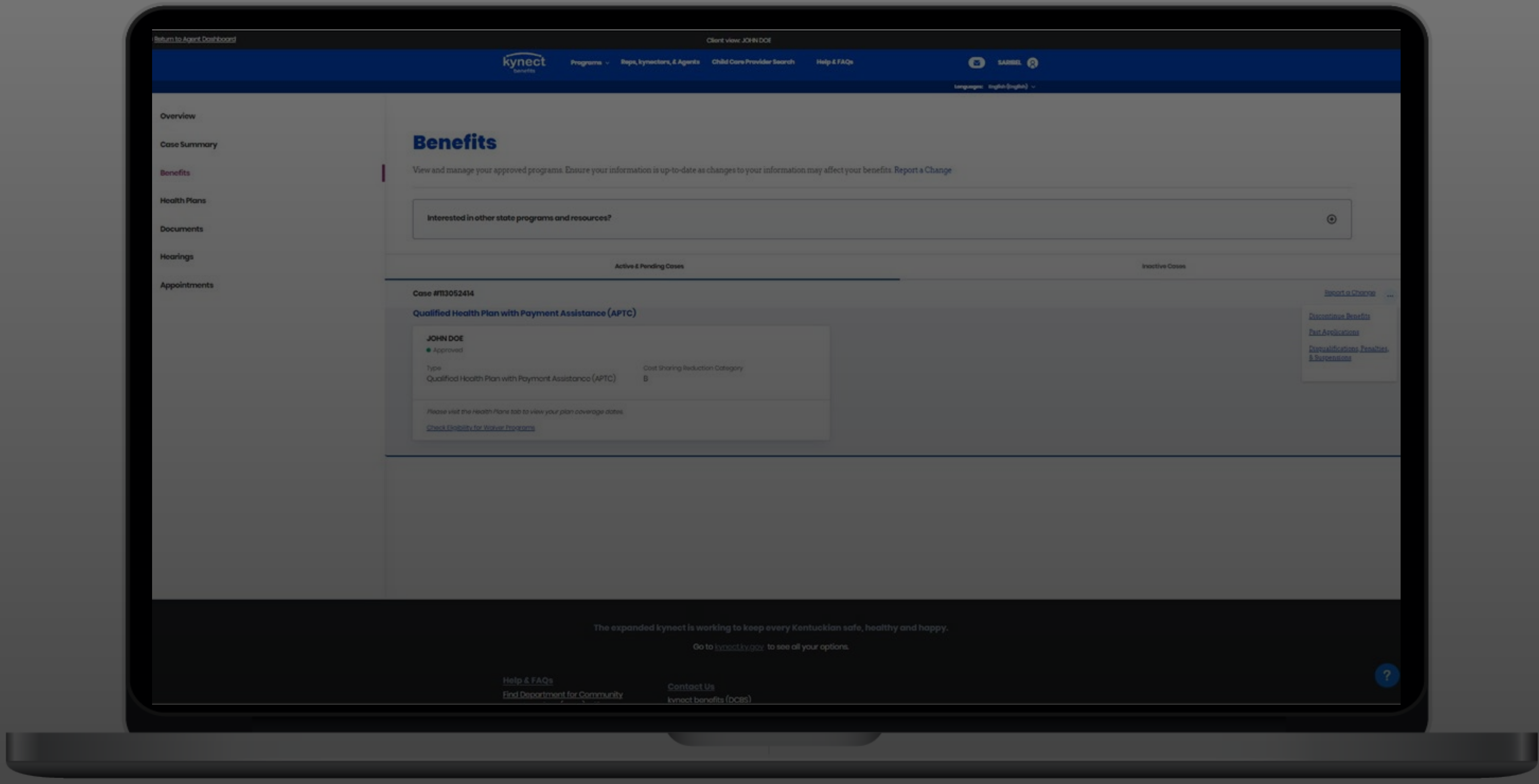


Please note: For Plan Year 2023, there is no 14-day requirement. A plan may be terminated the same day a request is submitted.

Transition to Medicare

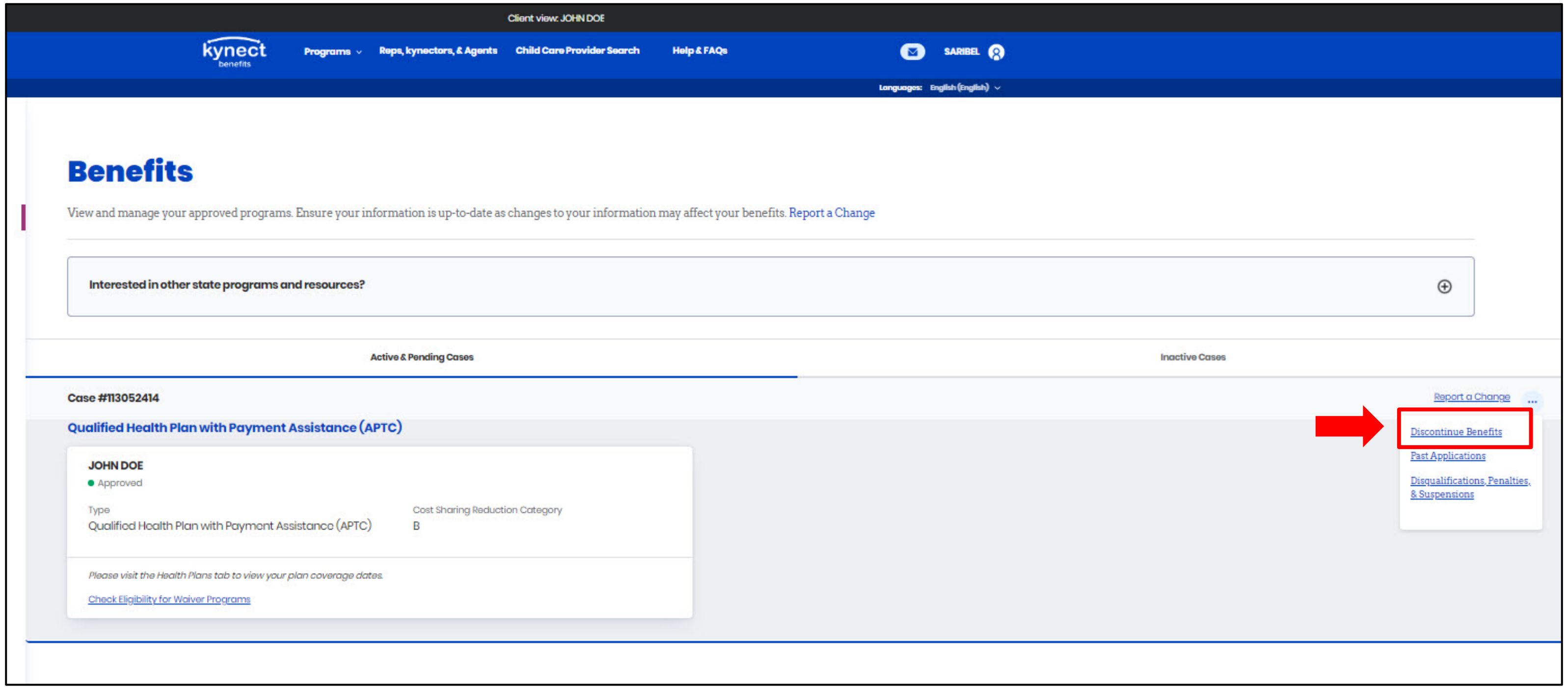


Scenario One: Primary Subscriber is Turning 65

One month before a Resident's Medicare enrollment begins, Agents should discontinue benefits for the household member turning 65 years old and terminate the plan if the household member is the primary subscriber.

For the primary subscriber (Resident turning 65), Agents should terminate their current plan.

If the primary subscriber has a spouse/dependents, they will need to be re-enrolled into a new plan.



If needed, Agents or their Residents may call the Issuer to have accumulators moved. They may also call the Professional Services Line (PSL).

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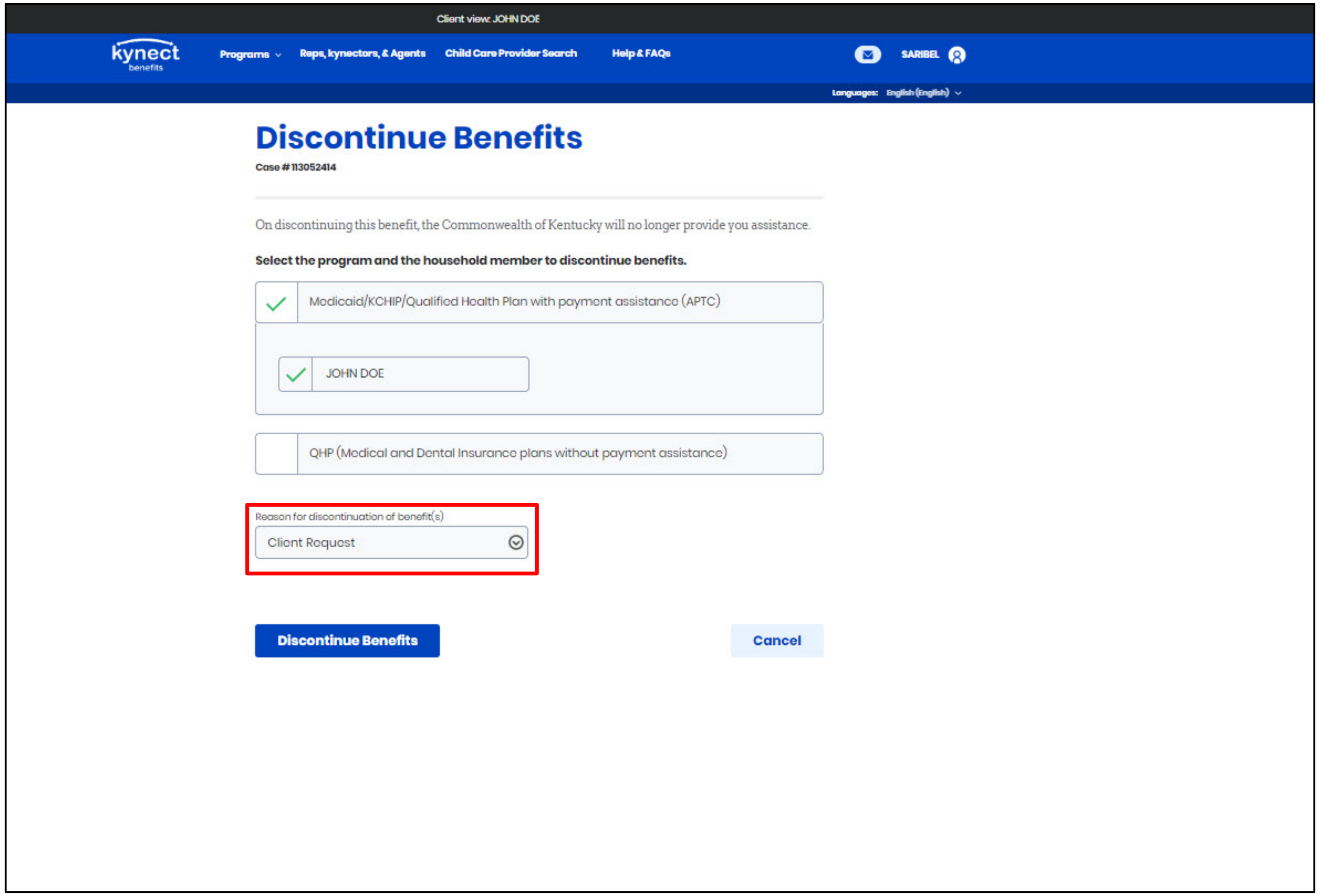

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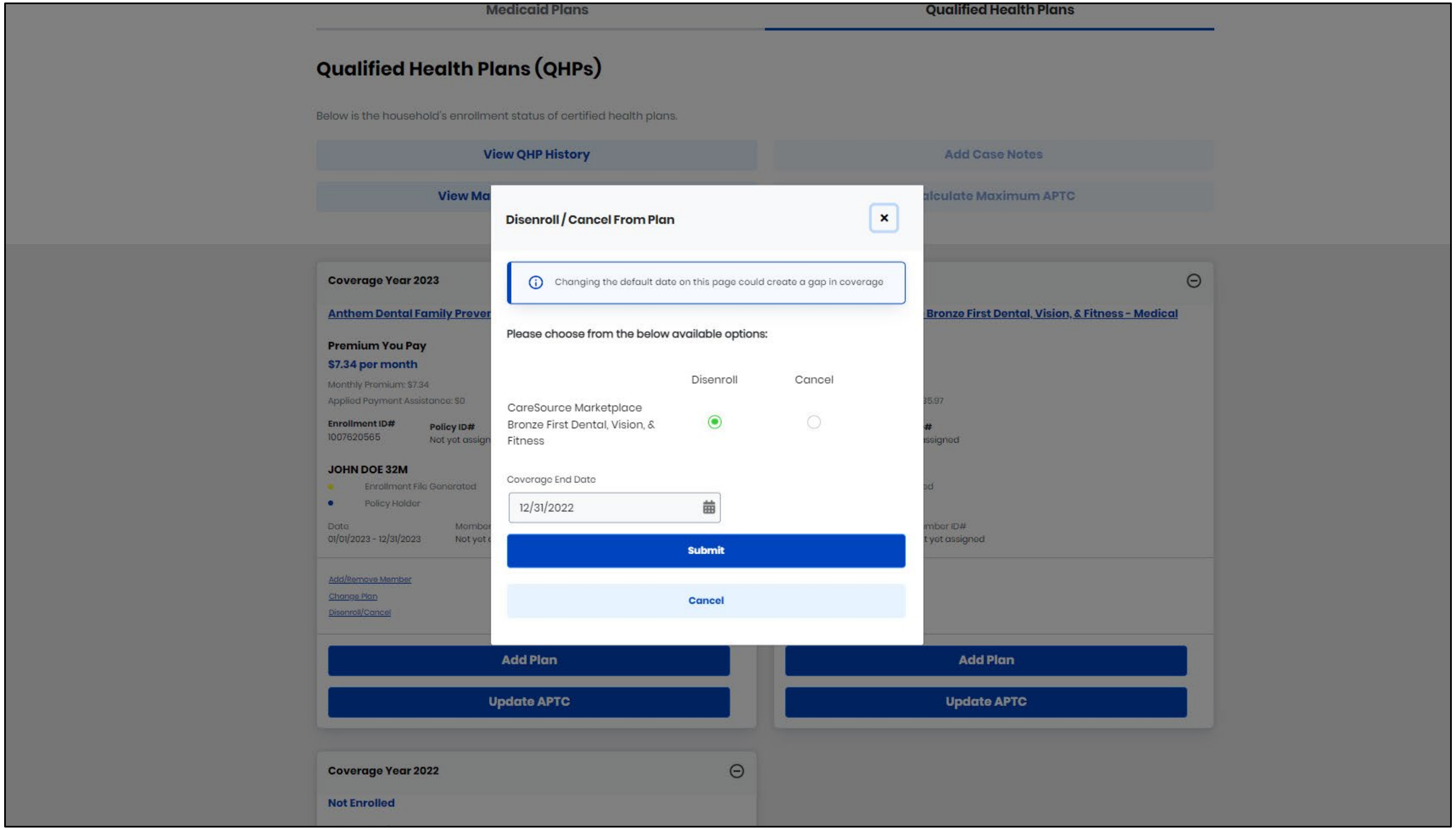
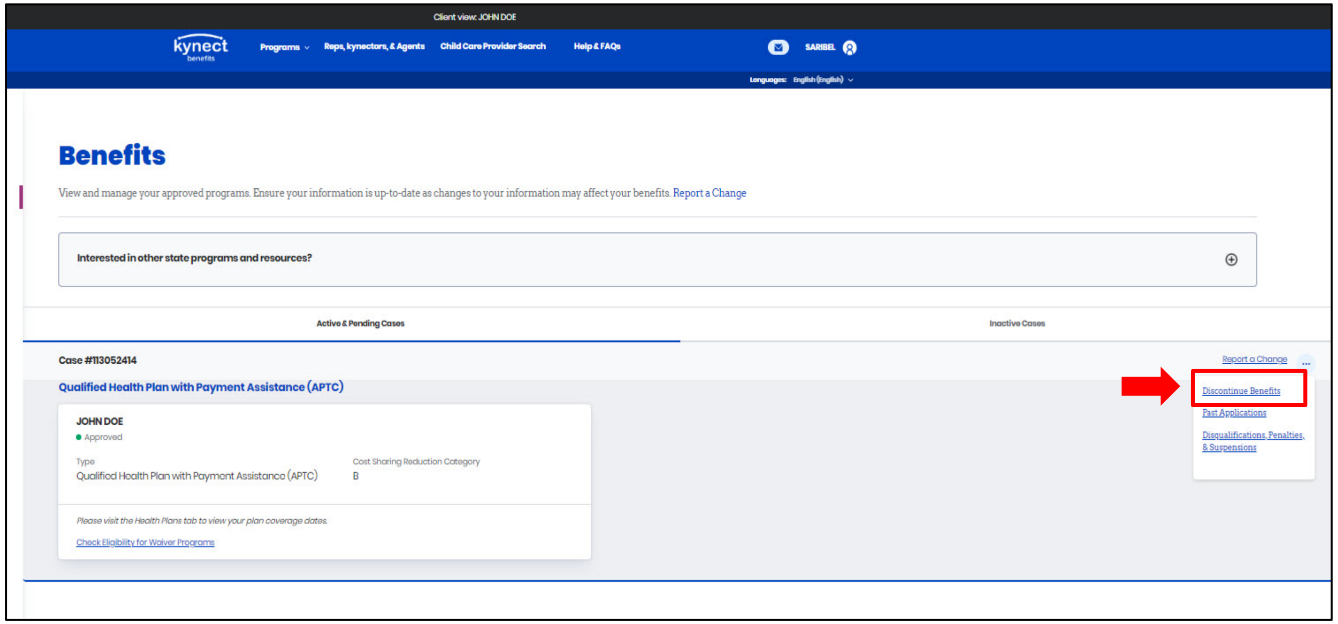
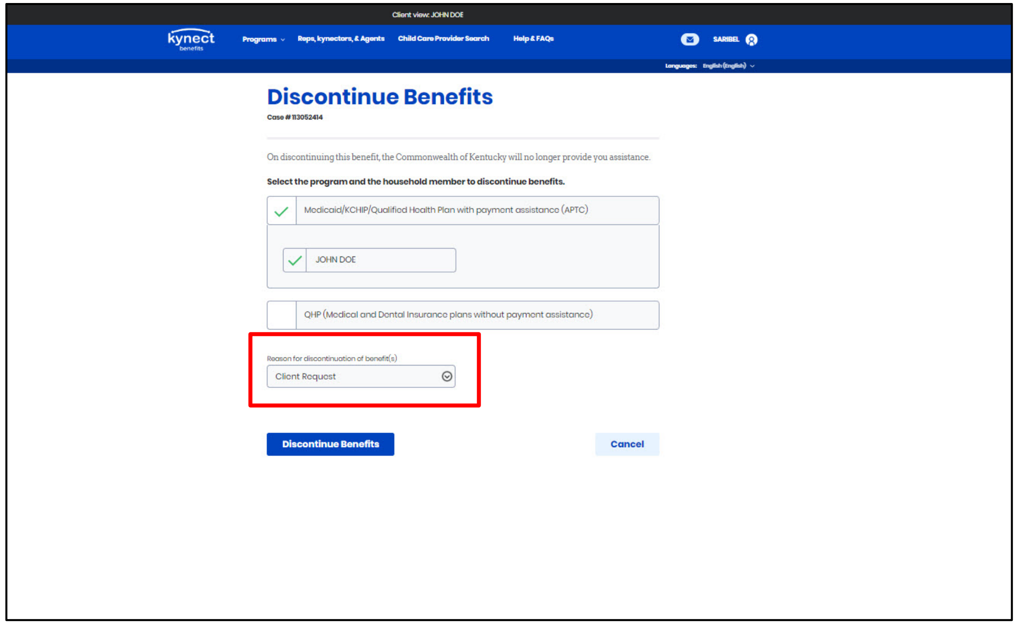


Reminder: If the primary subscriber has a spouse/dependents, they will need to be re-enrolled into a new plan.

Scenario Two: Non-Primary Subscriber is Turning 65

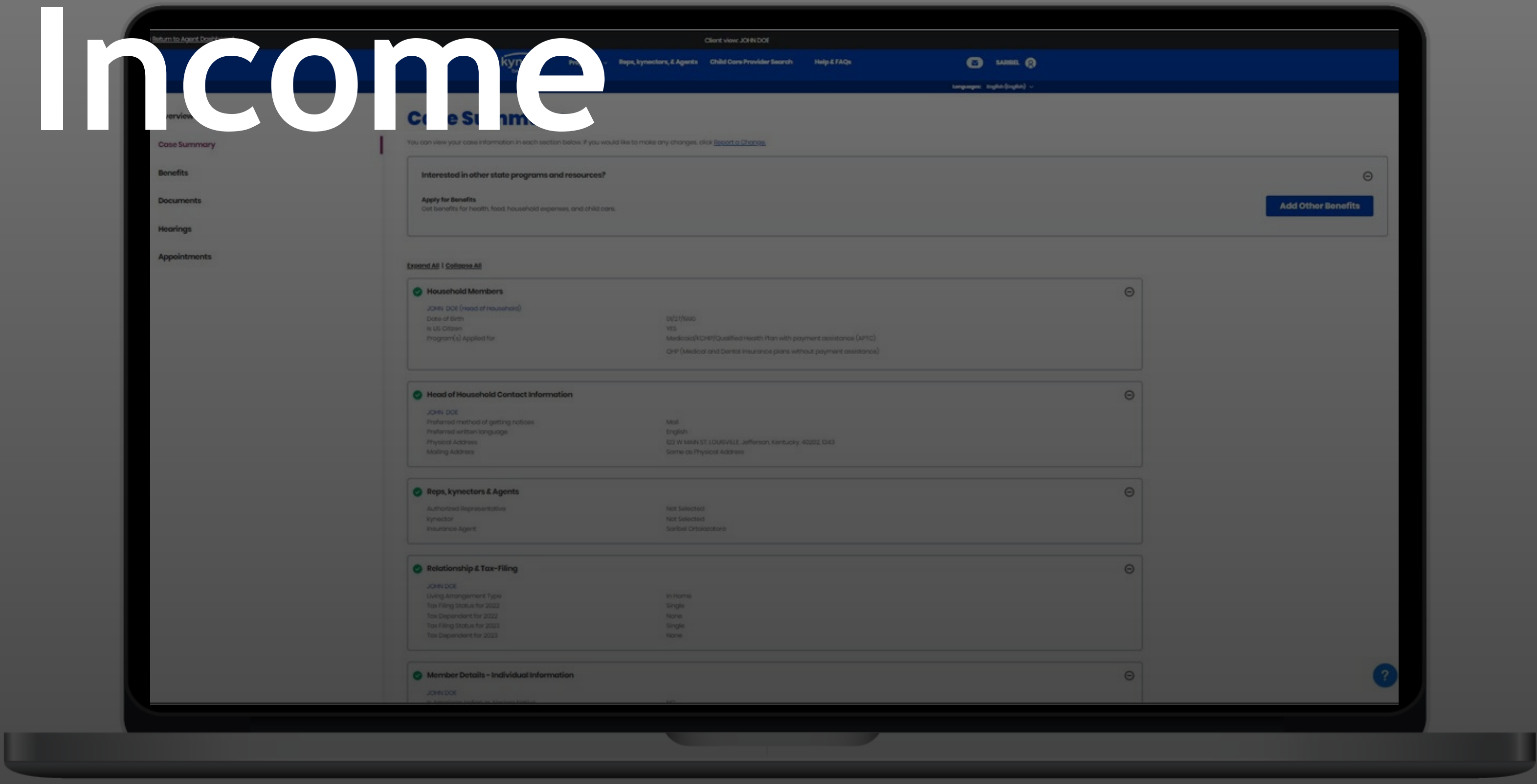
One month before a Resident's Medicare enrollment begins, Agents should discontinue benefits for the household member turning 65 years old to avoid any tax penalties. Since the Resident turning 65 years old is not the primary subscriber, the plan will continue for their spouse or any dependents but the 65 years old must be disenrolled from the plan.





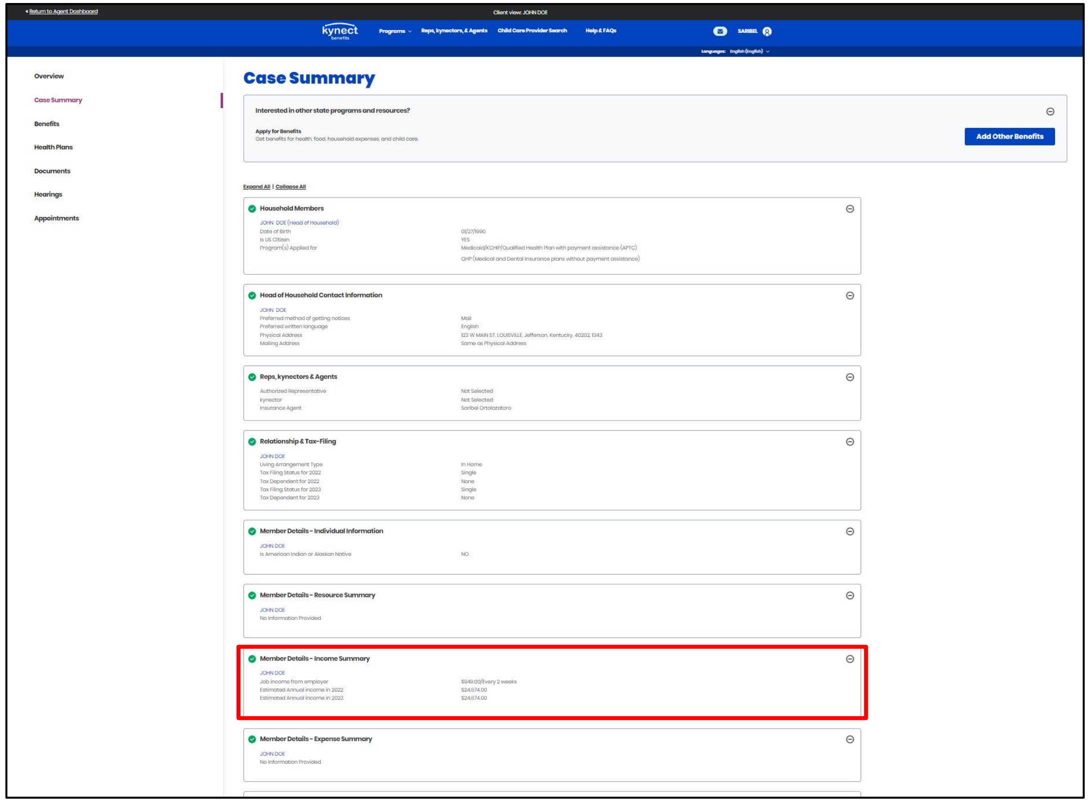
Please note: It is advised that Agents always make the younger spouse the primary subscriber by putting them first on the application.

Reporting and Verifying Income



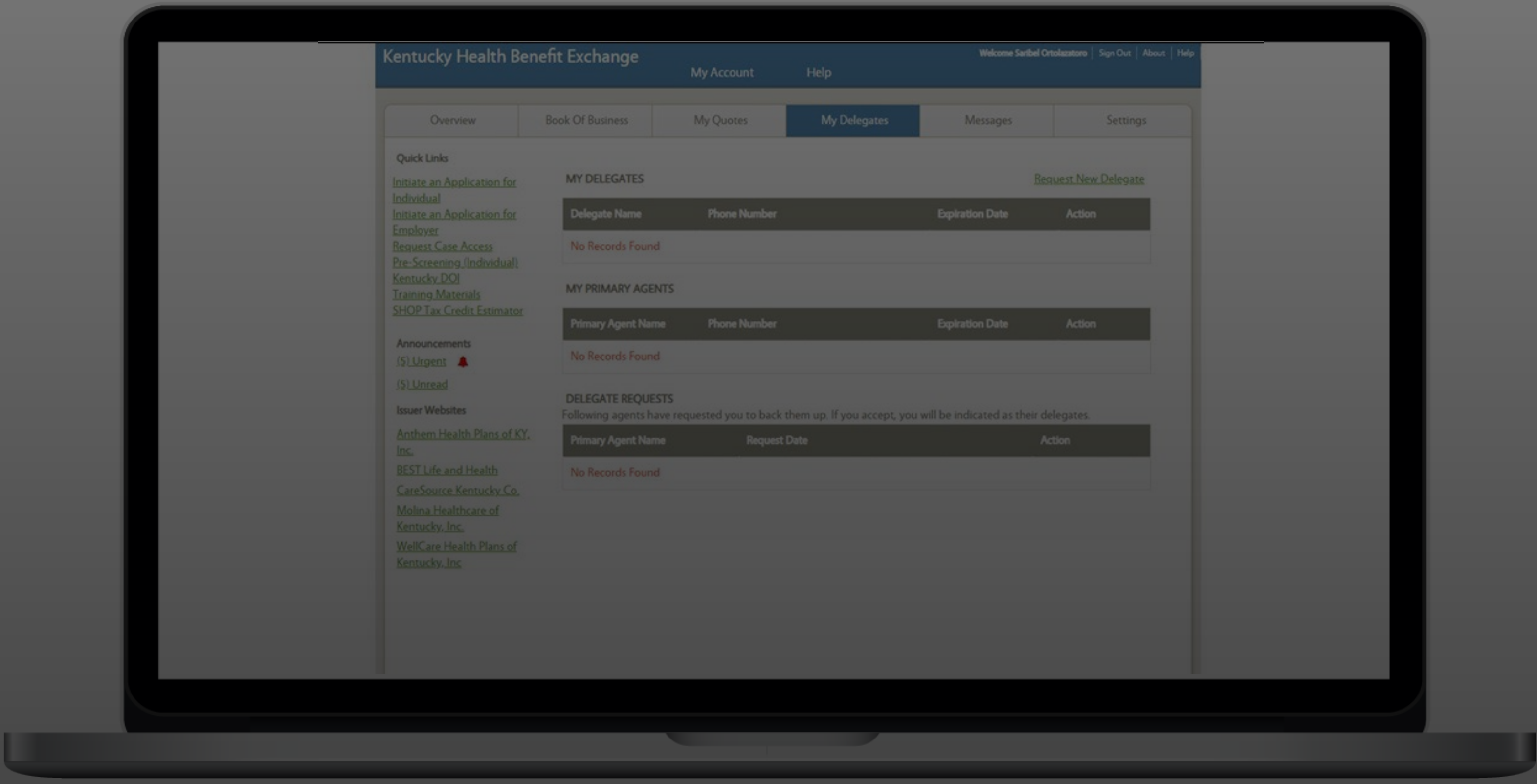
Reporting and Verifying Income

Agents may review current income records on the Case Summary screen of the Resident's kynect benefits Dashboard. There are many documents that can be used to verify income if required such as tax returns, letters from employer, wage stubs etc.. If needed, Agents may submit a written statement explaining complicated income records (i.e., self-employment) and submit proof such as receipts and pay stubs to ensure correct eligibility determination.



To ensure the correct income type is being reported, Agents should reference the Countable and Non-Countable Income For MAGI Tip Sheet. Several notices will be sent throughout the year to remind Residents of their reported income within the case and allow them to report any changes.

Agent Delegates



Agent Delegates

Agents may have up to six delegates on their account. Agent Delegates can do almost everything that a primary Agent can do.

Agent Delegates can:	Agent Delegates cannot:
Initiate applications for Applicants	Remove the primary Agent from the account
View current Resident information	Receive compensation for actions taken on behalf of the primary Agent’s Residents
Make changes to Residents accounts as needed	Request case access for primary Agents

Please note: Both Agents and Delegates must send and confirm a request to establish the link. Once established, both Agents and Delegates will be able to navigate to the other’s Agent Portal Dashboard.

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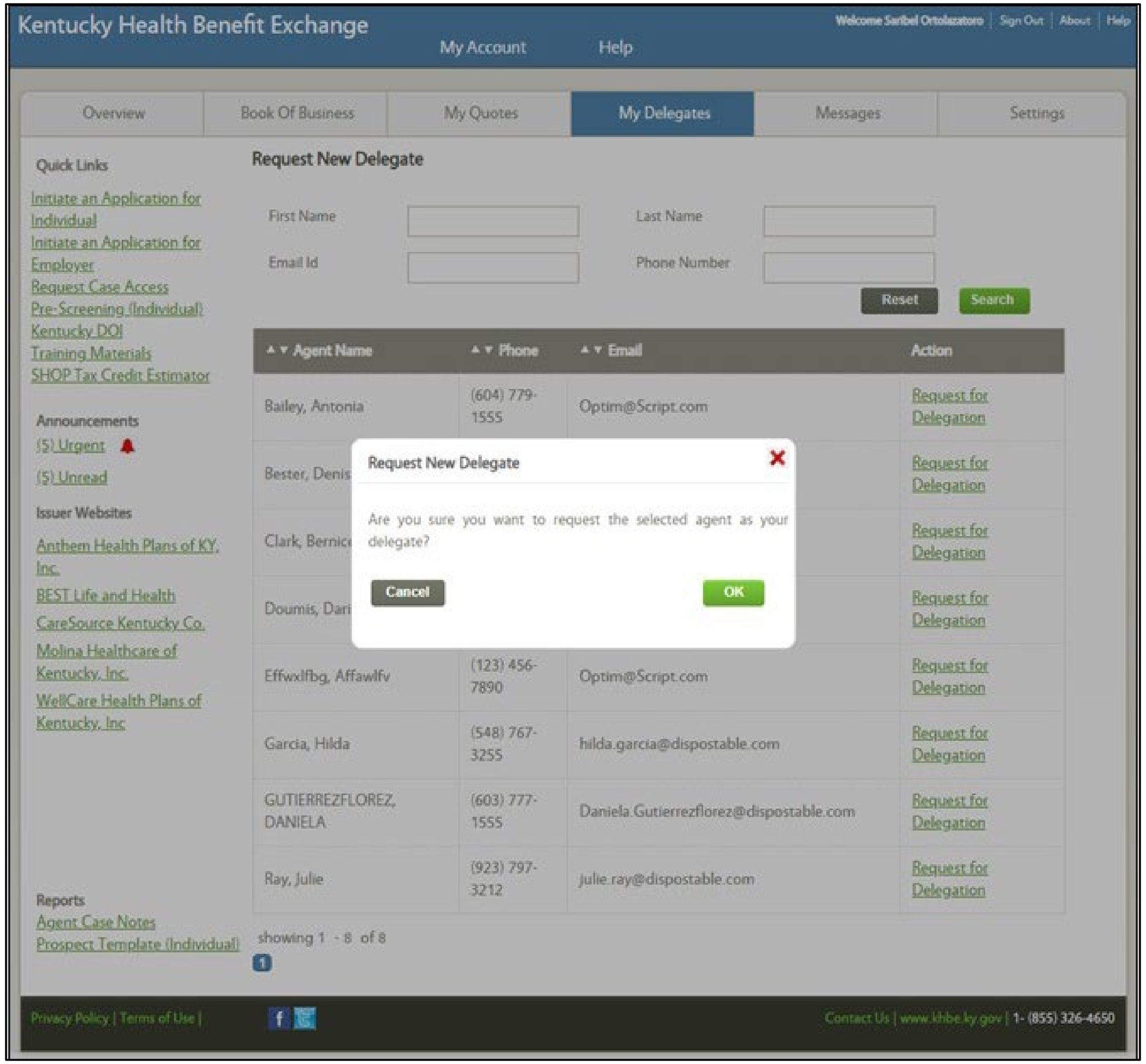
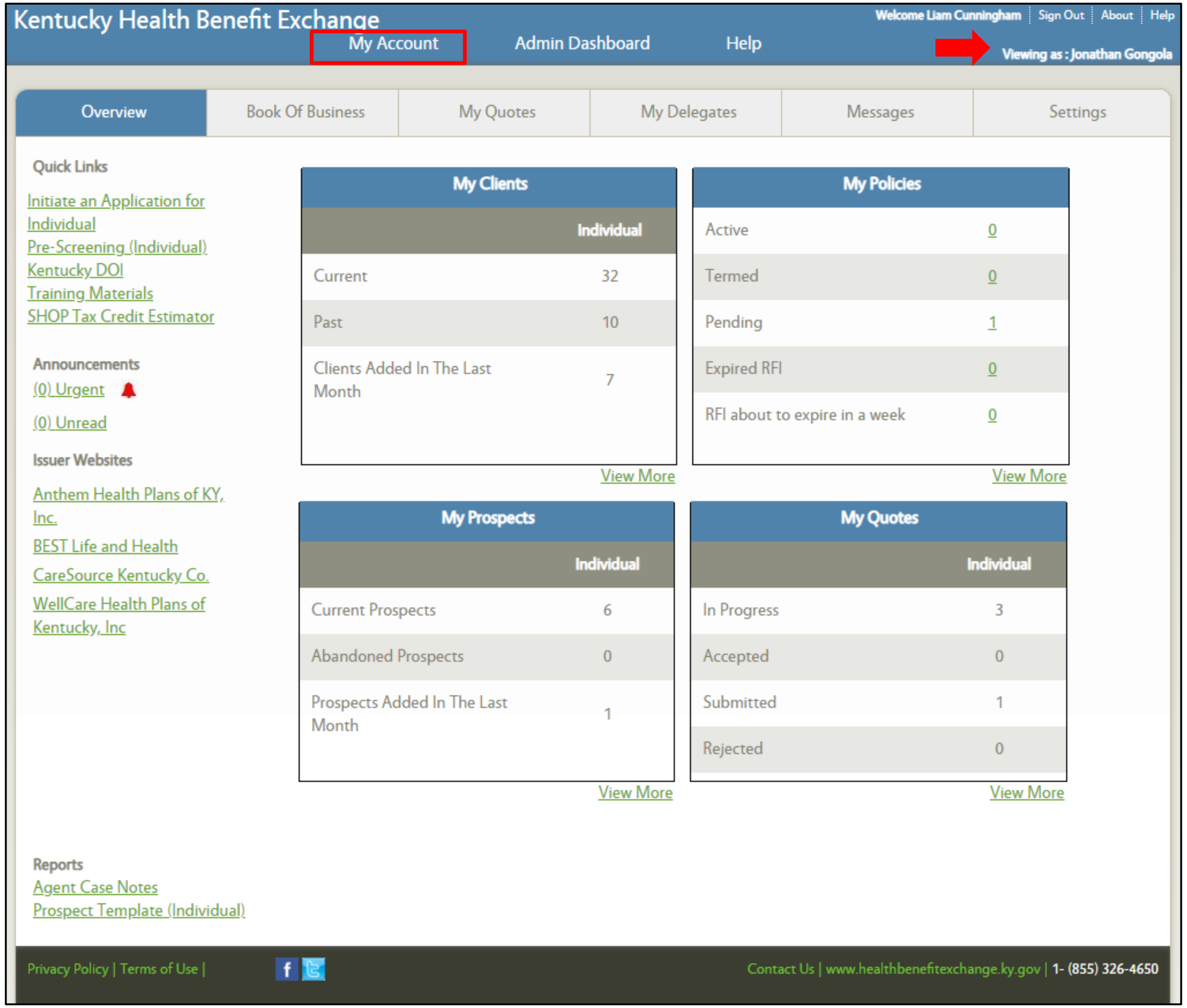


kynect health coverage
Together for a better Kentucky

Agent Delegates

Both Agents and Delegates must send and confirm a request to establish the link. Once established, both Agents and Delegates will be able to navigate to the other's Agent Portal Dashboard. Agents/Delegates should click My Account to return to their own Dashboard.



Knowledge Check

Knowledge Check #1

How many delegates may an Agent have?

A) 3

B) 4

C) 6

D) 8

Answer using the Polls box!

Knowledge Check #1 – Answer

How many delegates may an Agent have?

C) 6

Knowledge Check #2

True or False: Agents should assign the younger spouse as the primary subscriber/head of household by putting them first on the application.

True

False

Answer using the Polls box!

Knowledge Check #2 – Answer

True or False: Agents should assign the younger spouse as the primary subscriber/head of household by putting them first on the application.

True

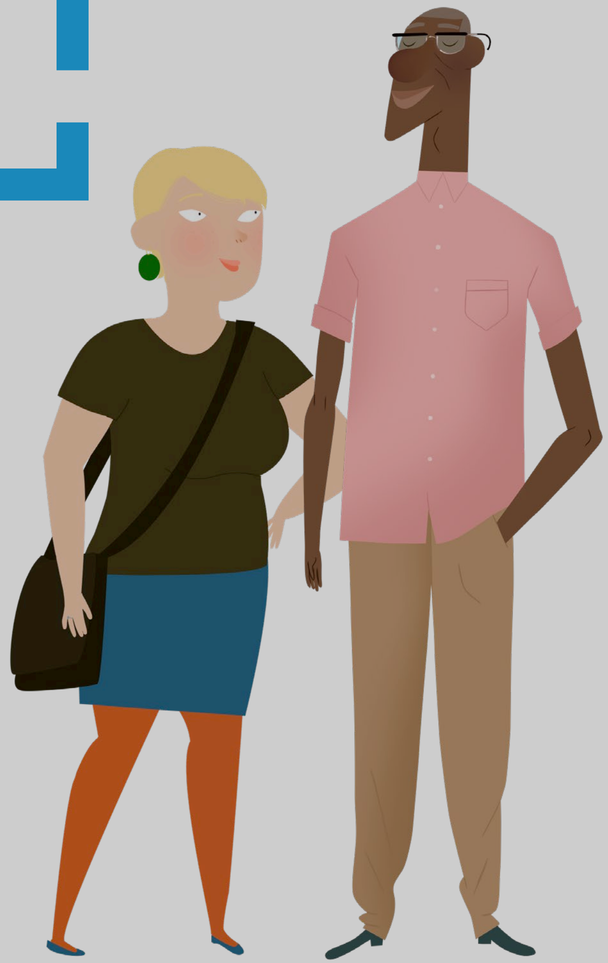
We would like to hear from you!

Do you have any suggested topics to include in the upcoming Office Hour sessions?

Answer using the Polls box!

We would like to hear from you!

What communications would be most helpful for you during Open Enrollment?



Answer using the Polls box!

Questions and Answers

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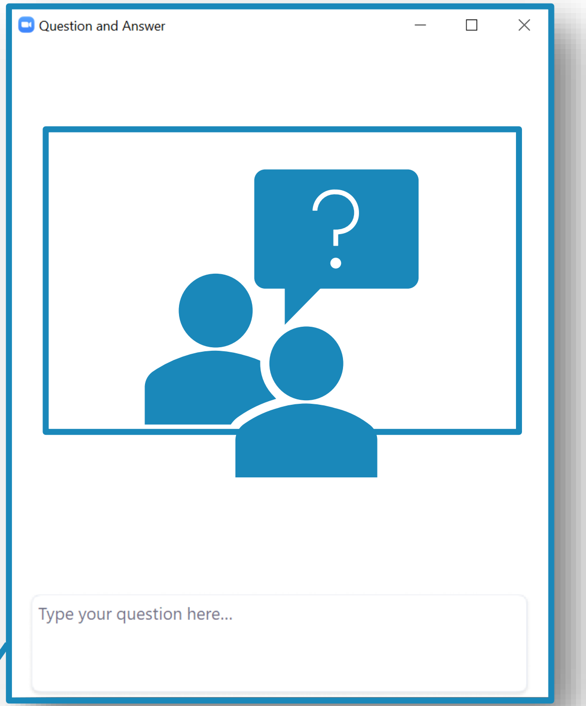
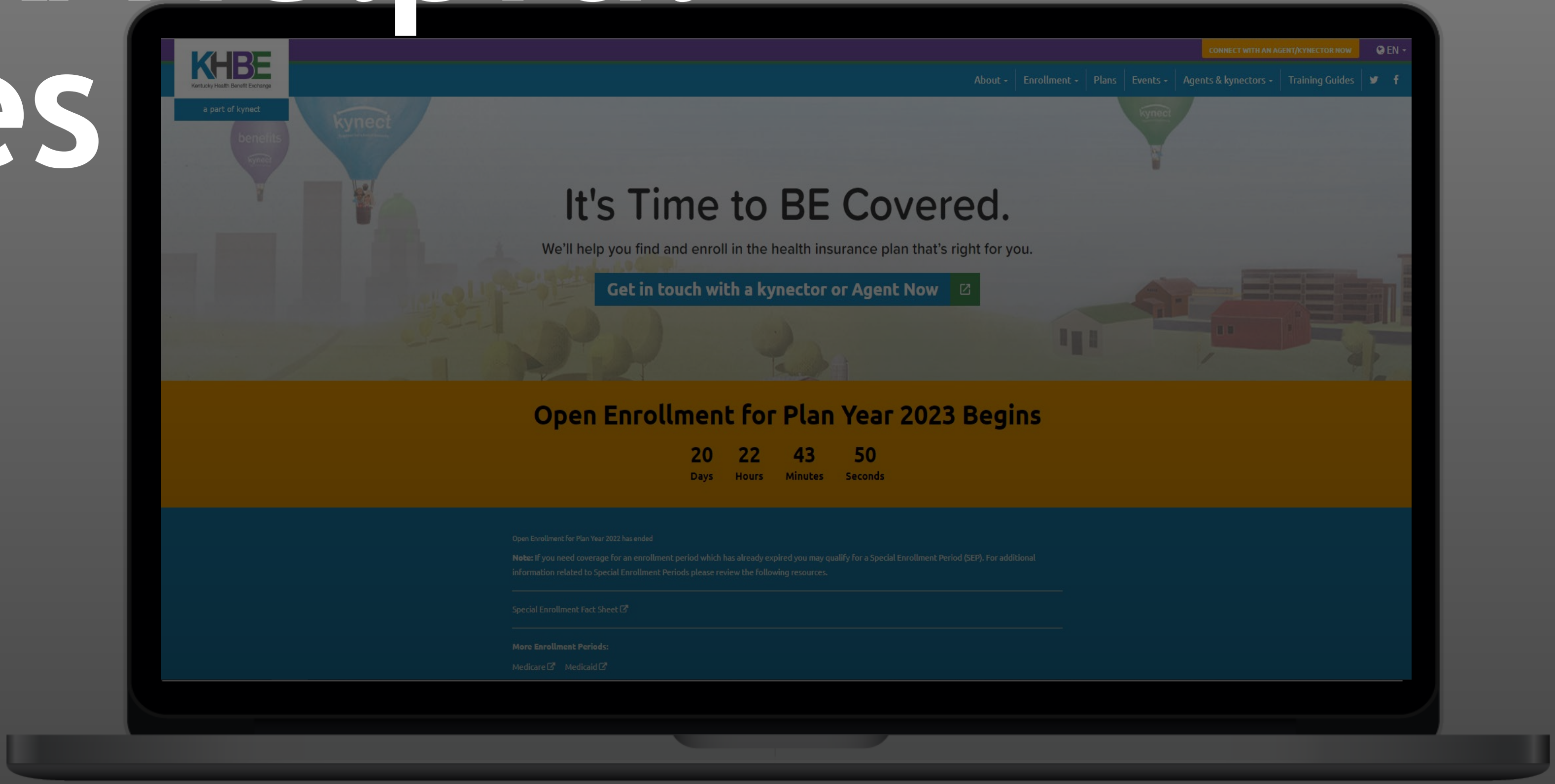
Please ask any Open Enrollment questions using the **Q&A Icon** located at the bottom of your Zoom screen. All questions asked today will be shared at a later date in a Frequently Asked Questions (FAQs) document.



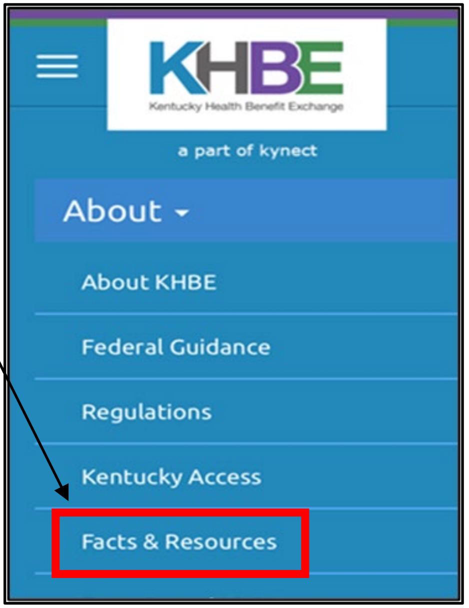
Appendix/Helpful Resources

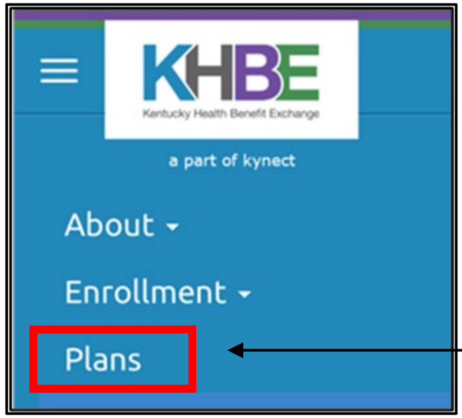


Helpful Resources: KHBE Website

Fact Sheets are found on the **Facts & Resources** screen under the *About* tab.

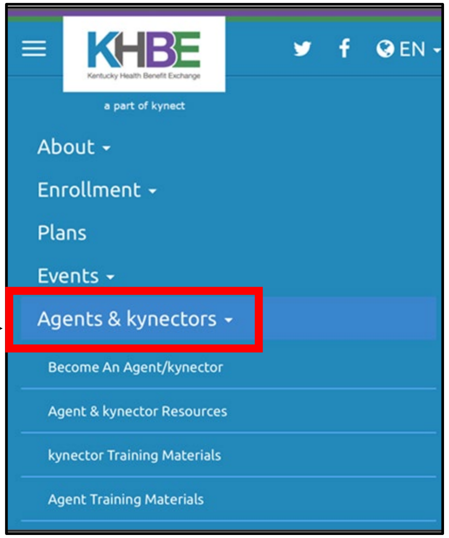
Please use the Fact Sheets to educate and assist Residents. They contain useful information that can be helpful during the transition and Open Enrollment.

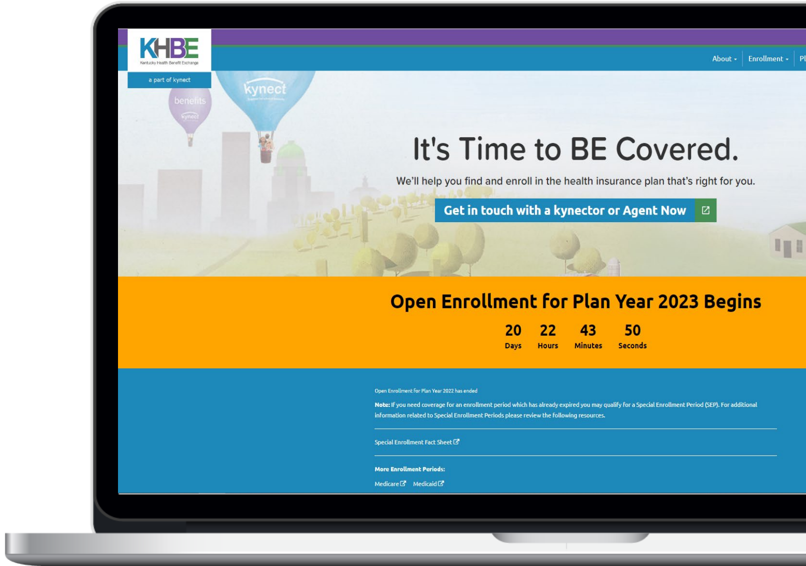




Issuer coverage maps are found on the **Plans** screen.

Numerous resources, including the Open Enrollment Toolkit, Style Guides, and logos, are found on the **Agent & kynector Portal** screen under the *Agents & kynectors* tab.





Helpful Resources: Additional Websites

The websites below provide additional information during Plan Year 2023 Open Enrollment.

Department for Community Based Services (DCBS)	Provides policy manuals, updated regulations, programs/services information, contact information for DCBS offices, and additional resources.
kynect	Helps Applicants complete the OE application process, determines eligibility for a variety of insurance affordability programs, including Medicaid, QHPs, and KCHIP.
Department for Medicaid Services (DMS)	Provides training documents, policy documents, DMS contact information, news, resources, and general updates about Kentucky Medicaid for Agents and Residents.
Kentucky Health Benefit Exchange (KHBE)	Offers Agents general resources, Job Aids, Quick Reference Guides, as well as webinars, Fact Sheets, flyers, posters, and other useful information.
Centers for Medicare and Medicaid Services (CMS)	Agents can find training and supplemental materials about Medicaid, KCHIP, and Medicare.
Health and Human Services (HHS)	Resources for Agents to learn the most up-to-date information on COVID-19, public health, and human services. Additional resources for Agents to learn about health equity, frequently asked questions about healthcare, and enhancing the health and well-being of Residents.
Health Reform: Beyond the Basics	A project by the Center on Budget and Policy Priorities designed to provide training and resources that explain health coverage available through Medicaid, KCHIP, and the Insurance Marketplace.
Healthy at Work	This site shares the most up-to-date information on Kentucky's COVID-19 precautions and guidelines, including the current incidence rate, COVID-19 hotline information, and daily reports.
Regtap.info	This portal serves as an information hub for CMS technical assistance related to Marketplace and Premium Stabilization programs. Registered users can access the library, FAQs, training resources, and the inquiry tracking and management system.