



Frequently Asked Questions

Introduction

This Frequently Asked Questions (FAQ) repository is designed to capture and transcribe questions asked by Agents and kynectors during the **Virtual Issuer Office Hour sessions**. Session 1 took place on October 22, 2025, covering **Qualified Health Plans (QHPs), Vision Plans, and Stand-Alone Dental Plans (SADPs)**. Session 2 took place on October 23, 2025, covering **Managed Care Organizations (MCOs)**.

Additional Questions

If you have any additional questions that are not covered within this FAQ, please contact KHBE (KHBE.Program@ky.gov).



Best Practice: The use of this FAQ is interactive through:

- Select **Ctrl** and **F** simultaneously and use the search box for to find a keyword within the document.
- The Table of Contents is searchable by holding **Ctrl** and clicking **on the topic you want to learn more about**.

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General

Training and Reference Materials

Question: Where can Agents and kynectors find the Virtual Issuer Office Hour presentation slides and recording?

Answer: Virtual Issuer Office Hour presentation slides and recordings are now available on the [Office Hours page](#) on the KHBE website. Additionally, all links were sent in the October 24 Friday Facts email. For reference, select any of the following links: [Session 1 Recording](#), [Session 2 Recording](#), [Office Hour Slides](#).

Question: Where can Agents and kynectors find contact information for case-specific questions?

Answer: Review the [Agent and kynector Escalation Path](#).

kynect Enhancements

Question: Is it possible to extend the session duration when logged into the Self-Service Portal? It currently seems to log users out in less than five minutes

Answer: No, these timelines are set for security reasons and are based on server settings.

Open Enrollment Plan Year 2026

Question: Where can Agents and kynectors find information regarding the federal government shutdown?

Answer: Agents and kynectors may reference the Federal Government Shutdown Fact Sheet [here](#).

Question: When will 2026 plans be uploaded into kynect?

Answer: Since October 15, 2025, Agents, kynectors, and Residents may view Plan Year 2026 QHPs using the [Prescreening Tool](#) within kynect.

Question: Where can Agents, kynectors, and Residents find out which carriers will be available for Plan Year 2026?

Answer: Individuals may reference the 2026 Health Insurance Companies page on the KHBE website [here](#). This page also includes each carrier's contact information and the updated service area coverage maps.

Question: Which counties will all MCOs be available in?

Answer: All MCOs are available in all 120 Kentucky counties. However, not all providers accept every MCO. The participating MCOs for Plan Year 2026 are Aetna, Humana, Passport by Molina, United Healthcare, and WellCare. Contact information for each Issuer can be found on the [2026 Health Insurance Companies](#) page on KHBE or the [Issuer Office Hour Slides](#).

Qualified Health Plans (QHPs)

Anthem

Question: For Anthem, how can Agents and kynectors contact broker services?

Answer: Agents and kynectors can contact broker services via phone at 1-800-742-8199 or email at IndividualBrokerServices@anthem.com.

Question: What are Anthem Transition Plans, and who are they best suited for?

Answer: Anthem Transition plans include the Anthem Pathway Transition HMO network which is a narrower network. That narrow network includes larger hospitals and their providers, like the University of Kentucky, University of Louisville, and CHI Saint Joseph Health. Utilizing Anthem Transition plans is best for Individuals who are trying to meet a specific price point and see doctors in those facilities.

Question: Have Anthem Pathway Transition Plans expanded into rural clinics?

Answer: Anthem Pathway Transition plans include a narrow range of facilities, so many smaller hospitals are not included. Although the Anthem Pathway service areas include all 120 Kentucky counties, Anthem Pathway Transition plans service 48 Kentucky counties.

Question: For Plan Year 2026, will there be both vision and dental benefits embedded in all pediatric plans?

Answer: For Anthem, vision will be embedded in all pediatric plans, but dental will not be embedded in any pediatric plans.

Vision Plans

Vision Service Plan (VSP)

Question: Can Individuals and/or families apply for vision-only plans if they do not have coverage with any other QHPs?

Answer: Yes, none of the VSP plans are tied to any other medical plans, so Individuals can purchase a vision-only plan at any time.

Question: Can Individuals and/or families apply for vision-only plans if they are offered other vision plans from their employer?

Answer: VSP vision plans are stand-alone products, so they cannot be paired with another vision plan. This means there is no option for coordination of benefits if a person already has vision coverage through their employer. If an employer's vision plan does not meet the Individual's needs, they can independently purchase a VSP stand-alone plan. It is technically possible to have double coverage, if the Individual would prefer a higher quality vision plan, but the benefits do not coordinate, so each plan must be used separately.

Managed Care Organizations (MCOs)

Humana

Question: Which counties will Humana be available in for Plan Year 2026?

Answer: Humana will be available in all 120 Kentucky counties.

United Healthcare

Question: Will United Healthcare be available in Jefferson County for Plan Year 2026?

Answer: Yes, United Healthcare will be available in all 120 Kentucky counties.

Passport by Molina

Question: Are Molina's extra benefits automatically sent after completing an exercise, or do members need to call to receive them?

Answer: Certain benefits require submitting a form or entering information on the My Wellness page on My Molina. More information can be accessed [here](#).

Question: Who should Individuals contact to access the Molina Transportation program?

Answer: Transportation brokers and their associated toll-free telephone numbers can be found on the Passport by Molina website [here](#).

WellCare

Question: Will WellCare be available in Jefferson County for Plan Year 2026?

Answer: Yes, WellCare will be available in all 120 Kentucky counties.