

Agent Office Hours

Session 1

November 18, 2022

It's time to re-kynect.

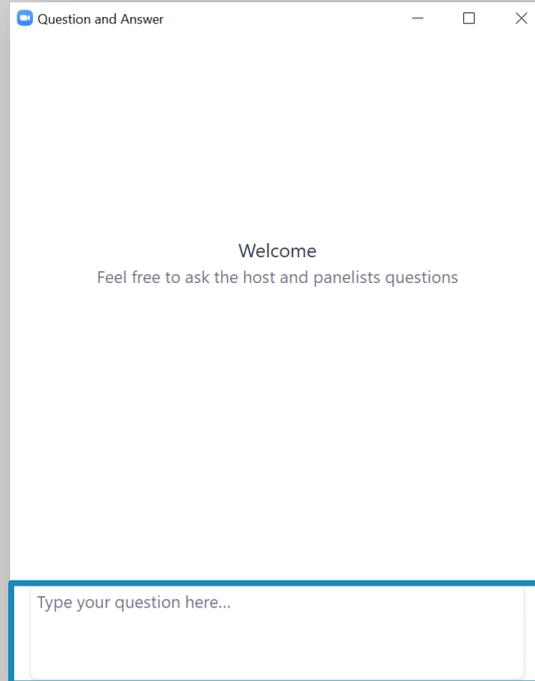
Agent Office Hours

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.

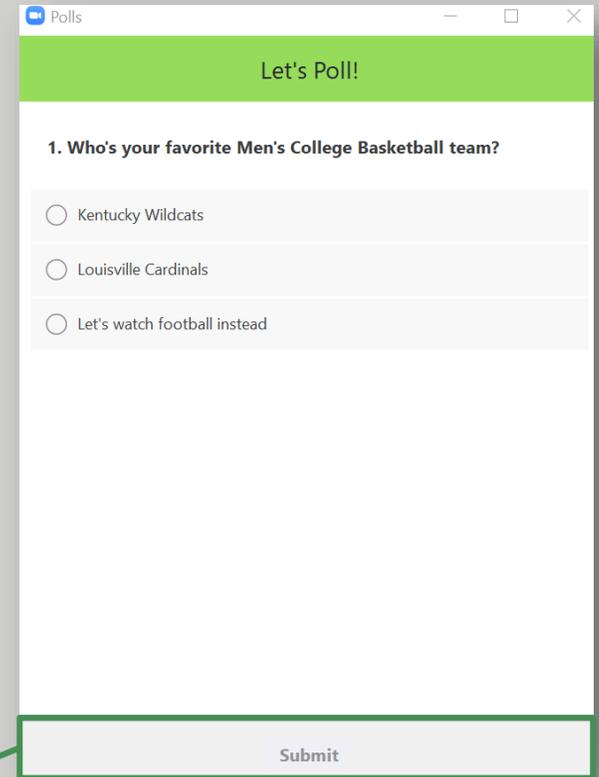


Let's Poll

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

Slide 5	What to Expect from Office Hours	Slide 18	Reporting and Verifying Income
Slide 6	Special Enrollment Period (SEP) Cases	Slide 20	Agent Delegates
Slide 8	Verifying SEP	Slide 24	Knowledge Check
Slide 10	Cancel vs Terminate Plan	Slide 31	Questions and Answers
Slide 13	Transition to Medicare	Slide 33	Appendix/Helpful Resources



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

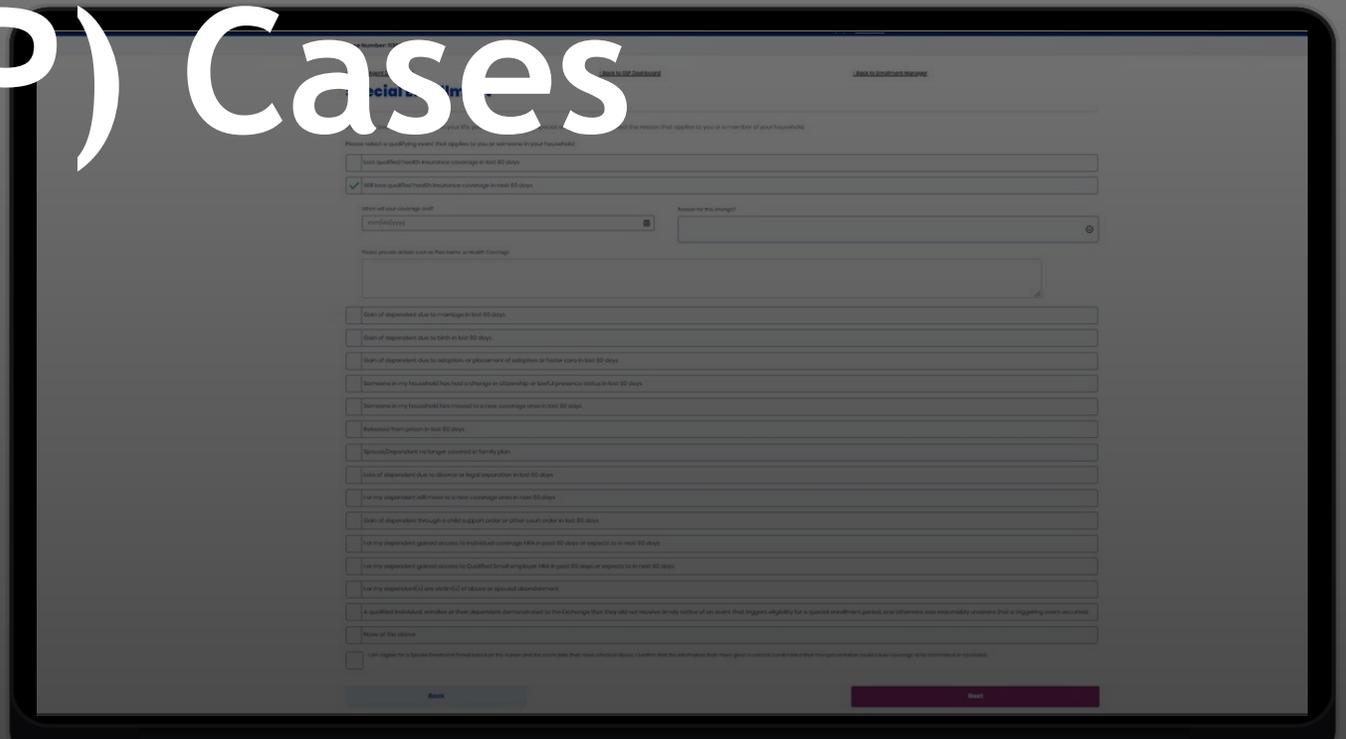
During Office Hours sessions, Agents may ask questions relevant to the topic being discussed by using the **Questions and Answers (Q&A) Icon** located at the bottom of the Zoom screen. Time is allotted at the end of each session, for live questions and answers. Additionally, questions asked will be shared 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.

[Back to Agent Dashboard](#) [Back to SEP Dashboard](#) [Back to Enrollment Manager](#)

Special Enrollment

If there has been a major change in your life, you may be eligible for special enrollment. Please select the reason that applies to you or a member of your household.

Please select a qualifying event that applies to you or someone in your household:

Lost qualified health insurance coverage in last 60 days
 Will lose qualified health insurance coverage in next 60 days

When will your coverage end?

Reason for this change?

Please provide details such as Plan Name or Health Coverage:

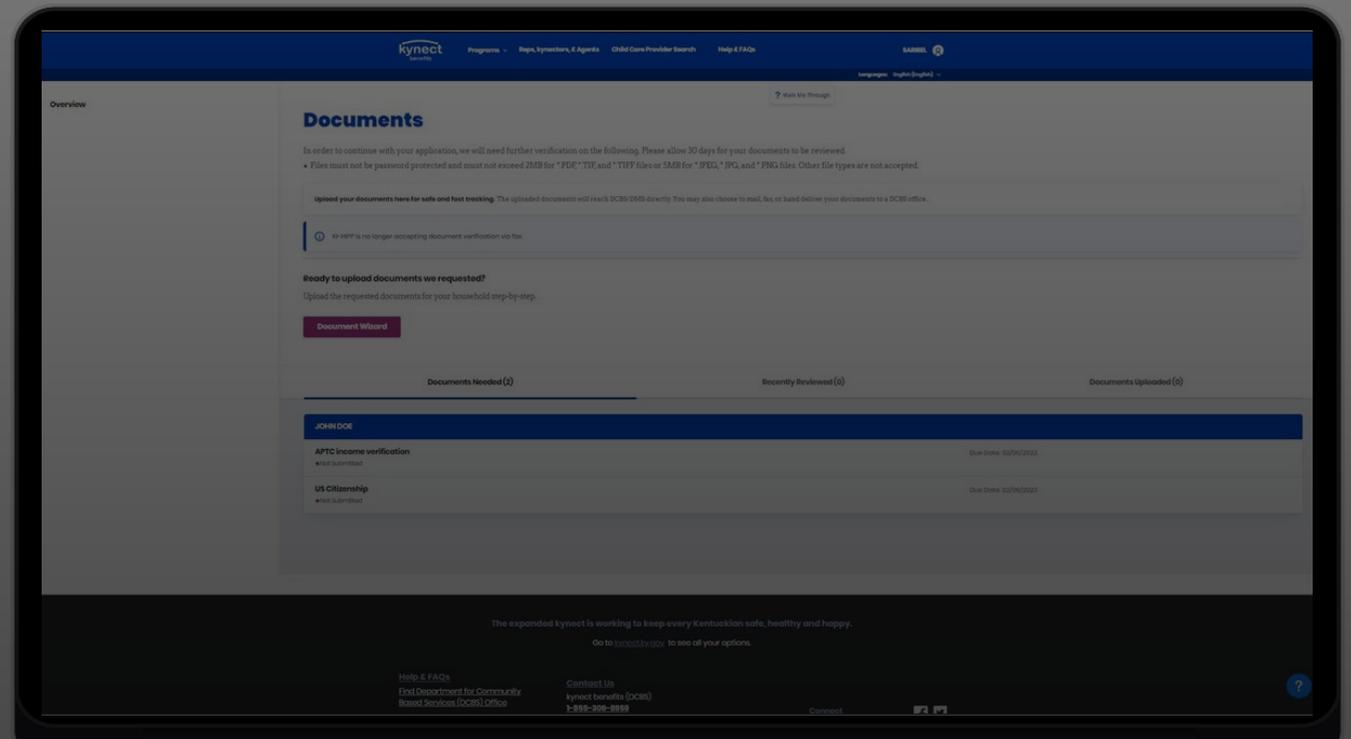
Gain of dependent due to marriage in last 60 days
 Gain of dependent due to birth in last 60 days
 Gain of dependent due to adoption, or placement of adoption or foster care in last 60 days
 Someone in my household has had a change in citizenship or lawful presence status in last 60 days
 Someone in my household has moved to a new coverage area in last 60 days
 Released from prison in last 60 days
 Spouse/Dependent no longer covered in family plan
 Loss of dependent due to divorce or legal separation in last 60 days
 I or my dependent will move to a new coverage area in next 60 days
 Gain of dependent through a child support order or other court order in last 60 days
 I or my dependent gained access to Individual coverage HRA in past 60 days or expects to in next 60 days
 I or my dependent gained access to Qualified Small employer HRA in past 60 days or expects to in next 60 days
 I or my dependent(s) are victim(s) of abuse or spousal abandonment
 A qualified individual, enrollee or their dependent demonstrated to the Exchange that they did not receive timely notice of an event that triggers eligibility for a special enrollment period, and otherwise was reasonably unaware that a triggering event occurred.
 None of the above

I am eligible for a Special Enrollment Period based on the reason and the event date that I have checked above. I confirm that the information that I have given is correct. I understand that misrepresentation could cause coverage to be terminated or rescinded.

Back
Next

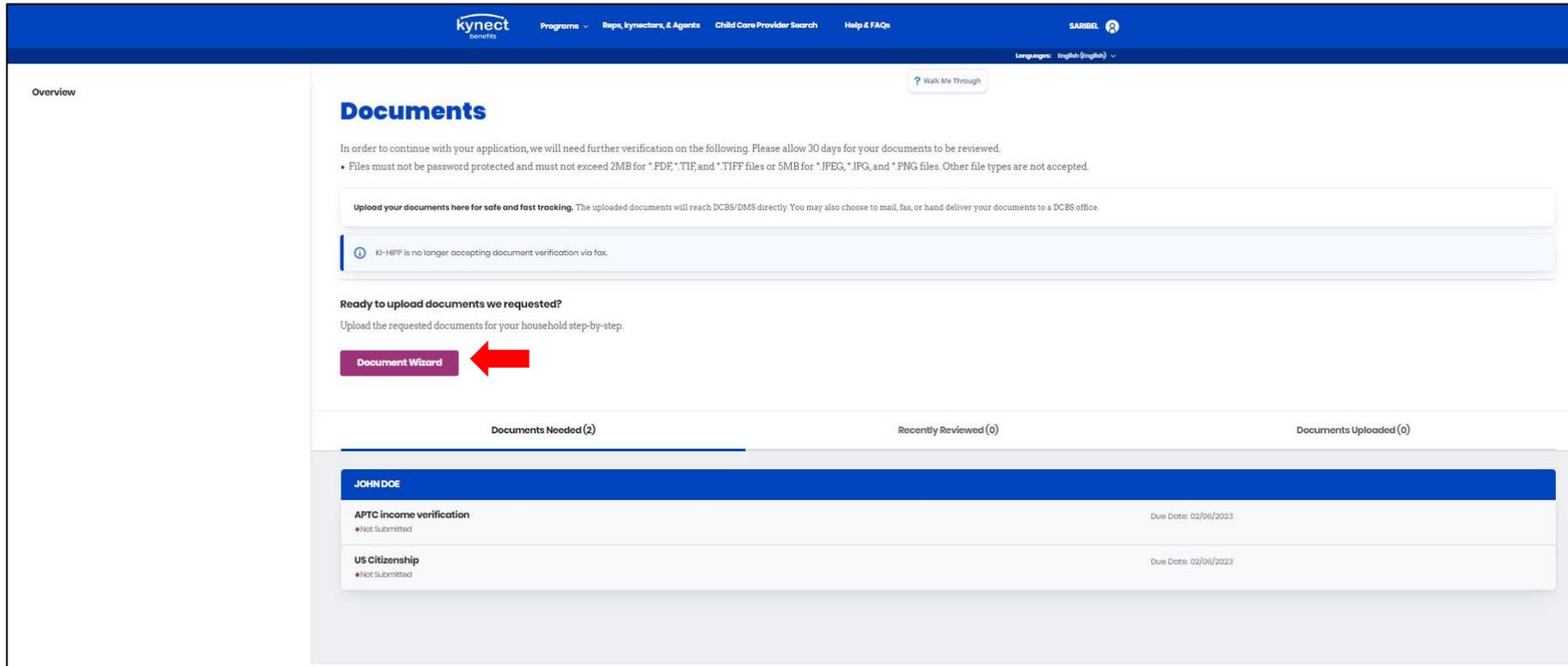
Please note: Agents must submit documentation confirming SEP eligibility **BEFORE** the Resident can be enrolled and enrollment files are sent to Issuers.

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.



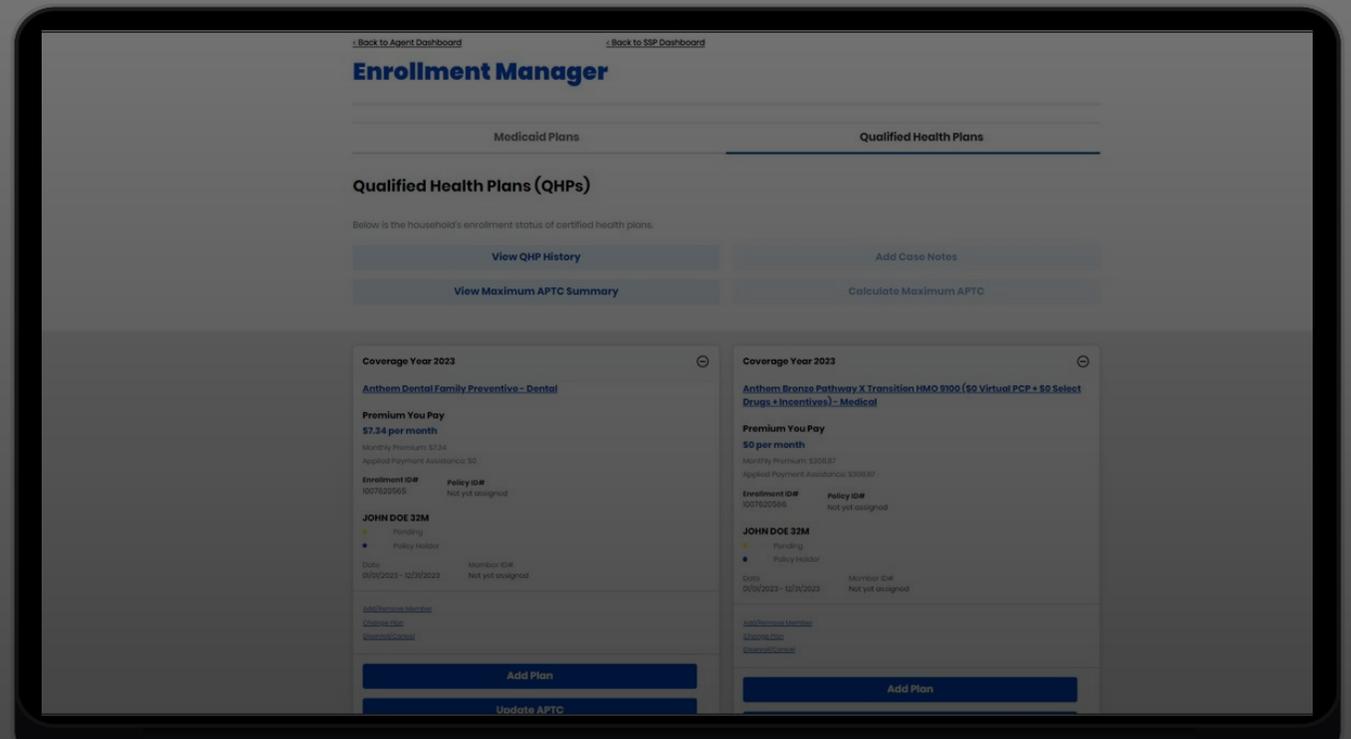
The screenshot shows the 'Documents' tab on the kynect benefits dashboard. The page header includes the kynect logo, navigation links for Programs, Repts, Kynectors, & Agents, Child Care Provider Search, and Help & FAQs, and a user profile for SARIBEL. A 'Walk Me Through' button is visible. The main content area is titled 'Documents' and contains instructions for document upload, including a note that KI-HIPP no longer accepts document verification via fax. A red arrow points to the 'Document Wizard' button. Below this, there are three tabs: 'Documents Needed (2)', 'Recently Reviewed (0)', and 'Documents Uploaded (0)'. The 'Documents Needed (2)' tab is active, showing a table with two rows of required documents for a resident named JOHN DOE.

Document Type	Status	Due Date
APTC income verification	Not Submitted	02/06/2023
US Citizenship	Not Submitted	02/06/2023



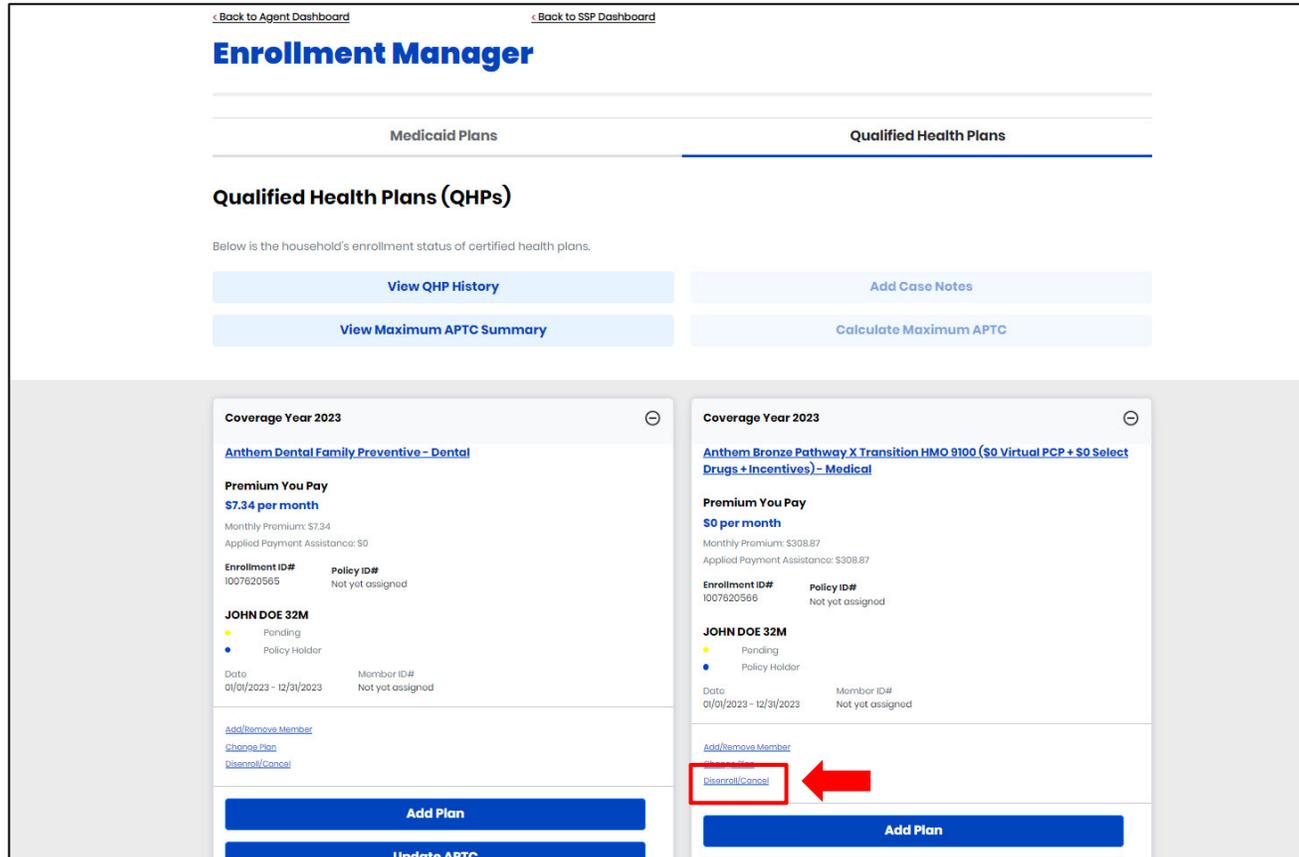
Residents will be prompted to provide supporting documentation. Open RFIs are displayed on the Resident's kynect benefits dashboard on the Documents tab along with their due date.

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.



Enrollment Manager

Medicaid Plans | Qualified Health Plans

Qualified Health Plans (QHPs)

Below is the household's enrollment status of certified health plans.

View QHP History | Add Case Notes

View Maximum APTC Summary | Calculate Maximum APTC

Coverage Year 2023

Anthem Dental Family Preventive - Dental

Premium You Pay
\$7.34 per month

Monthly Premium: \$7.34
Applied Payment Assistance: \$0

Enrollment ID# 1007620565 | Policy ID# Not yet assigned

JOHN DOE 32M

Pending
Policy Holder

Date: 01/01/2023 - 12/31/2023 | Member ID# Not yet assigned

[Add/Remove Member](#)
[Change Plan](#)
[Disenroll/Cancel](#)

Add Plan

Update APTC

Coverage Year 2023

Anthem Bronze Pathway X Transition HMO 9100 (\$0 Virtual PCP + \$0 Select Drugs + Incentives) - Medical

Premium You Pay
\$0 per month

Monthly Premium: \$308.87
Applied Payment Assistance: \$308.87

Enrollment ID# 1007620566 | Policy ID# Not yet assigned

JOHN DOE 32M

Pending
Policy Holder

Date: 01/01/2023 - 12/31/2023 | Member ID# Not yet assigned

[Add/Remove Member](#)
[Change Plan](#)
[Disenroll/Cancel](#)

Add Plan

Cancel Plan

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

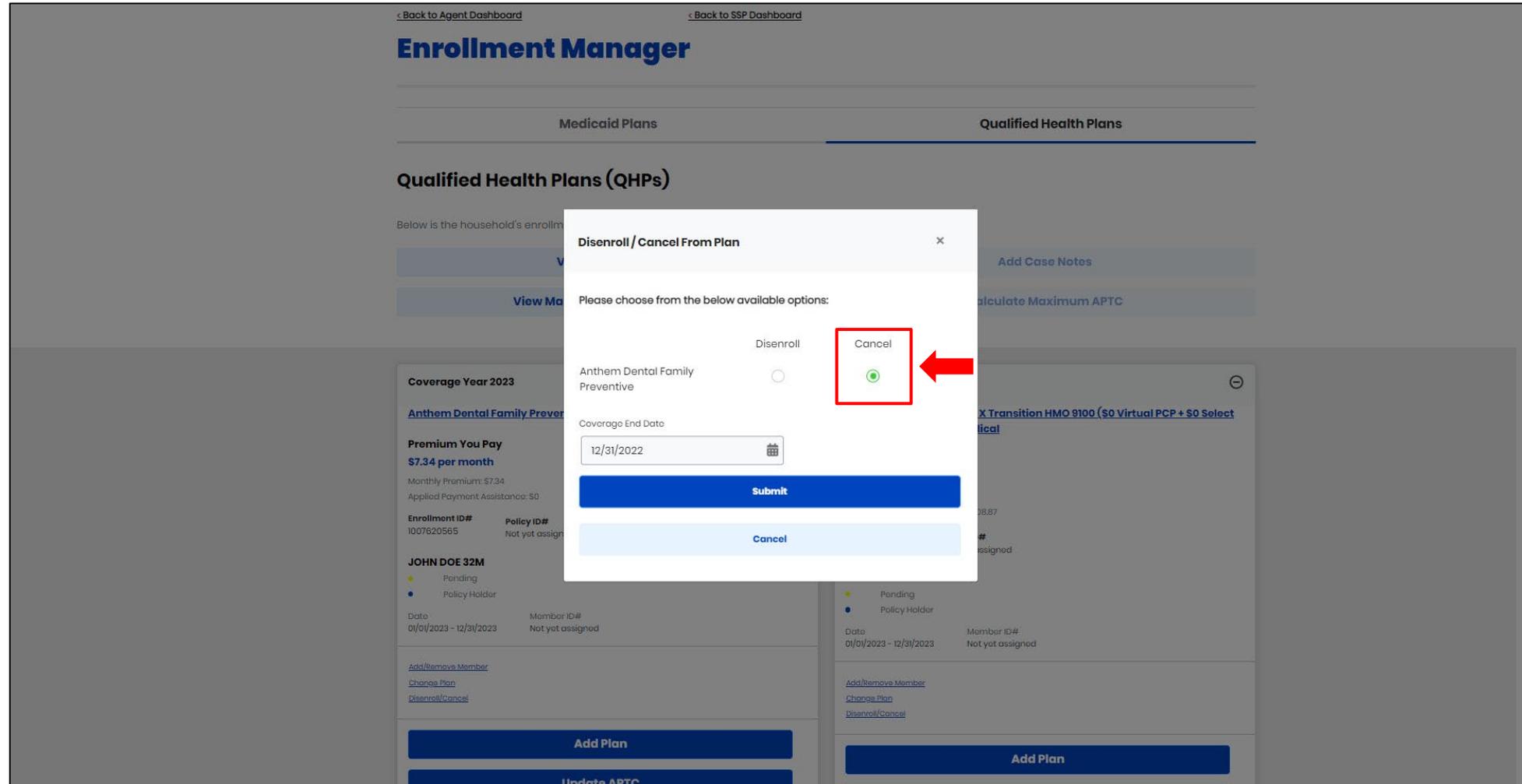
Disenroll/Terminate Plan

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.

Cancel vs Terminate

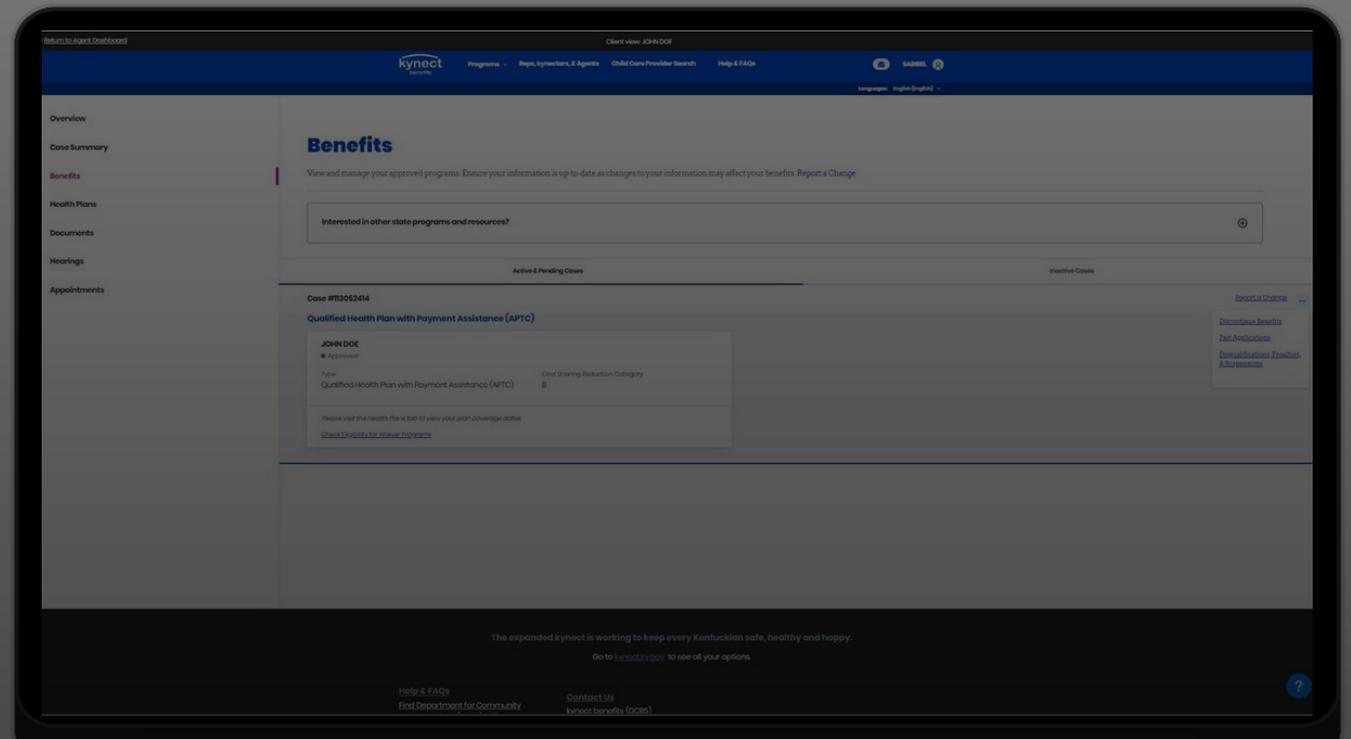
Cancelling a plan removes the current plan selected and allows Applicants to choose a new plan. Terminating a plan discontinues coverage.



The screenshot displays the 'Enrollment Manager' interface. At the top, there are navigation links for 'Back to Agent Dashboard' and 'Back to SSP Dashboard'. The main heading is 'Enrollment Manager'. Below this, there are tabs for 'Medicaid Plans' and 'Qualified Health Plans'. The 'Qualified Health Plans (QHPs)' section is active, showing a list of plans. A modal dialog titled 'Disenroll / Cancel From Plan' is open in the center. The dialog contains the text 'Please choose from the below available options:'. There are two radio buttons: 'Disenroll' and 'Cancel'. The 'Cancel' radio button is selected and highlighted with a red box and a red arrow. Below the radio buttons, there is a text input field for 'Coverage End Date' with the value '12/31/2022'. At the bottom of the modal, there are two buttons: 'Submit' (blue) and 'Cancel' (light blue). The background shows a list of QHPs with details like 'Anthem Dental Family Preventive' and 'Coverage End 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.

Transition to Medicare

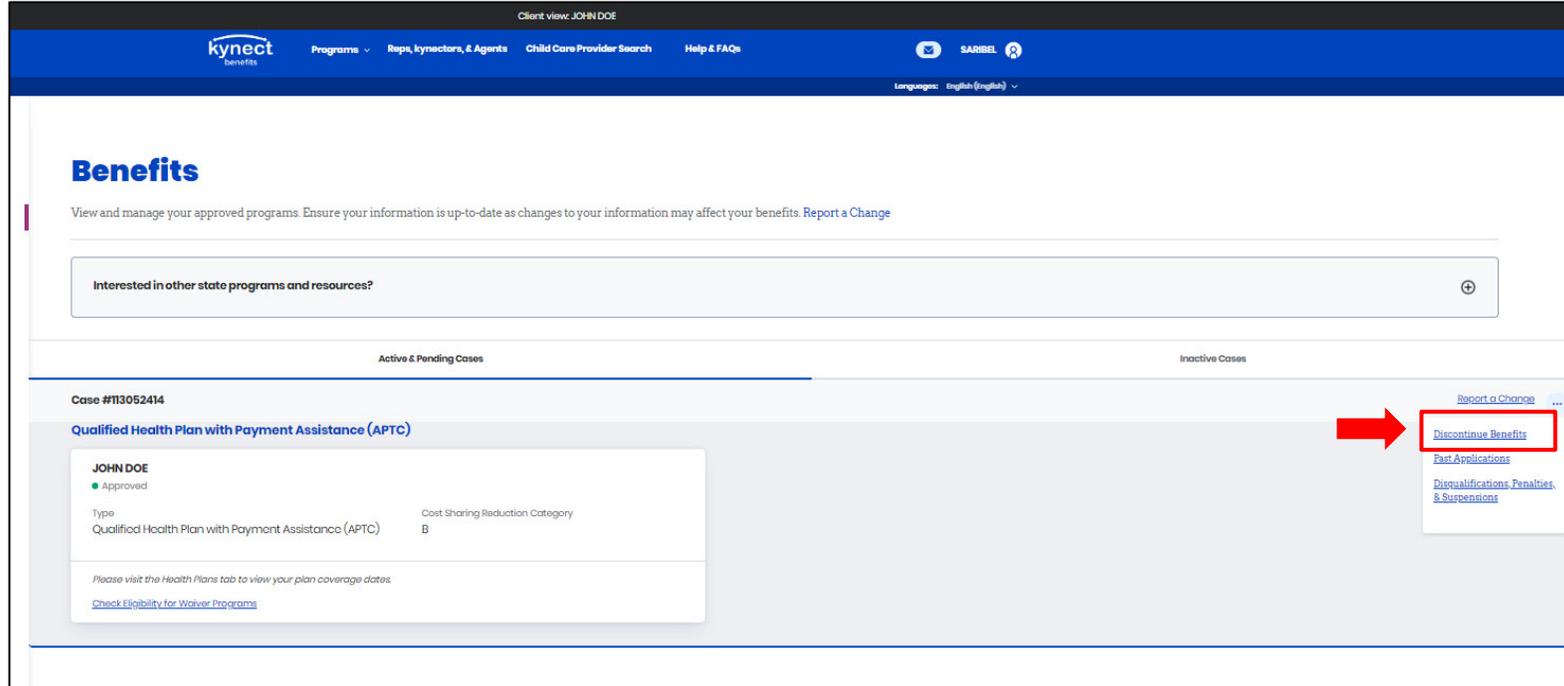


Scenario One: Primary Subscriber is Turning 65

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.



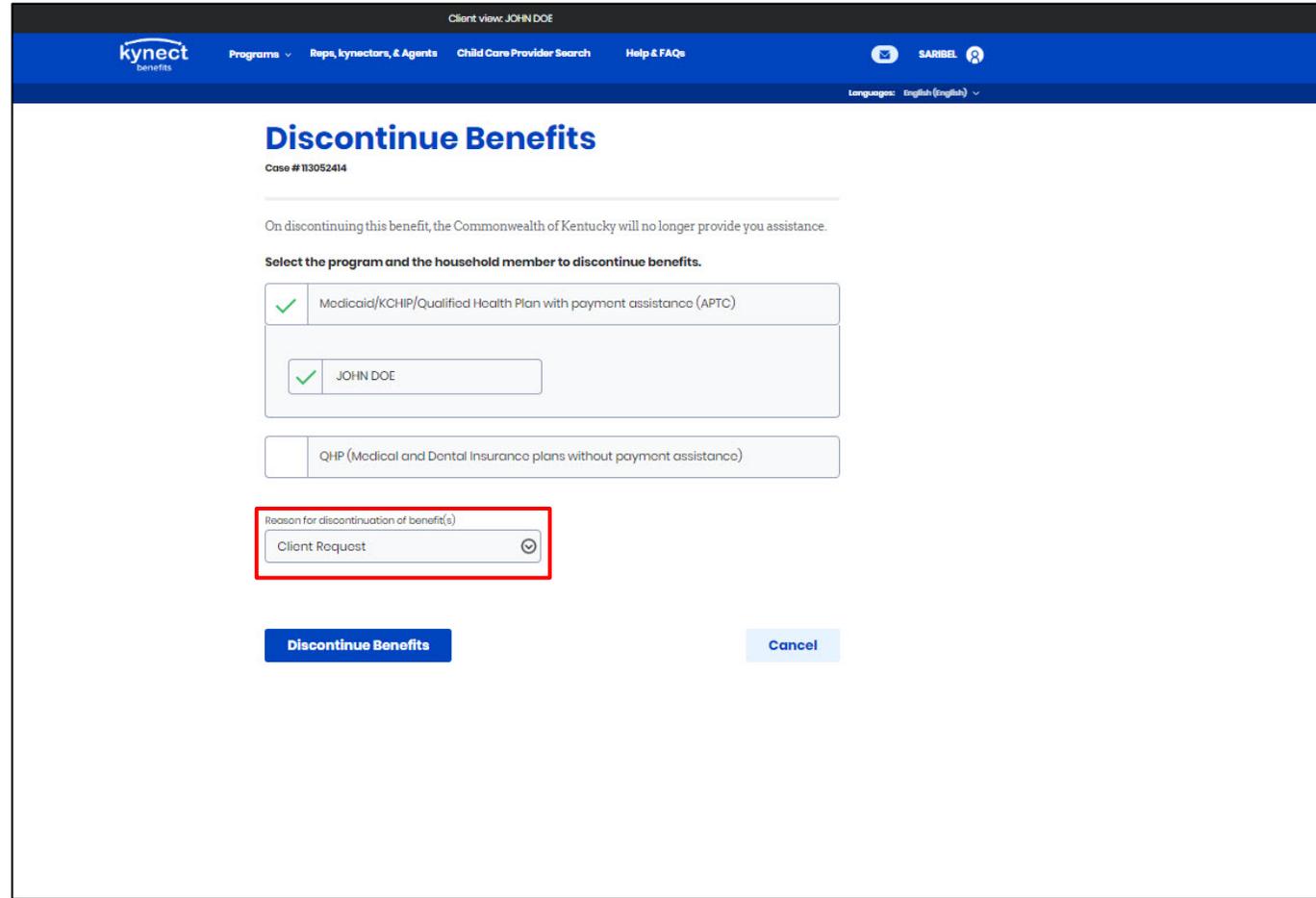
The screenshot shows the Kynect Benefits portal interface. At the top, there is a navigation bar with the Kynect logo and various menu items like 'Programs', 'Reps, Kynectors, & Agents', 'Child Care Provider Search', and 'Help & FAQs'. Below the navigation bar, the main heading is 'Benefits'. Underneath, there is a section for 'Active & Pending Cases' and 'Inactive Cases'. A specific case is displayed for 'JOHN DOE', identified as a 'Qualified Health Plan with Payment Assistance (APTC)'. The case status is 'Approved'. To the right of the case details, there is a 'Report a Change' dropdown menu. A red arrow points to the 'Discontinue Benefits' option within this menu, which is also highlighted with a red rectangular box.



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

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.



Client view: JOHN DOE

kynect benefits Programs Reps, kynectors, & Agents Child Care Provider Search Help & FAQs

Language: English (English)

Discontinue Benefits

Case # 113052414

On discontinuing this benefit, the Commonwealth of Kentucky will no longer provide you assistance.

Select the program and the household member to discontinue benefits.

Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)

JOHN DOE

QHP (Medical and Dental Insurance plans without payment assistance)

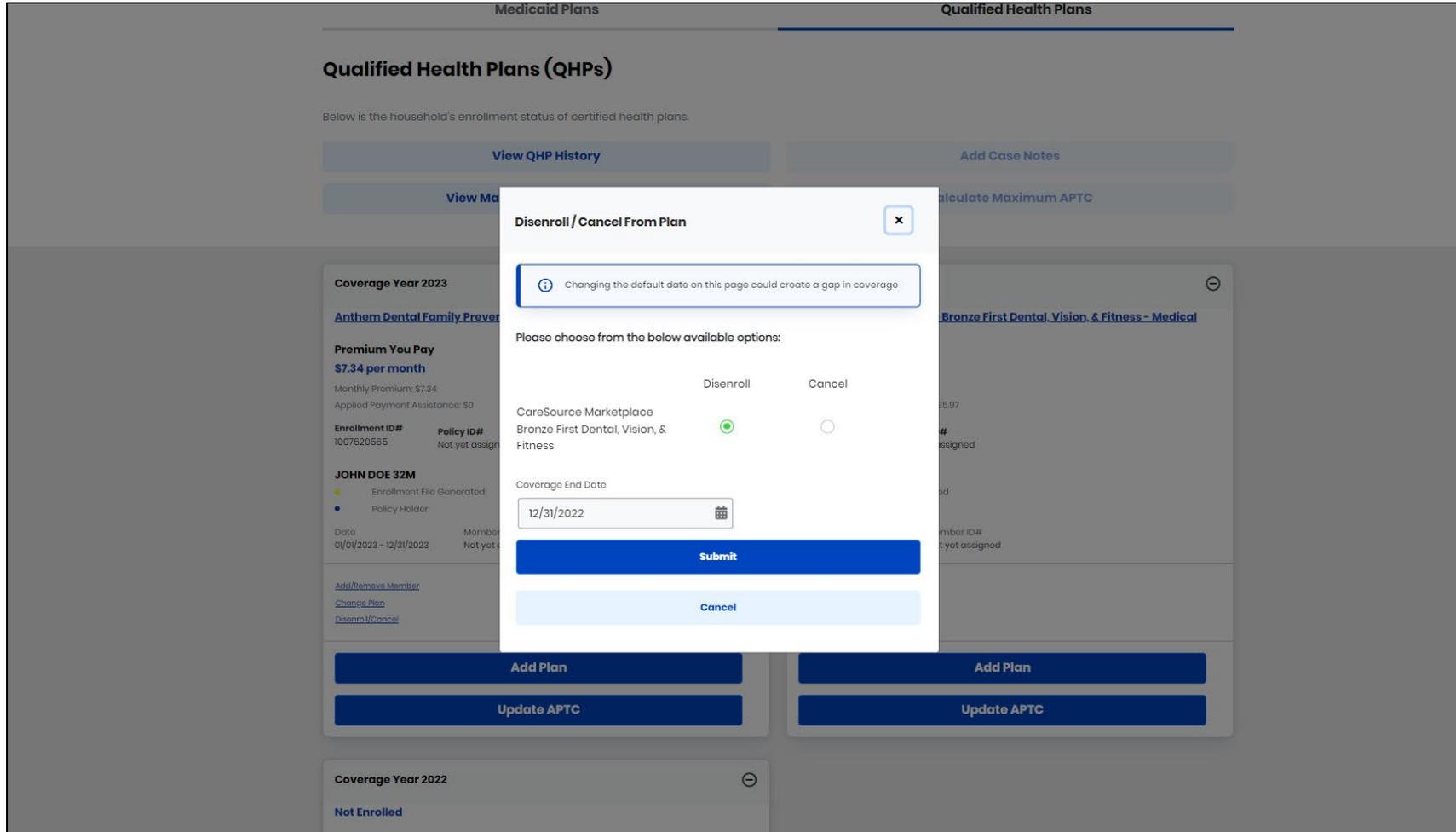
Reason for discontinuation of benefit(s)

Client Request

Discontinue Benefits Cancel

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.



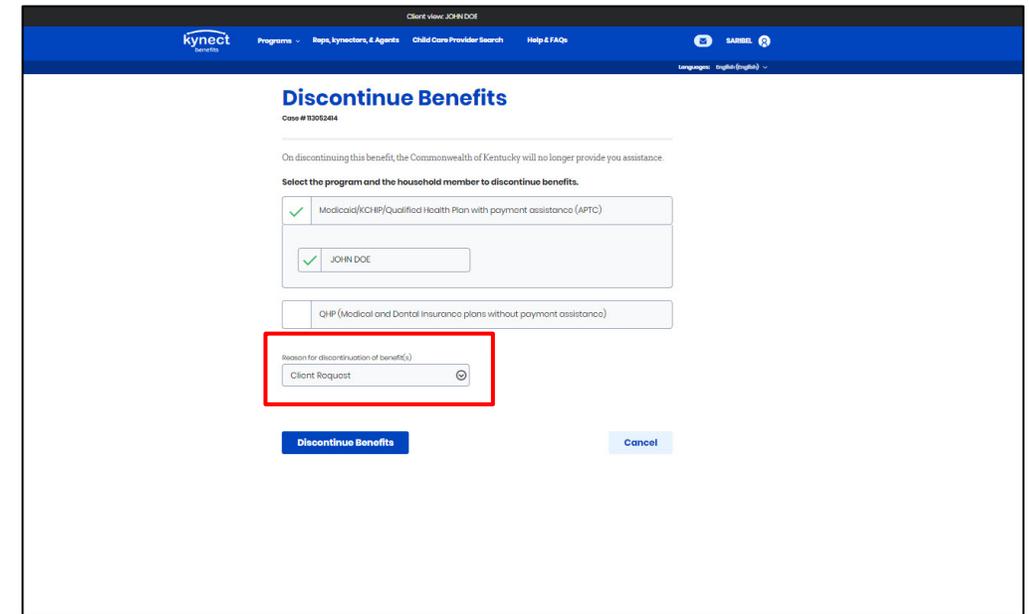
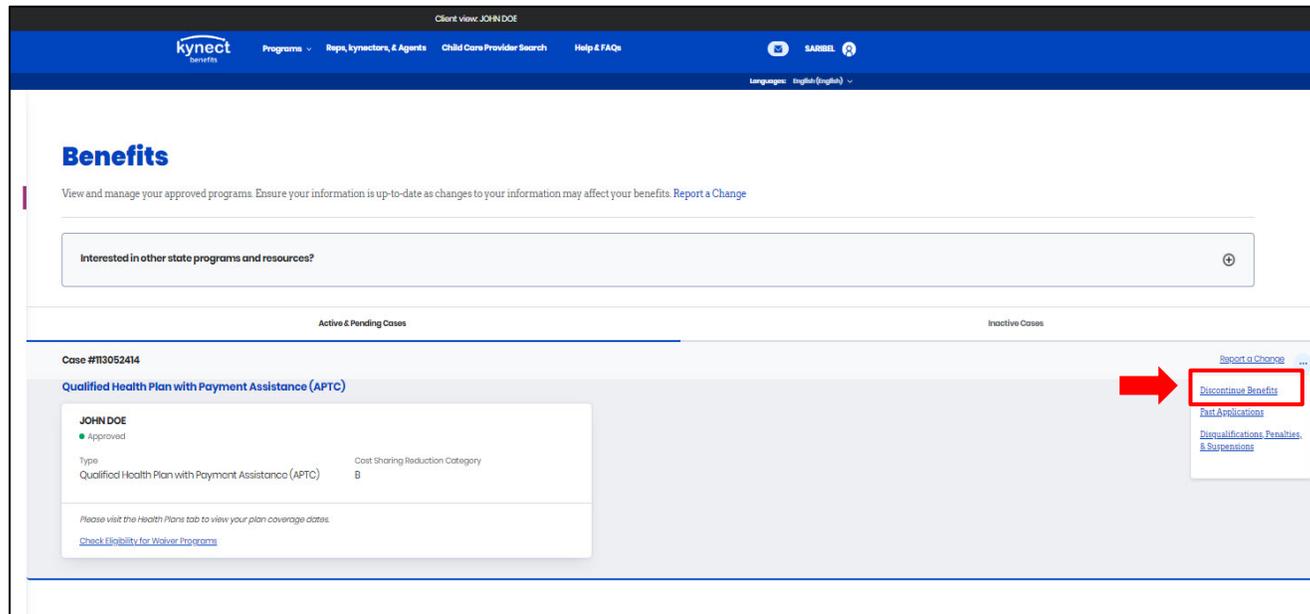
The screenshot displays a web interface for managing health plans. A modal dialog box titled "Disenroll / Cancel From Plan" is open, showing options to "Disenroll" or "Cancel" a plan. The "Disenroll" option is selected. The background page shows details for a plan for "JOHN DOE 32M" with a premium of \$7.34 per month and a coverage end date of 12/31/2022. A warning message at the top of the modal states: "Changing the default date on this page could create a gap in coverage".



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

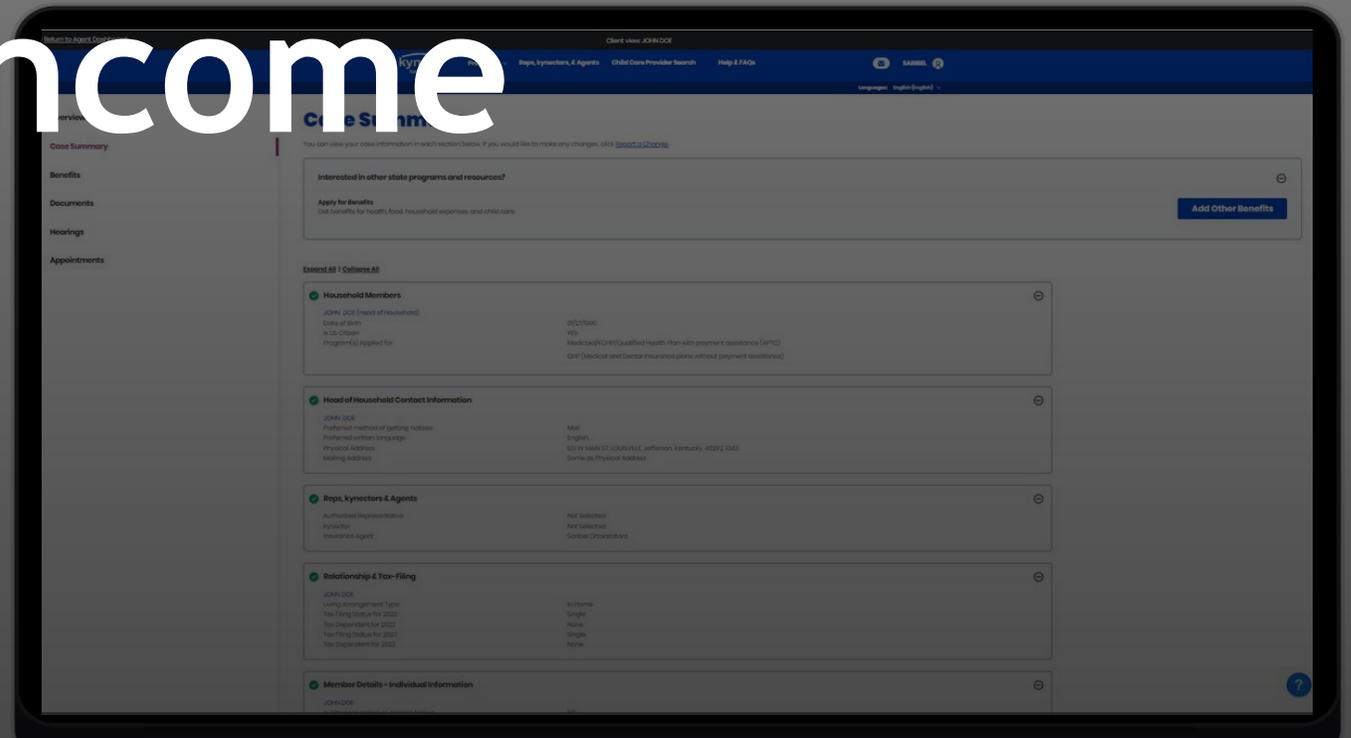
Scenario Two: Non-Primary Subscriber is Turning 65

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.



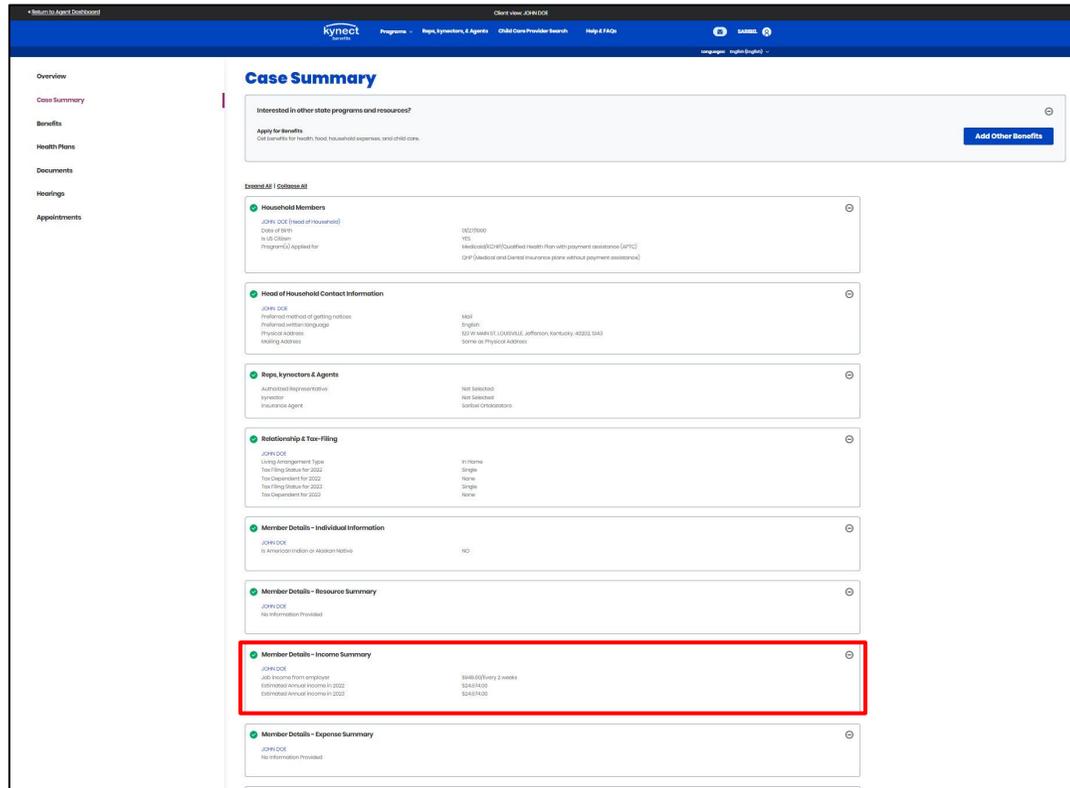
Please note: It is advised that Agents always make the younger spouse the primary subscriber by putting them first on the application.

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.



Case Summary

Interested in other state programs and resources?

Apply for benefits. Add Other Benefits

Member Details - Income Summary

JOHN DOE	\$949.00/Every 2 weeks
Estimated annual income in 2022	\$24,674.00
Estimated annual income in 2023	\$24,674.00




Member Details - Income Summary

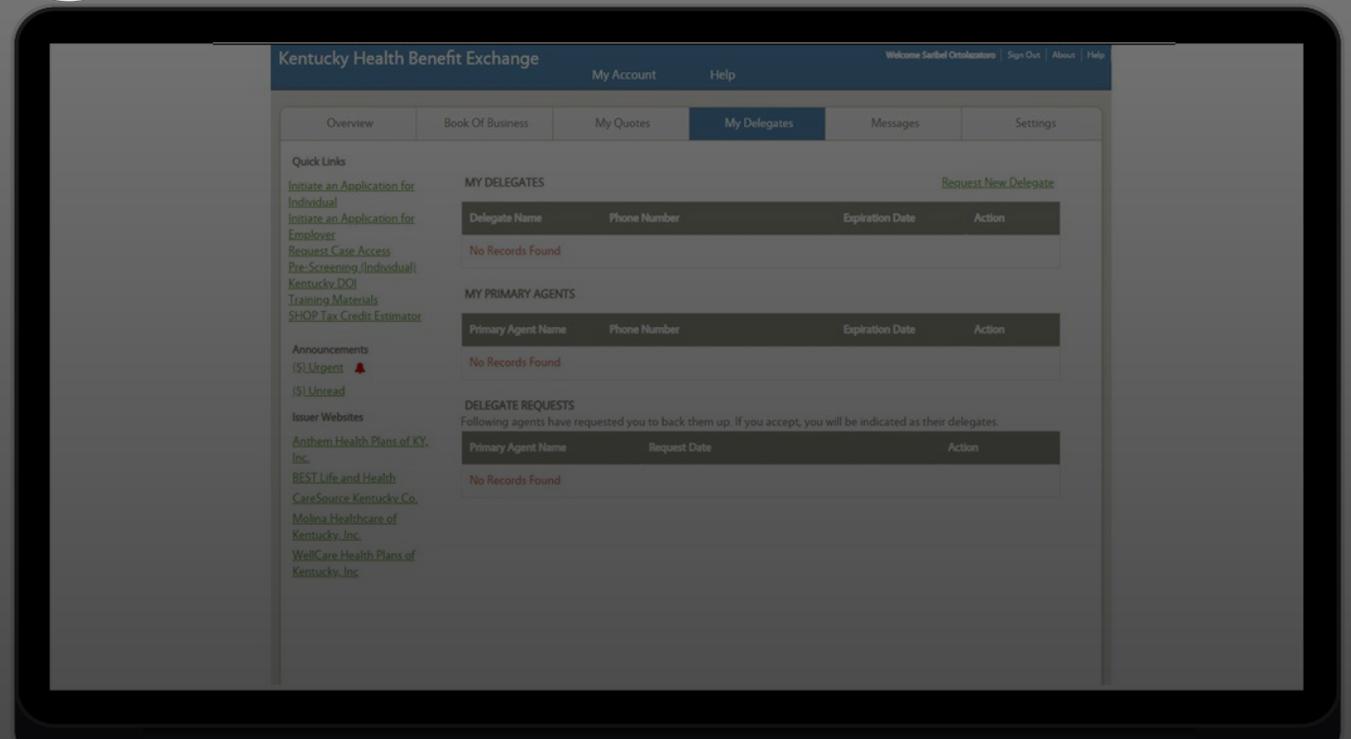
JOHN DOE

Job income from employer	\$949.00/Every 2 weeks
Estimated Annual income in 2022	\$24,674.00
Estimated Annual income in 2023	\$24,674.00



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:



Initiate applications for Applicants



View current Resident information



Make changes to Residents accounts as needed

Agent Delegates cannot:



Remove the primary Agent from the account



Receive compensation for actions taken on behalf of the primary Agent's Residents

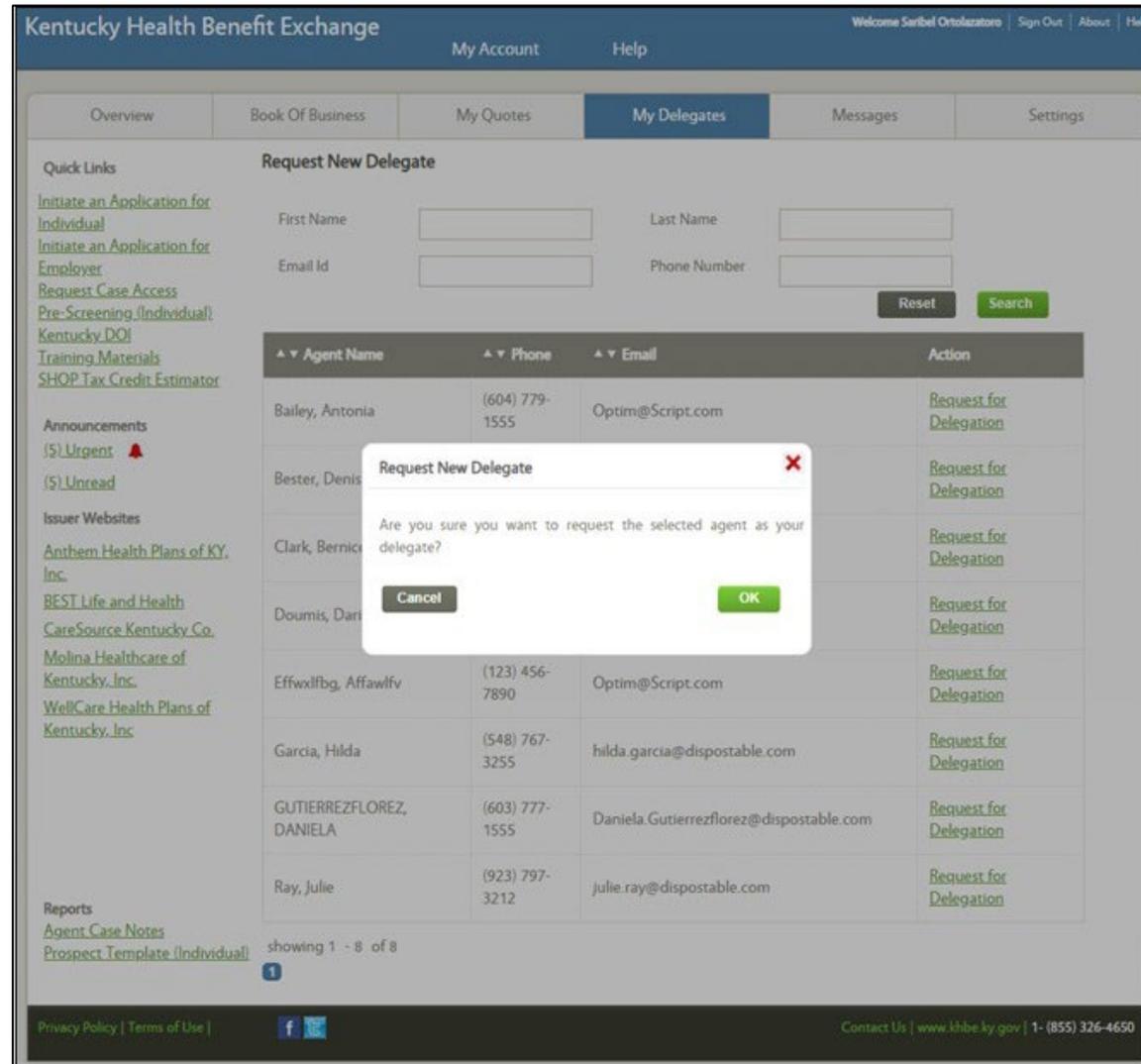


Request case access for primary Agents

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.

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.



The screenshot shows the 'Request New Delegate' interface on the Kentucky Health Benefit Exchange. It includes a search form with fields for First Name, Last Name, Email Id, and Phone Number, along with 'Reset' and 'Search' buttons. Below the form is a table of agents with columns for Agent Name, Phone, Email, and Action. A modal dialog box is open, asking for confirmation to request a delegate.

Agent Name	Phone	Email	Action
Bailey, Antonia	(604) 779-1555	Optim@Script.com	Request for Delegation
Bester, Denis			Request for Delegation
Clark, Bernice			Request for Delegation
Doumis, Darlene			Request for Delegation
Effwifbg, Affawifv	(123) 456-7890	Optim@Script.com	Request for Delegation
Garcia, Hilda	(548) 767-3255	hilda.garcia@dispostable.com	Request for Delegation
GUTIERREZFLOREZ, DANIELA	(603) 777-1555	Daniela.Gutierrezflorez@dispostable.com	Request for Delegation
Ray, Julie	(923) 797-3212	julie.ray@dispostable.com	Request for Delegation

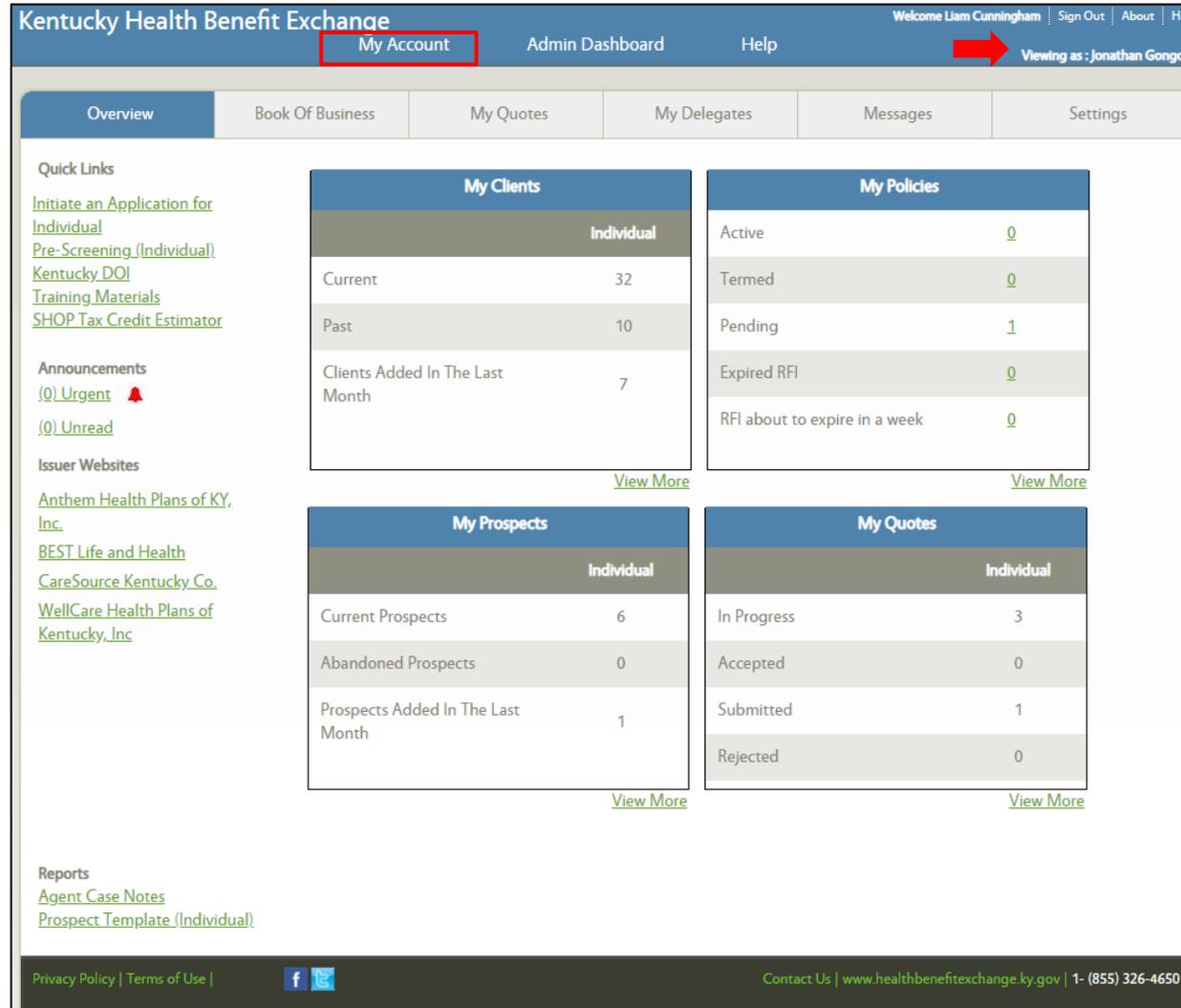
Request New Delegate

Are you sure you want to request the selected agent as your delegate?

Cancel OK

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.



Kentucky Health Benefit Exchange | Welcome Liam Cunningham | Sign Out | About | Help

My Account | Admin Dashboard | Help | Viewing as : Jonathan Gongola

Overview | Book Of Business | My Quotes | My Delegates | Messages | Settings

Quick Links

- [Initiate an Application for Individual Pre-Screening \(Individual Kentucky DOI\)](#)
- [Training Materials](#)
- [SHOP Tax Credit Estimator](#)

Announcements

- (0) Urgent
- (0) Unread

Issuer Websites

- [Anthem Health Plans of KY, Inc.](#)
- [BEST Life and Health](#)
- [CareSource Kentucky Co.](#)
- [WellCare Health Plans of Kentucky, Inc.](#)

My Clients

	Individual
Current	32
Past	10
Clients Added In The Last Month	7

[View More](#)

My Policies

Active	0
Termed	0
Pending	1
Expired RFI	0
RFI about to expire in a week	0

[View More](#)

My Prospects

	Individual
Current Prospects	6
Abandoned Prospects	0
Prospects Added In The Last Month	1

[View More](#)

My Quotes

	Individual
In Progress	3
Accepted	0
Submitted	1
Rejected	0

[View More](#)

Reports

- [Agent Case Notes](#)
- [Prospect Template \(Individual\)](#)

Privacy Policy | Terms of Use |   Contact Us | www.healthbenefitexchange.ky.gov | 1- (855) 326-4650

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.

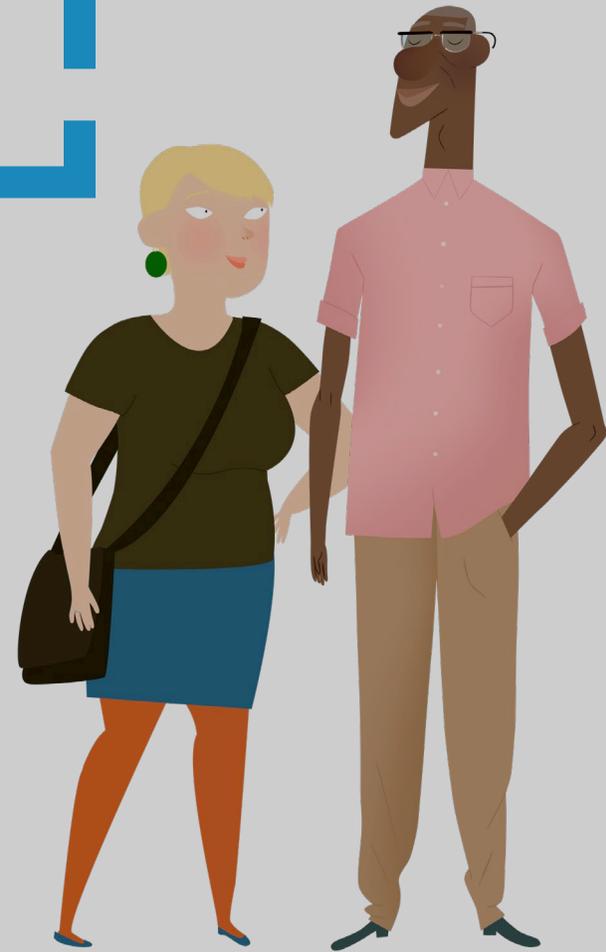
True



We would like to hear from you!

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

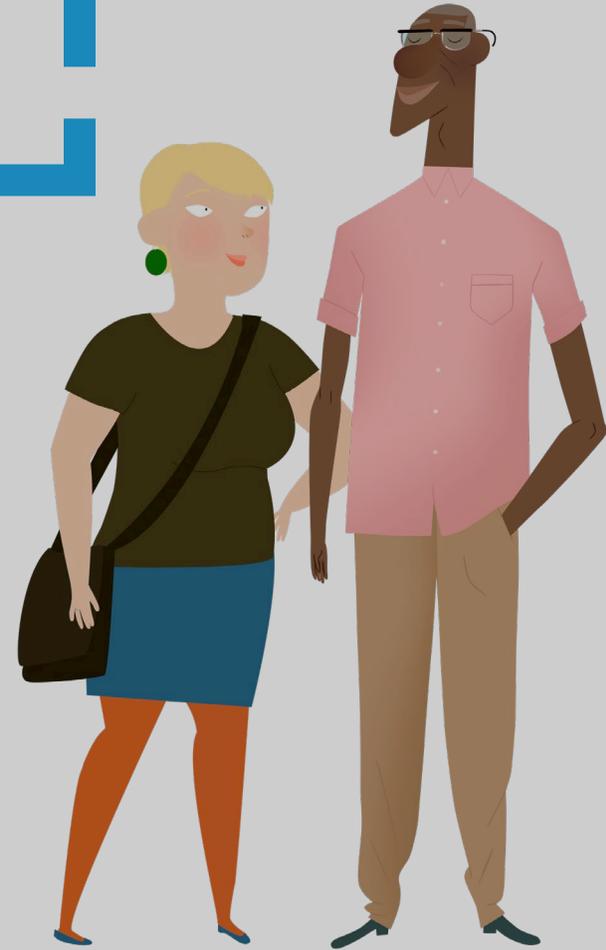
Answer using the Polls box!



We would like to hear from you!

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

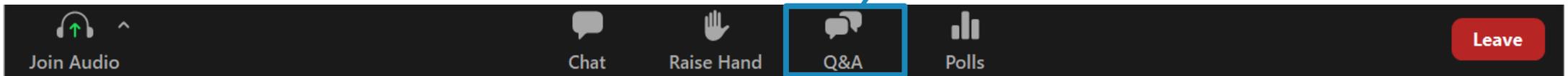
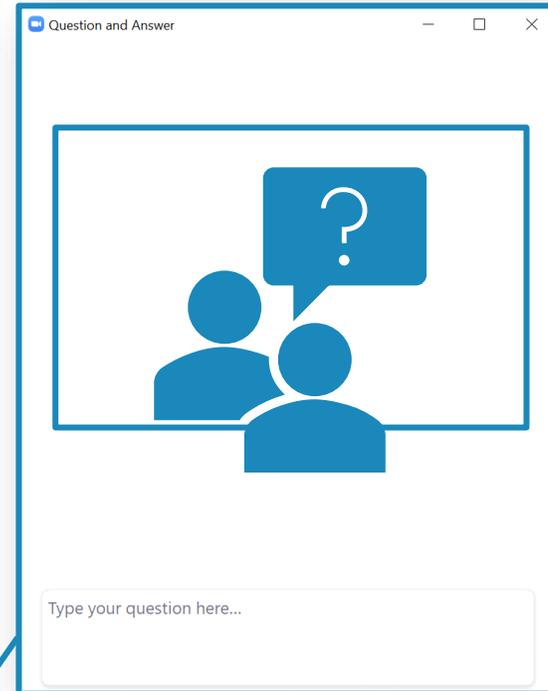
Answer using the Polls box!



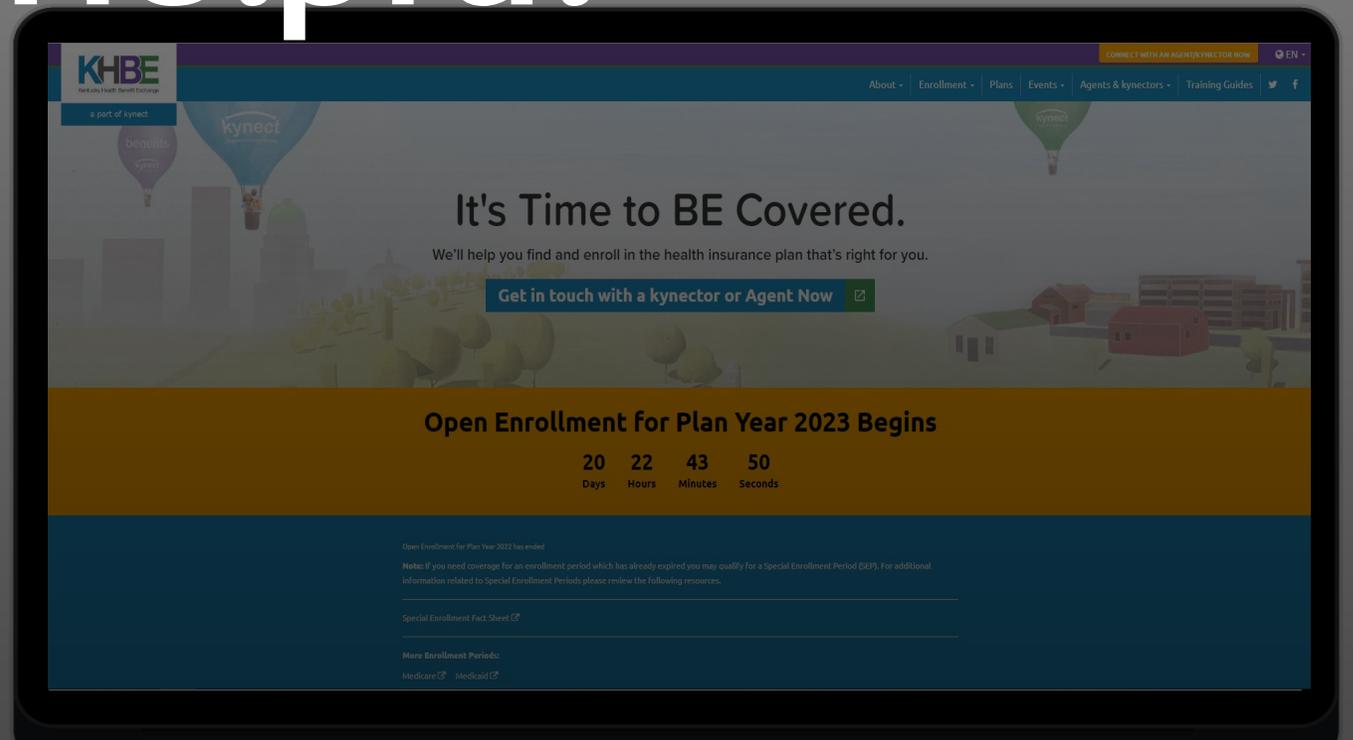


Questions and Answers

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.

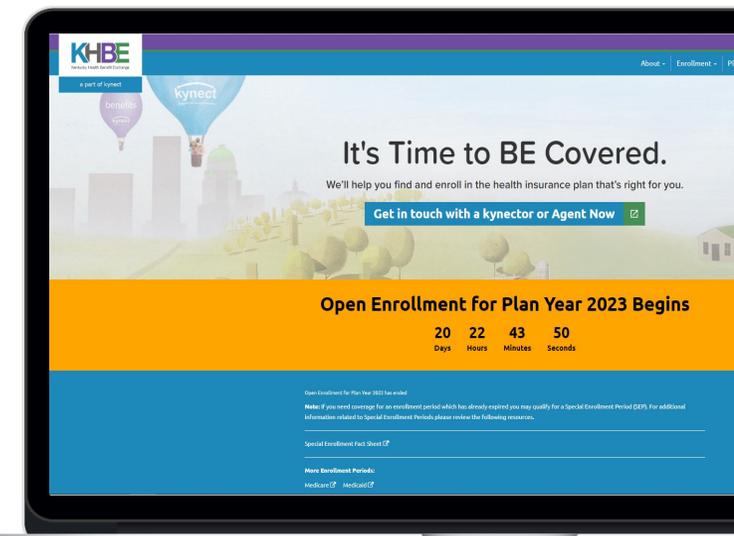
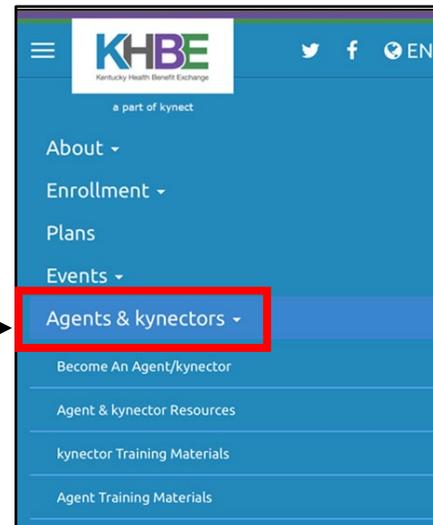
Please use the Fact Sheets to educate and assist Residents. They contain useful information that can be helpful during the transition and Open Enrollment.



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.

<u>Department for Community Based Services (DCBS)</u>	Provides policy manuals, updated regulations, programs/services information, contact information for DCBS offices, and additional resources.
<u>kynect</u>	Helps Applicants complete the OE application process, determines eligibility for a variety of insurance affordability programs, including Medicaid, QHPs, and KCHIP.
<u>Department for Medicaid Services (DMS)</u>	Provides training documents, policy documents, DMS contact information, news, resources, and general updates about Kentucky Medicaid for Agents and Residents.
<u>Kentucky Health Benefit Exchange (KHBE)</u>	Offers Agents general resources, Job Aids, Quick Reference Guides, as well as webinars, Fact Sheets, flyers, posters, and other useful information.
<u>Centers for Medicare and Medicaid Services (CMS)</u>	Agents can find training and supplemental materials about Medicaid, KCHIP, and Medicare.
<u>Health and Human Services (HHS)</u>	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.
<u>Health Reform: Beyond the Basics</u>	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.
<u>Healthy at Work</u>	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.
<u>Regtap.info</u>	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.