

Plan Year 2026
Office Hour:
Session Two

December 11, 2025



Agenda

Outlined below are the topics for today's Office Hour session.



01

kynect resources

15 minutes



02

Document Upload

10 minutes



03

kynect On Demand (KOD)

5 minutes



04

Escalation Process

10 minutes



05

Enhanced Premium Tax Credits

5 minutes



06

Contracted vs. Non-Contracted kynectors

5 minutes



07

Live Q&A

10 minutes





kynect resources

PLAN YEAR 2026 OFFICE HOUR: SESSION TWO

kynect resources Point of Contact

Below highlights the primary point of contact for support and questions related to kynect resources.



JILLIAN SHAW

PROGRAM COORDINATOR

Jillian Shaw is the Program Coordinator for the kynect resources program, housed under the Office of Data Analytics at the Cabinet for Health and Family Services (CHFS). Jillian began working for CHFS in 2025 after completing her Master's degree in International Organizations and Development in December 2024.

She is dedicated to improving systems to better serve the people who need them most, whether it be locally or globally.

For additional kynect resources questions or concerns, email kynectresources@ky.gov.

kynect resources Overview

Below highlights key resources available on kynect resources.

HOUSING

Helps Residents access a variety of housing needs including, emergency housing, community/assisted housing, payment support, and utility payment assistance.

FOOD

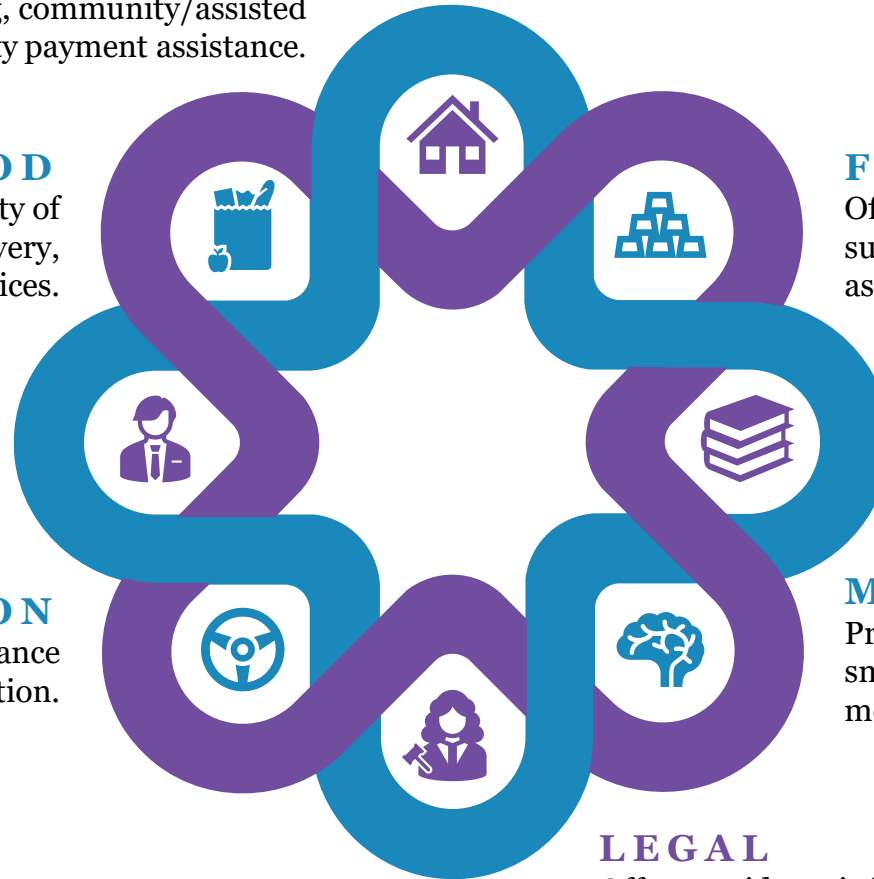
Helps Residents learn about and access a variety of food resources, including food assistance, food delivery, nutrition education, and emergency food services.

EMPLOYMENT

Provides Residents with assistance finding work, sustaining employment, accessing retirement resources, and accessing unemployment benefits.

TRANSPORTATION

Provides Residents with resources and assistance with accessing and paying for transportation.



FINANCIAL

Offers Residents an array of financial well-being and support resources, including emergency payment assistance, government support, and financial counseling.

EDUCATION

Provides Residents with resources on how to access and finance education, including trainings, exams, tutoring, and education payment assistance.

MENTAL HEALTH & ADDICTION

Provides Residents with services that include mental health, smoking cessation, support groups, and treatment for mental health concerns.

LEGAL

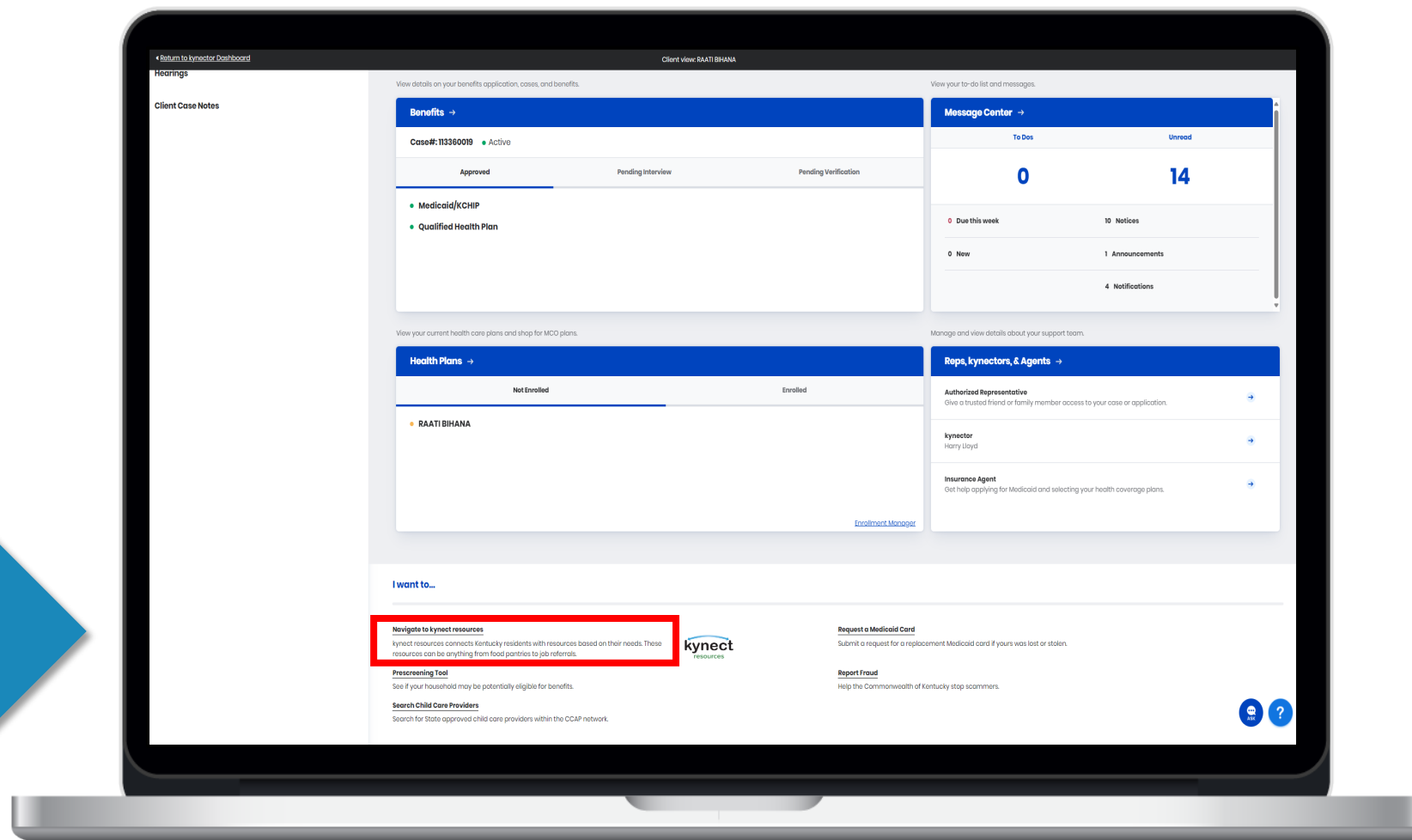
Offers Residents information about accessible legal resources, such as detention centers, mediation, rights, stolen identity assistance, and translation services.

Navigating to kynect resources (1 of 8)

Follow these instructions to access information on kynect resources.

1

Select **Navigate to kynect resources** from the Dashboard.

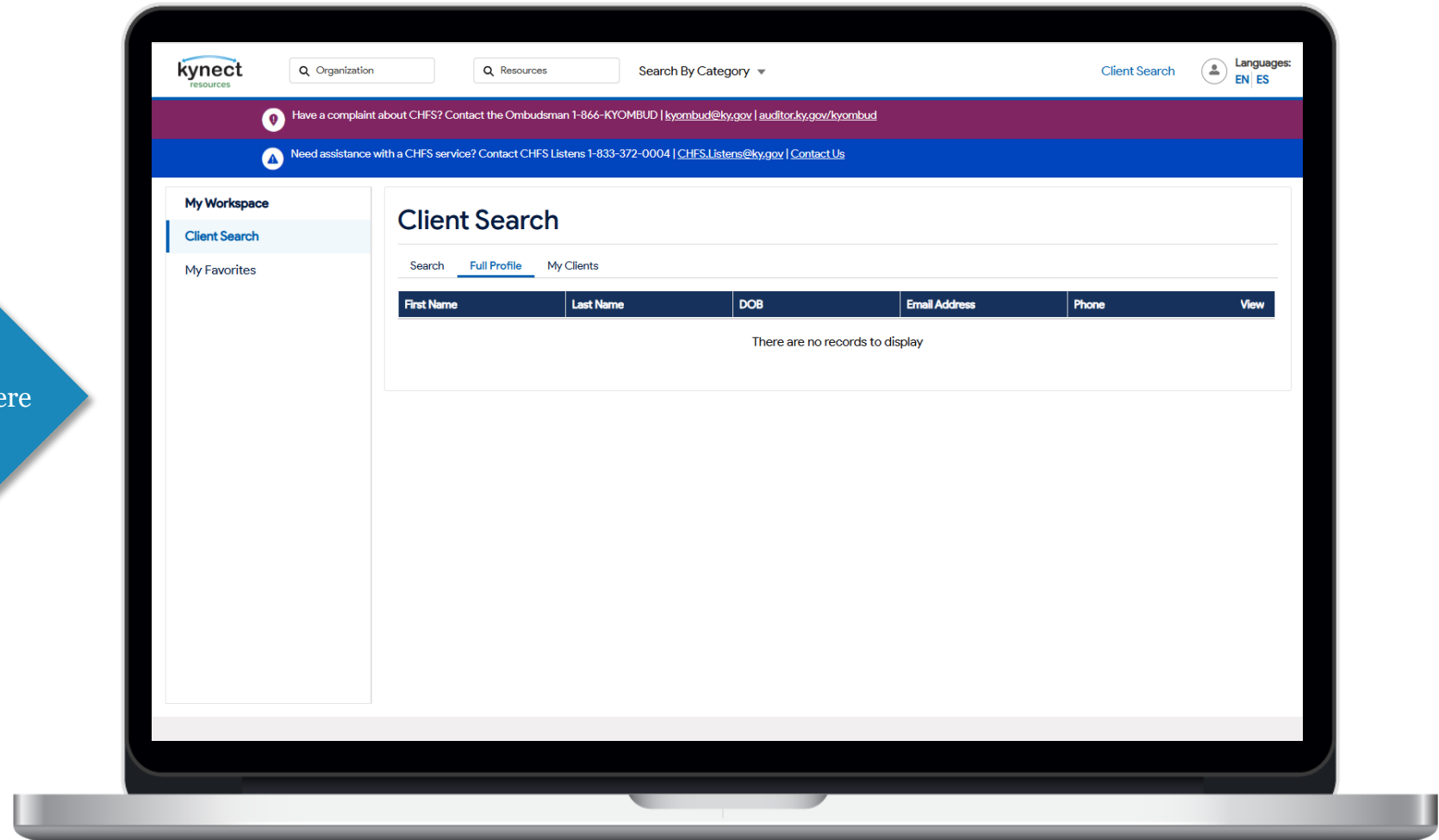


Navigating to kynect resources (2 of 8)

Follow these instructions to access information on kynect resources.

2

Agents and kynectors will be redirected to **My Workspace** for kynect resources where they may search for a client.

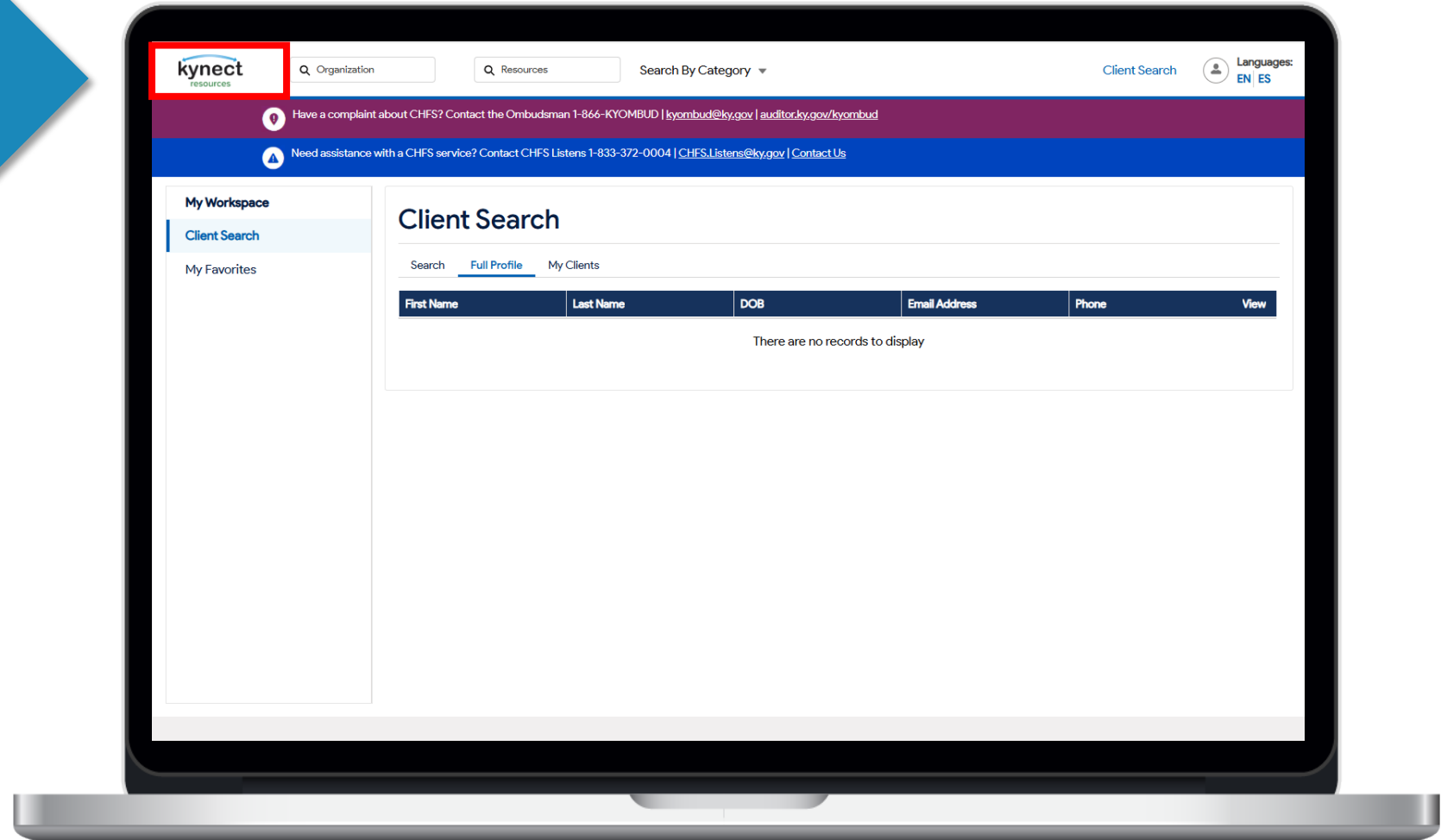


Navigating to kynect resources (3 of 8)

Follow these instructions to access information on kynect resources.

3

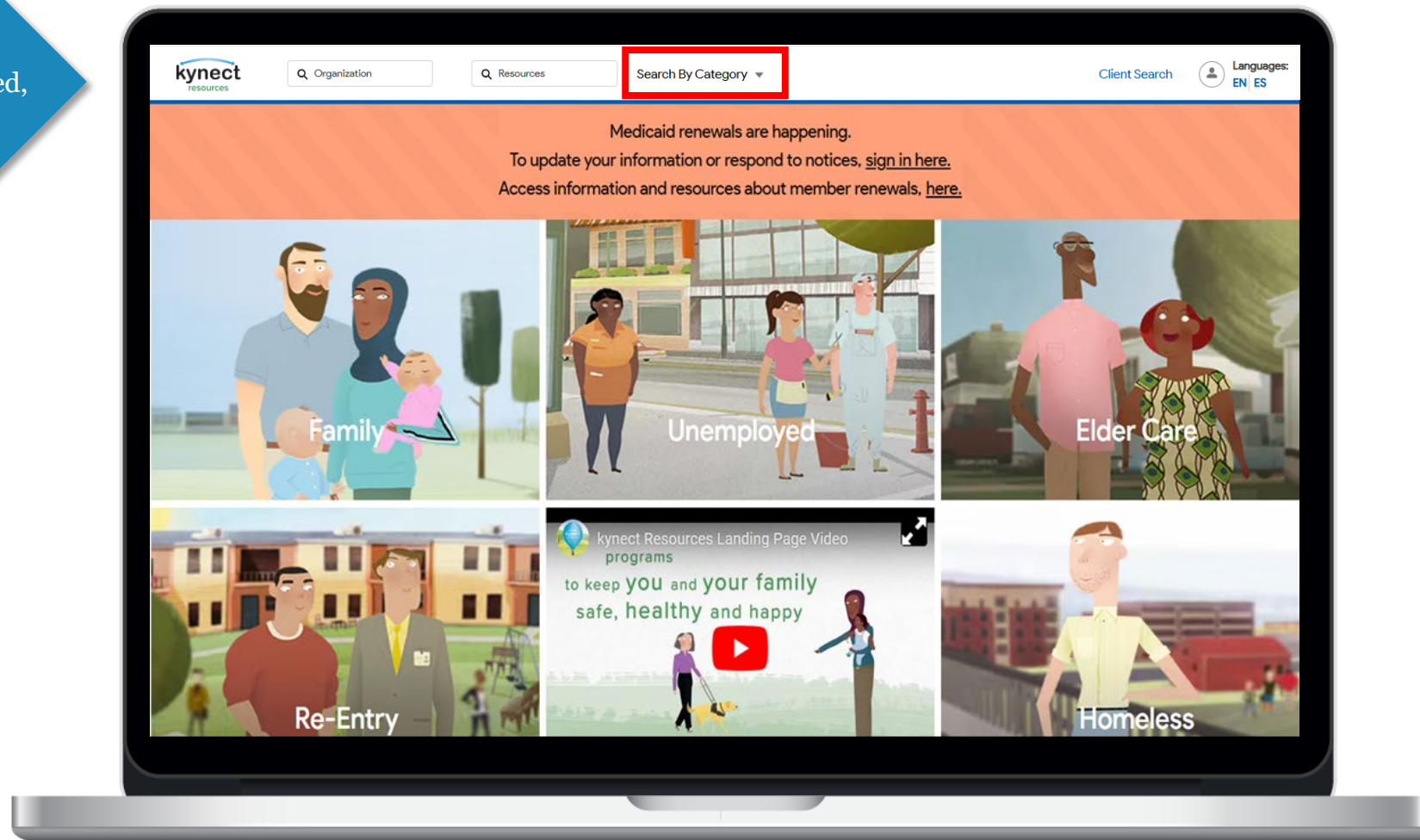
Select **kynect resources** to search and view available resources.



Navigating to kynect resources (4 of 8)

Follow these instructions to access information on kynect resources.

- 4 Selecting the **Search By Category** drop-down menu allows filtering by areas of need, such as food, housing, and employment.

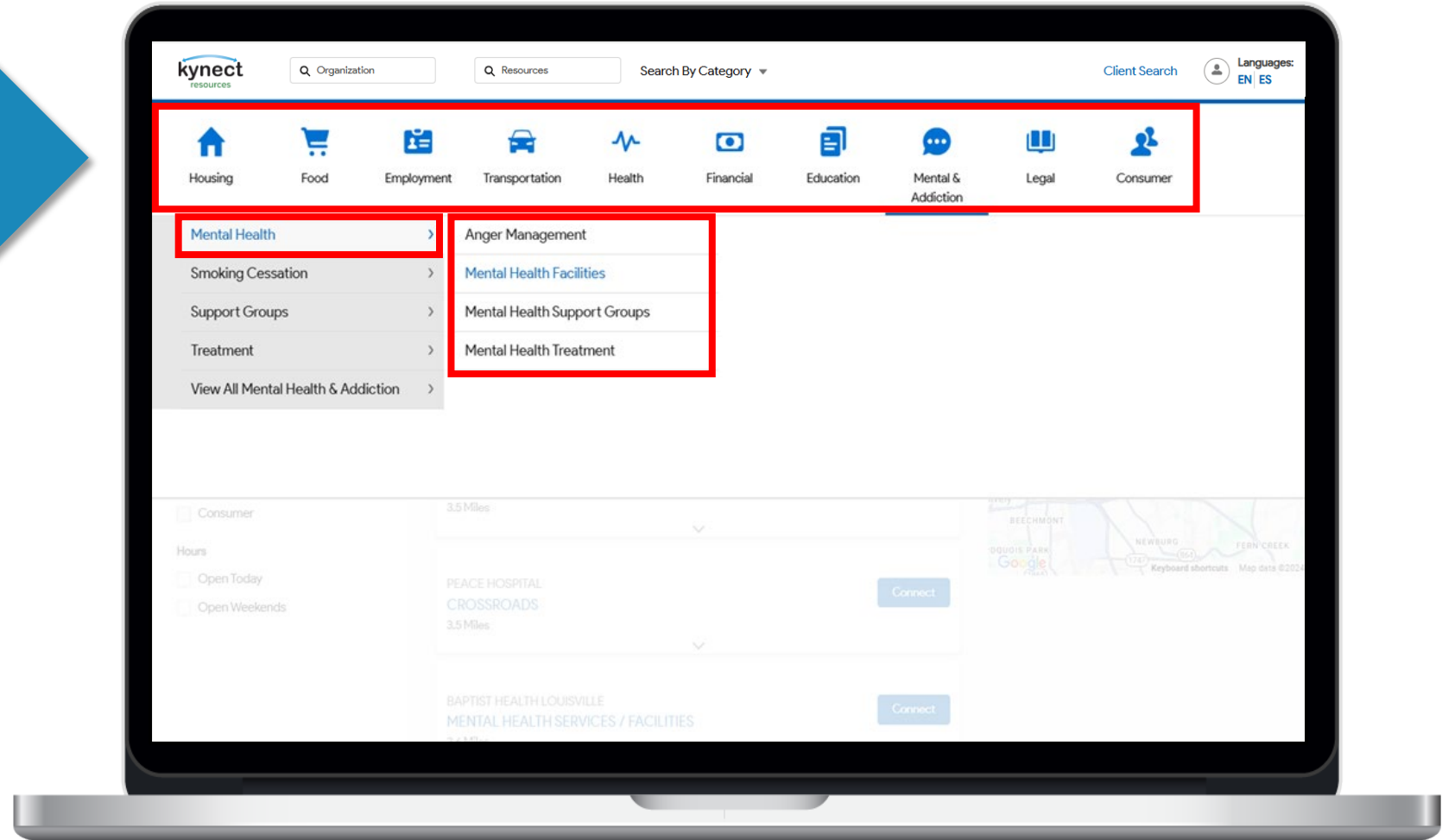


Navigating to kynect resources (5 of 8)

Follow these instructions to access information on kynect resources.

5

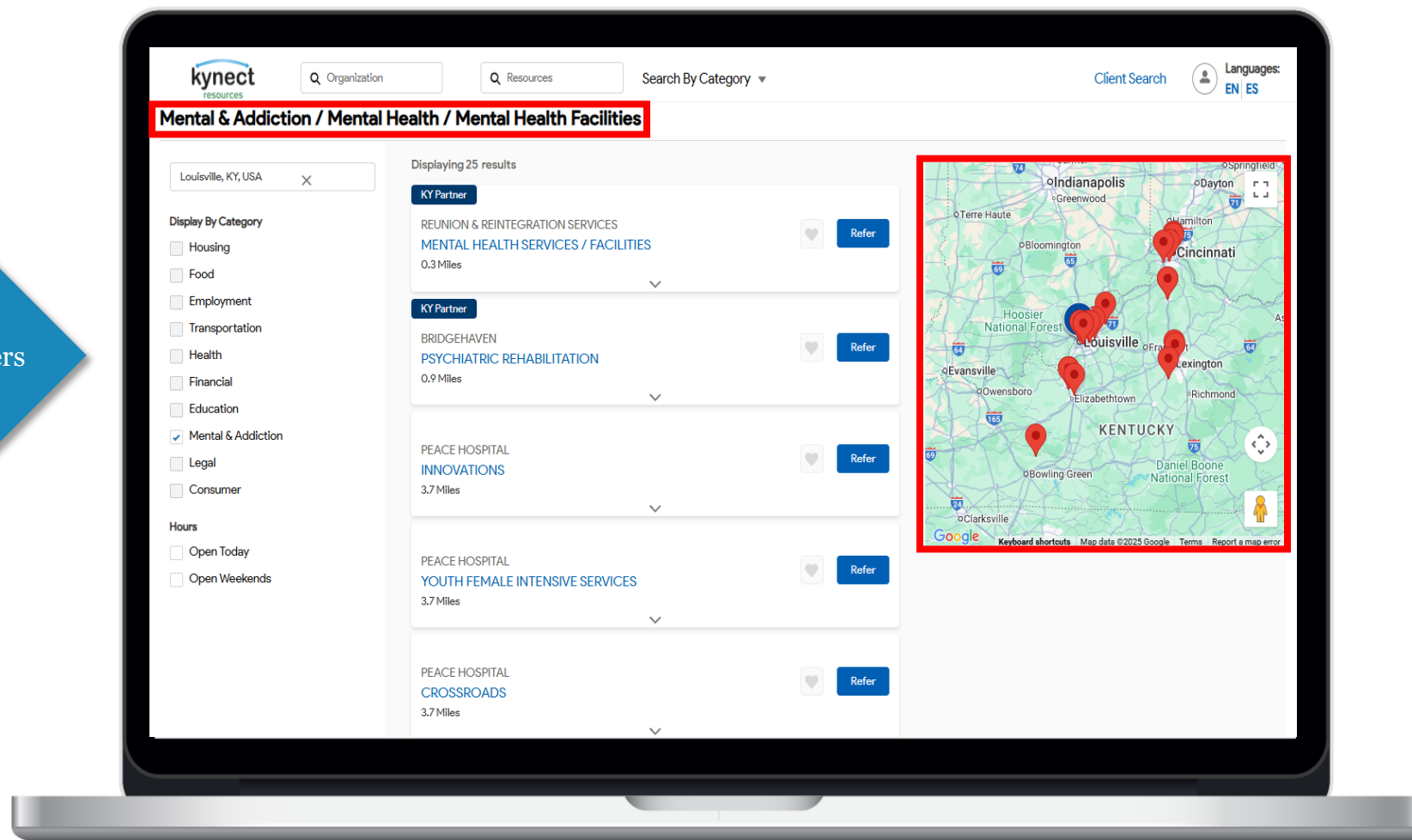
When hovering over a resource, a drop-down menu appears with more detailed options addressed in that category.



Navigating to kynect resources (6 of 8)

Follow these instructions to access information on kynect resources.

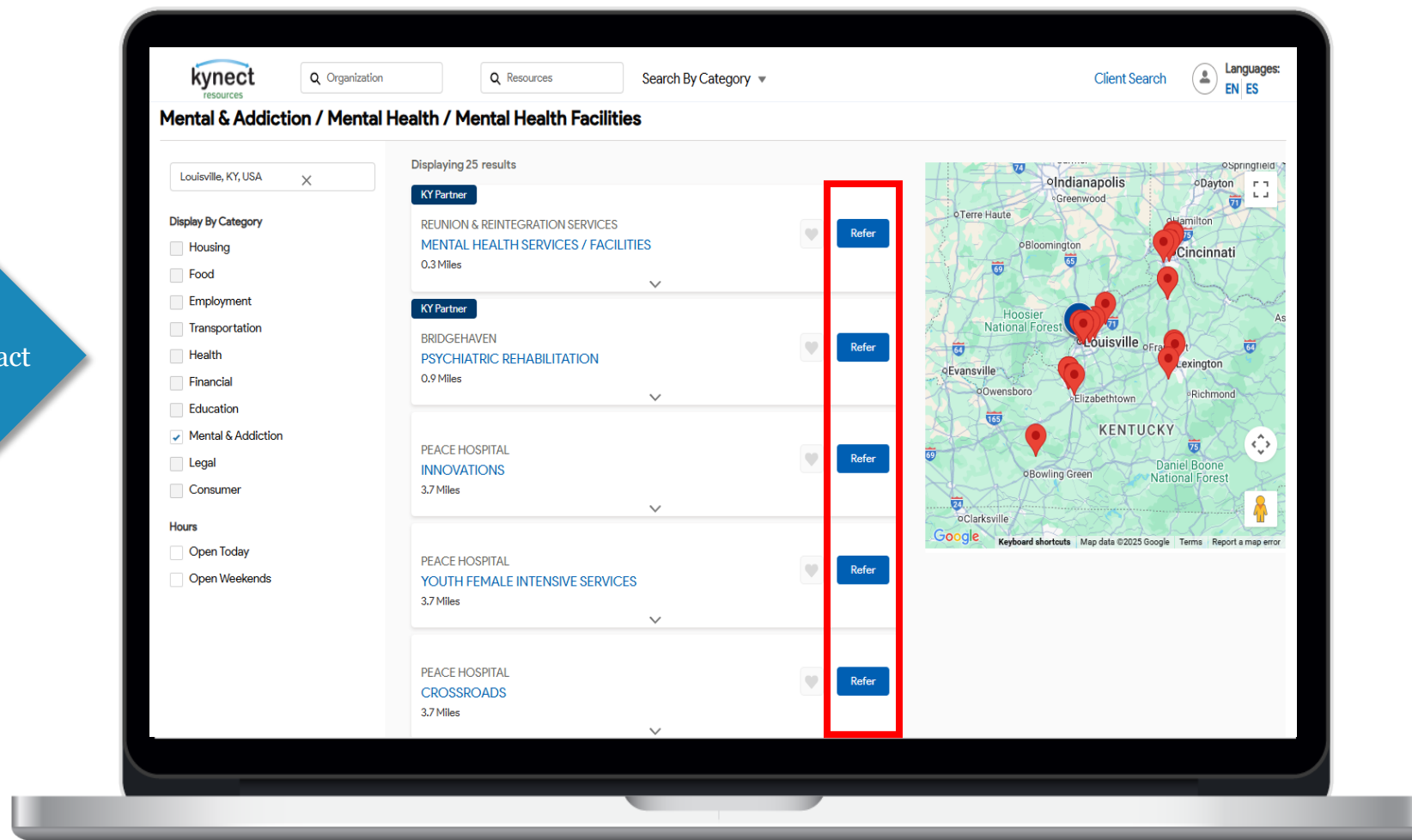
6 Upon selecting a resource, an interactive map appears that displays all service centers within a specified region.



Navigating to kynect resources (7 of 8)

Follow these instructions to access information on kynect resources.

7 To refer a Resident to a specific service center, select **Refer** and the relevant contact information for the provider will display.

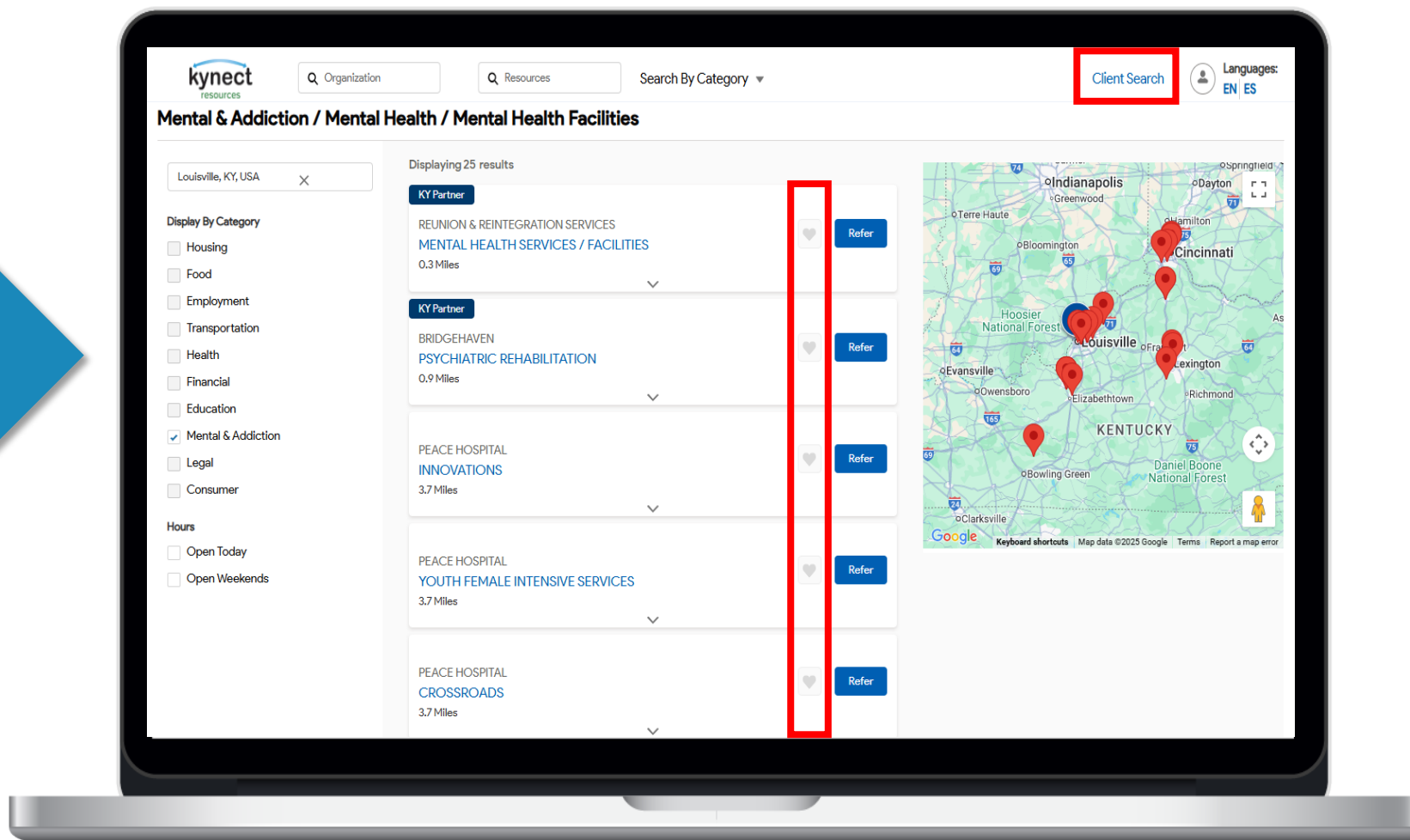


Navigating to kynect resources (8 of 8)

Follow these instructions to access information on kynect resources.

8

To create and add resources to your Favorites, utilize the **Heart** icons.
To view your list, select **Client Search**.



POLL QUESTION 1

?

TRUE OR FALSE?

kynect resources provides access to utility payment assistance, nutrition education, smoking cessation, and translation resources.

Answer anonymously using the Polls box!



Document Upload

PLAN YEAR 2026 OFFICE HOUR: SESSION TWO

Document Upload (1 of 8)

Follow these instructions to upload documents to satisfy a Request for Information (RFI) in the Document Center.

1

Select **Document Center**.

Return to kynector Dashboard Client view: RATU MARCHON

kynect benefits Dashboard Programs Get Local Help Child Care Provider Search Help & FAQs

Languages: English (English)

Overview

Document Center ⓘ

Benefits

Case Summary

Health Plans

Appointments

Hearings

Client Case Notes

Welcome, RATU MARCHON

View My Information View and change key contact information for your case

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

ⓘ Open Enrollment to purchase health coverage (QHP) through kynect for 2025 will take place from Nov. 1 – Jan. 15, 2025. For any assistance, please call 855-4kynect (1-855-459-6328).

ASK ?

Document Upload (2 of 8)


Follow these instructions to upload documents to satisfy an RFI in the Document Center.

Document Center

In order to continue with your application, we will need documents to verify the data from your case. After uploading, please allow up to 30 days for your documents to be reviewed. Files must not be password protected and must not exceed 4MB for PDF, TIF, and TIFF files, or 6MB for JPEG, JPG, and PNG files. Other file types are not accepted. If you would like to delete a document you have uploaded, select the trash icon. Document deletion can take 5-10 minutes to reflect in the system. If you do not see the trash icon for an uploaded document, this means that the document is being reviewed and cannot be deleted at this time.

Upload your documents here for safe and fast tracking.

The uploaded documents will be sent to DCBS directly. You may alternately choose to mail, fax, or hand deliver your documents to a DCBS office – review [Contact Us](#) for contact information.

 KI-HIPP is no longer accepting document verification via fax.

Ready to upload documents we requested?

Upload the requested documents for your household step-by-step.

Upload Document(s)

Uploaded files may not appear instantly.

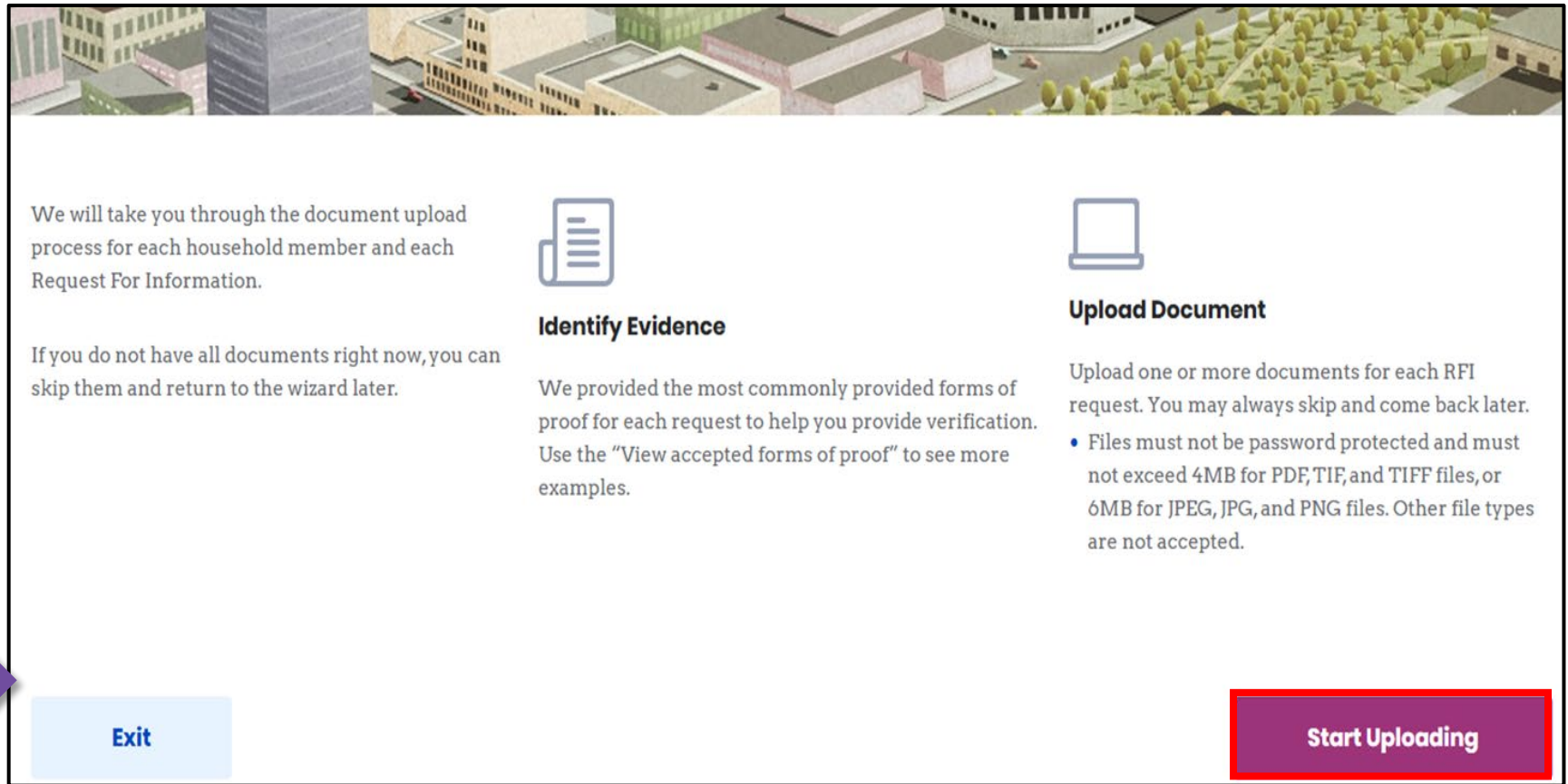


2

Select Upload Document(s).


Document Upload (3 of 8)

Follow these instructions to upload documents to satisfy an RFI in the Document Center.




We will take you through the document upload process for each household member and each Request For Information.

If you do not have all documents right now, you can skip them and return to the wizard later.



Identify Evidence

We provided the most commonly provided forms of proof for each request to help you provide verification. Use the "View accepted forms of proof" to see more examples.



Upload Document

Upload one or more documents for each RFI request. You may always skip and come back later.

- Files must not be password protected and must not exceed 4MB for PDF, TIF, and TIFF files, or 6MB for JPEG, JPG, and PNG files. Other file types are not accepted.

Exit

Start Uploading

3

Select **Start Uploading**.

Document Upload (4 of 8)

Follow these instructions to upload documents to satisfy an RFI in the Document Center.

4

On the **Proof** screen, confirm whether applicable documentation is available by selecting **Yes** or **No**.


6

Select **Next**.

Proof

1 of 2 Requests

TRACY HALINA's APTC income verification

 You can verify your APTC income proof by uploading an acceptable proof document

Do you have proof to verify TRACY HALINA's APTC income?

Yes

No

How would you prefer to verify TRACY HALINA's APTC income?

☒ Upload form of proof

Exit

Next

5

Select **Upload form of proof** to upload associated documents to satisfy the RFI.

PLEASE NOTE

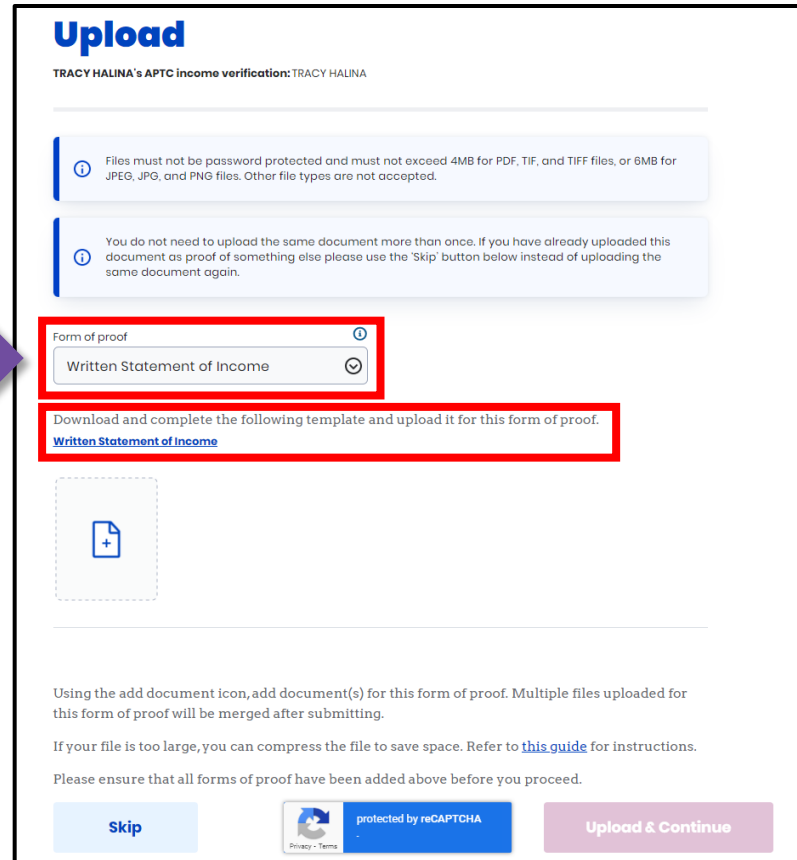


If **Yes** was selected for the first question, then the document's **Upload** screen displays. If **No** was selected, then the **Proof** screen for the next RFI displays, if applicable.

Document Upload (5 of 8)

Follow these instructions to upload documents to satisfy an RFI in the Document Center.

7 On the **Upload** screen, select the **Form of proof** that will be uploaded.



Upload

TRACY HALINA's APTC income verification: TRACY HALINA

Files must not be password protected and must not exceed 4MB for PDF, TIF, and TIFF files, or 6MB for JPEG, JPG, and PNG files. Other file types are not accepted.

You do not need to upload the same document more than once. If you have already uploaded this document as proof of something else please use the 'Skip' button below instead of uploading the same document again.

Form of proof
Written Statement of Income

Download and complete the following template and upload it for this form of proof.
[Written Statement of Income](#)

Using the add document icon, add document(s) for this form of proof. Multiple files uploaded for this form of proof will be merged after submitting.

If your file is too large, you can compress the file to save space. Refer to [this guide](#) for instructions.

Please ensure that all forms of proof have been added above before you proceed.

Skip protected by reCAPTCHA Upload & Continue

8 If applicable, select *Written Statement of Income* to download the template to your local device.

PLEASE NOTE



Agents and kynectors may download and complete the [Written Statement of Income template](#). The completed template may be uploaded as form of proof to satisfy an RFI for APTC Income Verification.

Document Upload (6 of 8)

Follow these instructions to upload documents to satisfy an RFI in the Document Center.

9

After selecting the **Form of proof**, select the **Upload** icon and select the document from your local device.

Upload

TRACY HALINA's APTC income verification: TRACY HALINA

Files must not be password protected and must not exceed 4MB for PDF, TIF, and TIFF files, or 6MB for JPEG, JPG, and PNG files. Other file types are not accepted.


You do not need to upload the same document more than once. If you have already uploaded this document as proof of something else please use the 'Skip' button below instead of uploading the same document again.

Form of proof ⓘ

Written Statement of Income ☑

Download and complete the following template and upload it for this form of proof.

[Written Statement of Income](#)



Using the add document icon, add document(s) for this form of proof. Multiple files uploaded for this form of proof will be merged after submitting.

If your file is too large, you can compress the file to save space. Refer to [this guide](#) for instructions.

Please ensure that all forms of proof have been added above before you proceed.

Skip protected by reCAPTCHA Upload & Continue

10

After uploading the document, select **Upload & Continue**.

Document Upload (7 of 8)

Follow these instructions to upload documents to satisfy an RFI in the Document Center.

11

On the **Upload Additional Documents** screen, confirm whether additional documents need to be uploaded by selecting **Yes** or **No**.

Upload Additional Documents

Do you want to submit additional documents?

Yes

No

Exit

Next

12

Select Next.

PLEASE NOTE



If **Yes** is selected for *Do you want to submit additional documents*, then the **Upload** screen will display. If **No** is selected, Select **Next** to proceed to the **Submitted Documents** screen.

Document Upload (8 of 8)

Follow these instructions to upload documents to satisfy an RFI in the Document Center.

13

Upon successful submission of the required documents, confirmation displays on the **Submitted Documents** screen.

14

Review the document images to verify the correct documents have been uploaded.

Submitted Documents

We have received the documents below and are in the process of reviewing. If a request for verification was not submitted or if we are unable to use as a form of proof, please be sure to return to the Document Center and upload the appropriate documents.

You can review each request status individually on the Document Center. If you believe you uploaded the incorrect document, you may manually upload the correct document or contact DCBS.

RATU MARCHON's Income Verification

Income Tax Return
Blank Document.pdf



RATU MARCHON's US Citizenship

Birth Certificate
Blank Document.pdf



[Back to Document Center](#)

15

Select **Back to Document Center**.

PLEASE NOTE



If the incorrect document was uploaded, return to the Document Center to submit additional documentation.

POLL QUESTION 2

?

TRUE OR FALSE?

The Written Statement of Income may be downloaded from the Document Center when uploading verification for APTC.

Answer anonymously using the Polls box!



kynect On Demand

PLAN YEAR 2026 OFFICE HOUR: SESSION TWO

kynect On Demand Overview

Below provides an overview of kynect On Demand (KOD).



What does KOD do?

KOD allows Residents to request assistance with applications submitted through kynect, plan enrollments, or both, and receive a call back from an Agent or kynector within 30 minutes.



How can KOD help Residents?

By accepting referrals and assisting Residents with their benefits applications, Agents and kynectors have the opportunity to increase the number of Residents that they are able to assist in their community.



How do kynectors access KOD?

Agents and kynectors can access KOD by navigating to the **kynect On Demand** tab on their Dashboard. Once there, they can easily set their availability and preferences.

PLEASE NOTE



Agents and kynectors must first register for the KOD program to be able to receive KOD referrals and assist Residents. For additional information and steps on how to register, reference the [kynect On Demand QRG](#).

kynect On Demand Dashboard: General Referrals vs. Mass Referrals

Below provides an overview of the Quick Updates screen on the KOD Dashboard.

After opening the KOD Dashboard, the **Quick Updates** landing screen will display. This section shows notifications pertaining to the number of pending referrals (General and Mass) and missed referrals (General) for the current day.

GENERAL REFERRALS

- General Referrals occur when a Resident submits a KOD request.
- KOD identifies the appropriate path and assigns the General Referral to the available Agent or kynector who is **expected to take action within 15 minutes** from the time of assignment.
- **If no action is taken or rejected**, the referral will expire and be sent to the next available Agent or kynector.
- If an Agent or kynector fails to respond to three (3) consecutive General Referrals, they **will be de-registered from KOD**.

MASS REFERRALS

- Mass Referrals occur when a General Referral is not accepted by an Agent or kynector within the allotted 15 minutes.
- Mass Referrals are assigned to the Agent or kynector that **accepts it first**, so they must take action by either accepting or rejecting the referral as quickly as possible.
- If an Agent or kynector misses a Mass Referral, they **will not be de-registered from KOD**.

PLEASE NOTE



For additional information, reference the [kynect On Demand QRG](#).

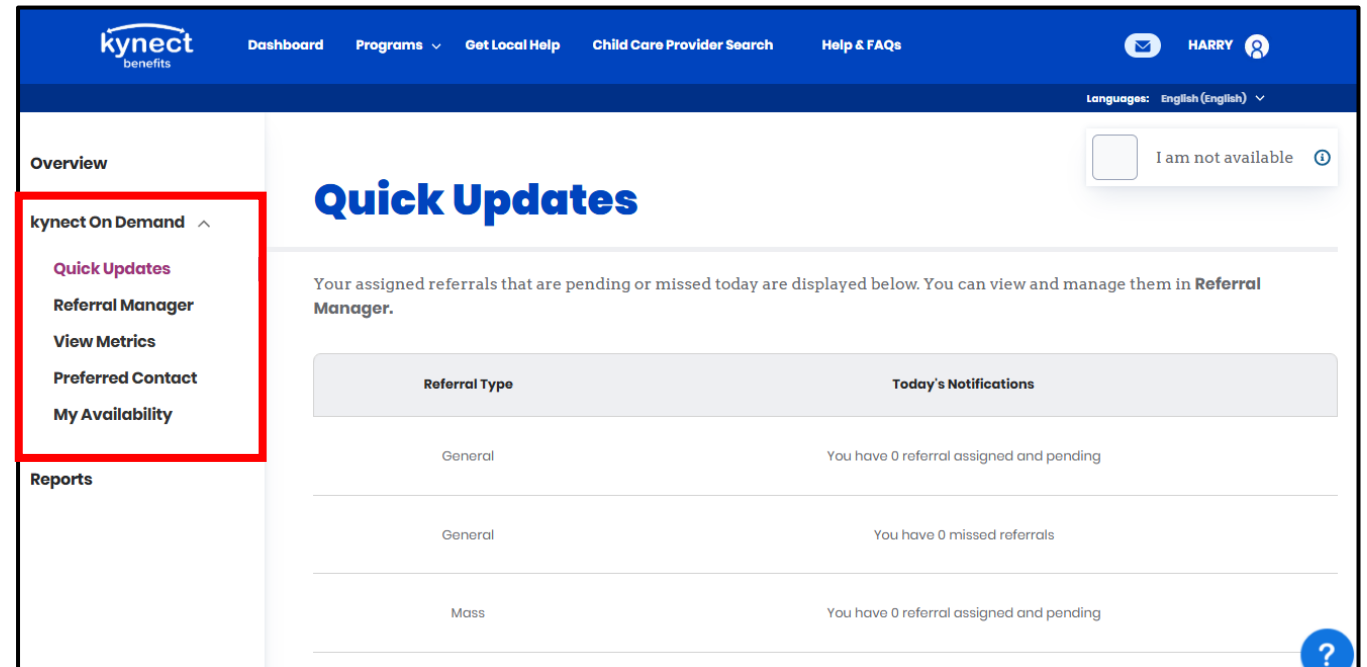
kynect On Demand Features (1 of 5)

Below highlights key features accessible through KOD.

1

From the left-hand side, under the **kynect On Demand** tab, kynectors can select their desired functionality.

- **Quick Updates:** View today's notifications.
- **Referral Manager:** Access open requests.
- **View Metrics:** View applicable metrics.
- **Preferred Contact:** Edit contact details.
- **My Availability:** Edit weekly availability.



PLEASE NOTE



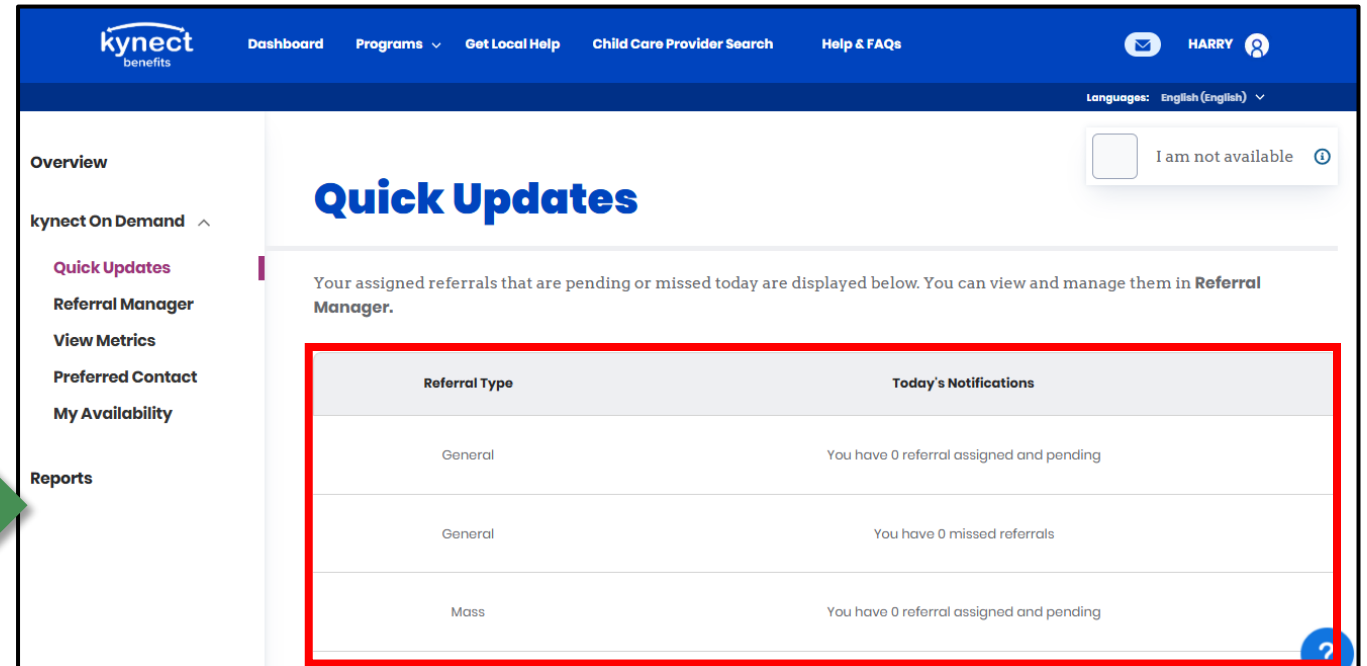
KOD is a real-time functionality that allows Residents to request assistance from Agents and kynectors based their availability.

kynect On Demand Features (2 of 5)

Below highlights key features accessible through KOD.

2

The *Quick Updates* section of KOD serves as a kynector's notification hub. All referrals and their respective status can be accessed on this page.



Quick Updates

Your assigned referrals that are pending or missed today are displayed below. You can view and manage them in **Referral Manager**.

Referral Type	Today's Notifications
General	You have 0 referral assigned and pending
General	You have 0 missed referrals
Mass	You have 0 referral assigned and pending

kynect On Demand Features (3 of 5)

Below highlights key features accessible through KOD.

3

The *Referral Manager* section of KOD allows kynectors to search for and take action on any referrals they have received.

Overview

kynect On Demand ^

Quick Updates

Referral Manager

View Metrics

Preferred Contact

My Availability

Reports

Referral Manager

☐ I am not available ⓘ

Name

Referral Status

Referral Received Date

[Reset](#) [Search](#)

Referral Type	Name	Customer Zip Code	Contact Details	Referral Assigned	Action	Referral Status
No records found						

Note:

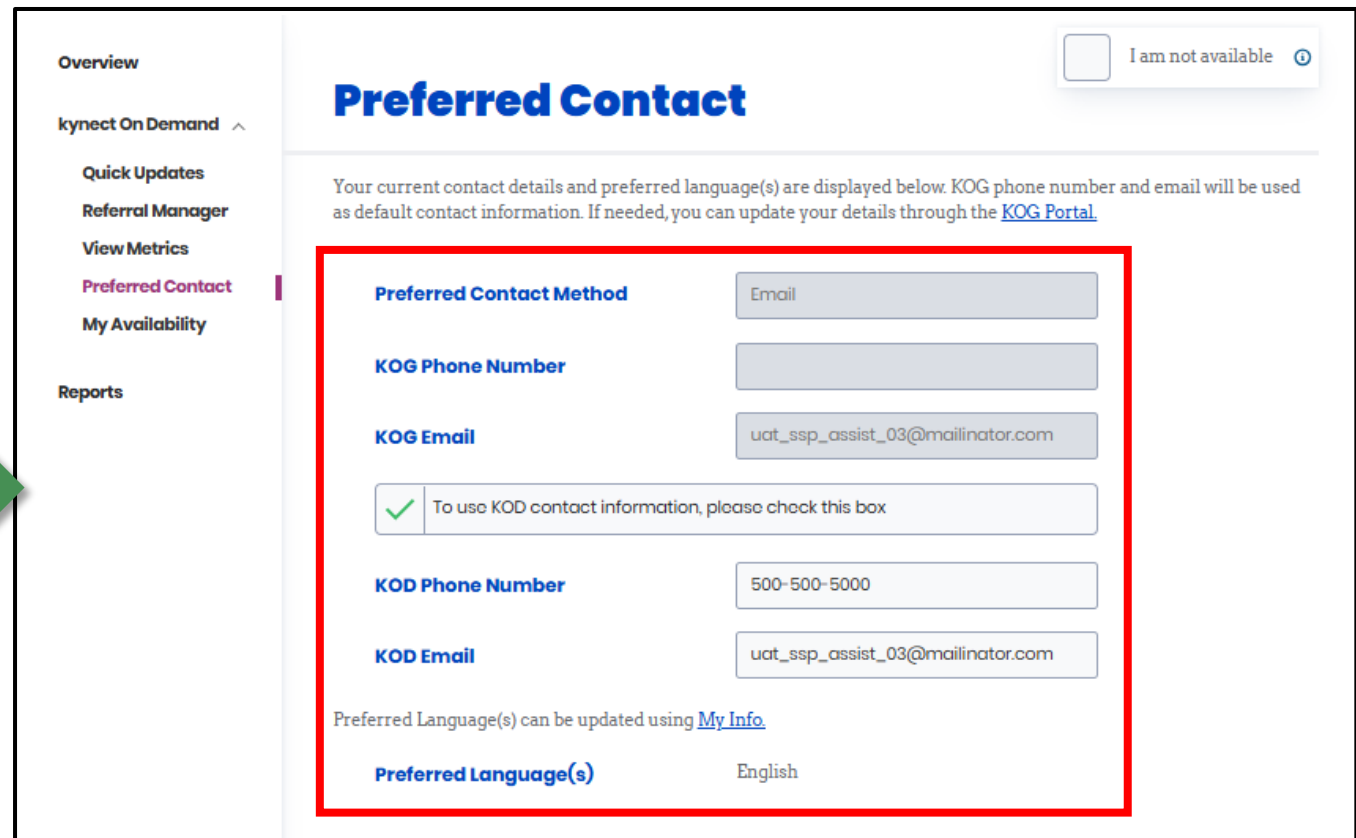
1. If you are assigned a 'General' referral then you are expected to take action within **15 minutes**. If no action is taken, then your referral will expire, and it will be sent to the next available agent in kynect On Demand.
2. If you are assigned a 'Mass' referral and accept it, then on a 'First Come First Serve' basis, the system will share the customer contact information with you only if you are the first agent to accept.

kynect On Demand Features (4 of 5)

Below highlights key features accessible through KOD.

4

The *Preferred Contact* section allows kynectors to update their **KOD Phone Number**, **KOD Email**, and **Preferred Language(s)**.



PLEASE NOTE



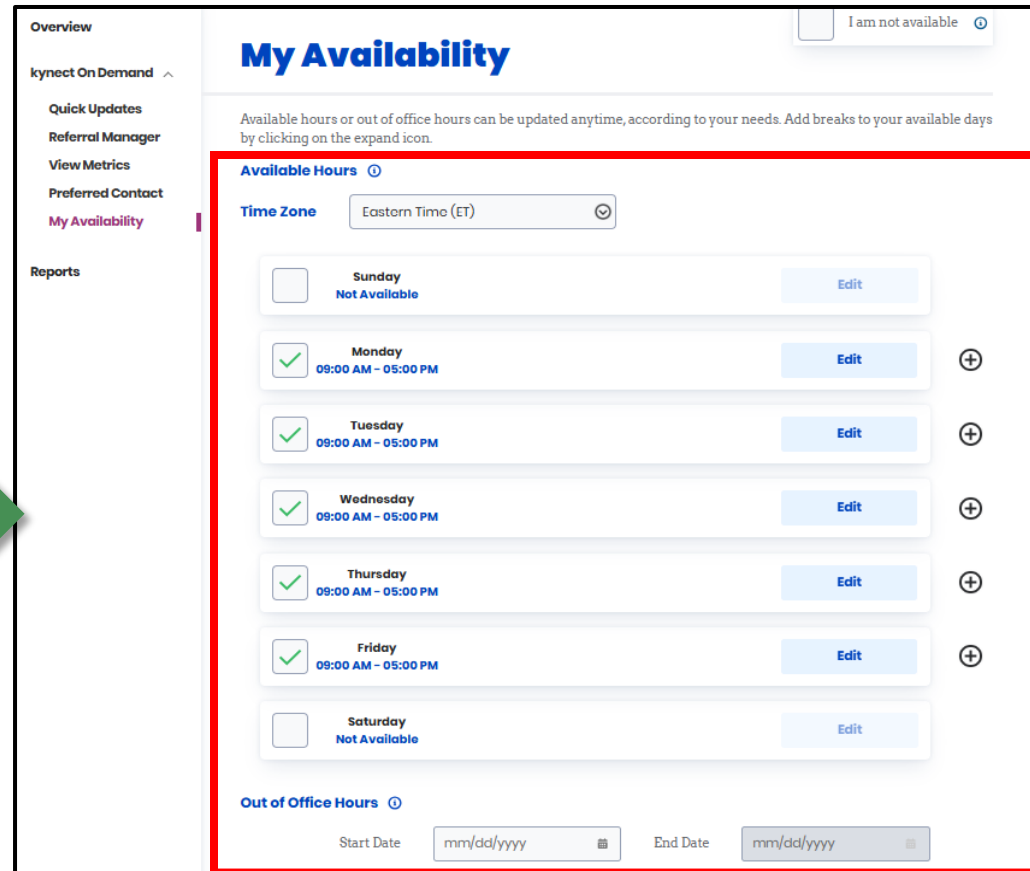
If Agents or kynectors would prefer to list a different **KOD Phone Number** or **KOD Email** than what is listed, they can manually enter alternate contact information to receive KOD referrals.

kynect On Demand Features (5 of 5)

Below highlights key features accessible through KOD.

5

The *My Availability* section allows kynectors to update their **Available Hours** throughout the week and set flexible **Out of Office Hours**.



My Availability

Available hours or out of office hours can be updated anytime, according to your needs. Add breaks to your available days by clicking on the expand icon.

Available Hours

Time Zone: Eastern Time (ET)

Day	Status	Time Range	Action	Expand
Sunday	Not Available		Edit	
Monday	Available	09:00 AM - 05:00 PM	Edit	+
Tuesday	Available	09:00 AM - 05:00 PM	Edit	+
Wednesday	Available	09:00 AM - 05:00 PM	Edit	+
Thursday	Available	09:00 AM - 05:00 PM	Edit	+
Friday	Available	09:00 AM - 05:00 PM	Edit	+
Saturday	Not Available		Edit	

Out of Office Hours

Start Date: mm/dd/yyyy End Date: mm/dd/yyyy

PLEASE NOTE



If Agents or kynectors sign in outside of their assigned working hours, their Current Availability will be turned off.

POLL QUESTION 3

?

TRUE OR FALSE?

Agents and kynectors only receive KOD General referrals during their assigned Available Hours.

Answer anonymously using the Polls box!



Escalation Process

PLAN YEAR 2026 OFFICE HOUR: SESSION TWO

Agent and kynector Escalation Process Overview

Below provides an overview of the Agent and kynector Escalation Process.



PURPOSE

The Agent and kynector Escalation Process is intended to provide the appropriate point of contacts necessary for resolving incidents.

To access the full escalation path, reference the [Agent and kynector Escalation Process](#).



UNDERSTANDING THE ESCALATION PROCESS

The Escalation Process features three (3) columns for each incident category, detailing the incident description, which materials should be referenced first, and additional points of contact.

kynector and Agent Escalation Process (page 1 of 6)		
Updated: September 2025		
Incident Description	Check These Materials First	I still have questions, who do I contact?
kynector Self-Service Portal (SSP) Incidents		
kynector incidents and technical incidents	<ul style="list-style-type: none"> kynector training materials on the DMS website: kynector benefits - Cabinet for Health and Family Services Release Notes – KHBE will share Release Notes as applicable kynector and Agent Resources at KHBE.ky.gov Agent Training Materials, kynector Training Materials 	<ul style="list-style-type: none"> Call the Professional Services Line (PSL): 1-855-326-4650 For any Incident that remains unresolved or requires further escalation, notify KHBE by email KHBE.Program@ky.gov. KHBE will review and escalate further as appropriate. When emailing KHBE, kynectors and Agents should include ticket number from PSL, case number, description of Incident, and screenshot of Incident. No PII can be included in the email.
Department for Medicaid Services (DMS) Incidents		
DMS incidents related to eligibility requirements for Residents	CHFS Policy Manuals on the DCBS website, training manuals on MyPurpose LMS	<ul style="list-style-type: none"> For any Incident that remains unresolved or requires further escalation, notify KHBE by email KHBE.Program@ky.gov. KHBE will review and escalate further as appropriate.
Dire Need (Medically Urgent)		
Dire Needs where an individual needs access to medical care that cannot be missed and needs immediate active health coverage.	When submitting any request as Dire Need (APTC or Medicaid) it is imperative that you indicate that the individual is facing an Access to Care. Only include a simple/general statement about situation	<ul style="list-style-type: none"> Email kynectdireneed@ky.gov for Dire Need Incidents. kynectors should use the subject line "Dire Need" and indicate whether the Dire Need is for a Medicaid, Qualified Health Plan (QHP), or another case. These cases are given highest priority by KHBE/DMS.
Kentucky Online Gateway (KOG) Incidents		
Kentucky Online Gateway (KOG) account related Incidents	<ul style="list-style-type: none"> Agent Welcome Packet New kynector Welcome Packet kynector KOG ORG Agent KOG ORG 	<ul style="list-style-type: none"> These unresolved Incidents should be emailed to KOGHelpdesk@ky.gov. When emailing the KOG helpdesk, agents and kynectors should include a brief description and screenshot of the Incident. No Personally Identifiable Information (PII) can be included in the email.
Retroactive QHP Start Date During Open Enrollment		
Individual requesting a January 1 start date after December 15	The mid-month rule also applies to when changes in the amount of tax credit you receive each month take effect.	<ul style="list-style-type: none"> Call the Professional Services Line (PSL): 1-855-326-4650 Ask them to submit an SR&I Ticket to have start date changed to January 1st and why client missed December 15 deadline (reason is needed)
Retroactive QHP Start Date After Open Enrollment Ends		
Individual requesting a change in start date, term date, or plan outside of Open Enrollment	Special Enrollment Fact Sheet	<ul style="list-style-type: none"> Call the Professional Services Line (PSL): 1-855-326-4650 Ask them to submit an SR&I Ticket to have start date changed and provide reasons or circumstances
Exceptional Special Enrollments		
Individual requesting to enroll in or change a QHP Outside Open Enrollment	ESE Factsheet	Submit an email to kynectESE@ky.gov and explain the reasons and circumstances
Name/DOB Changes		
Individual requires a name or DOB change in kynect	CHFS Policy Manuals on the DCBS website, training manuals on MyPurpose LMS	Contact KHBE.Program@ky.gov and explain the reason for the change in name, DOB, etc.

PLEASE NOTE



If there are any outstanding incidents or case-specific question, email KHBE.Program@ky.gov.

Common Escalation Scenarios

Below provides common escalation scenarios and how to resolve them.

SCENARIOS	START HERE	NEXT STEPS (IF NOT RESOLVED)
I am unable to become associated to a Resident's case.	<ul style="list-style-type: none">▪ kynector Association Protocol▪ Agent Association Protocol▪ Agent Case Association Fact Sheet▪ Case Association Micro Video	Contact the Professional Services Line (PSL) at 1-855-326-4650 with the Individual, Agent or kynector, and PSL rep on the line.
When assisting a Resident, I am unable to confirm if their prescriptions are covered or if their provider is in-network.	<p>To confirm any providers, prescriptions, or plan information, call the Issuer, visit their website, or ask the medical provider directly.</p> <p>For a list of all providers, visit the Provider Directories webpage on KHBE.</p>	If the Agent or kynector is unable to reach the Issuer, contact KHBE.Program@ky.gov .
A Resident needs access to medical care that cannot be missed and needs immediate active health coverage.	<p>Email kynectdireneed@ky.gov for Dire Need incidents.</p> <p>Be sure to include "Dire Need" in the subject line and indicate whether the Dire Need is for Medicaid, APTC, or QHP.</p>	If the Agent or kynector does not receive a response in 24-48 hours, contact KHBE.Program@ky.gov .

Common Escalation Scenarios

Below provides common escalation scenarios and how to resolve them.

SCENARIOS	START HERE	NEXT STEPS (IF NOT RESOLVED)
When assisting a Resident, I am unable to complete a Supplemental Nutrition Assistance Program Kentucky (SNAP) application.	When having trouble with SNAP or Kentucky Child Care Assistance Program (CCAP) applications, visit the resources below: <ul style="list-style-type: none">▪ CHFS SNAP website page.▪ CHFS CCAP website page.	If the incidents persist, email Famsupportkynectors@ky.gov with case information and a description of the incident.
A Resident is experiencing a qualifying life event that prevents them from enrolling in coverage during the Open Enrollment Period.	Check the Exceptional Special Enrollment (ESE) Fact Sheet to see if they qualify for an ESE.	If their circumstances qualify, submit a request by email to kynectESE@ky.gov , including their contact information, case number, Agent or kynector, reasons for the request, and desired plan start date.
I am having difficulty with my Kentucky Online Gateway(KOG) account.	<ul style="list-style-type: none">▪ Agent Welcome Packet▪ New kynector Welcome Packet▪ kynector KOG QRG▪ Agent KOG QRG	If the incidents persist, email KOGHelpdesk@ky.gov with a brief description and screenshot of the incident.

POLL QUESTION 4

?

TRUE OR FALSE?

When having trouble with
SNAP or CCAP cases, kynectors
should email
Famsupportkynectors@ky.gov.

Answer anonymously using the Polls box!



Enhanced Premium Tax Credits

PLAN YEAR 2026 OFFICE HOUR: SESSION TWO


Enhanced Premium Tax Credits

Below provides an overview of Enhanced Premium Tax Credits.






Enhanced Premium Tax Credits have **reduced Marketplace premiums since 2021** and are set to **expire on December 31, 2025**.

PLANNING AHEAD






If Enhanced Premiums Tax Credits are **not** extended, **what should Agents and kynectors advise Residents do?**

- 1 Review their current health coverage** through [kynect health coverage](#) to see how their premiums were affected.
 -  Most Residents will experience an **average premium increase** of approximately \$100 per month. The scenarios below illustrate the potential impact on different households.
- 2 Consult with a local Agent or kynector** to receive guidance on eligibility, plan options, or alternative coverage options, such as Bronze, Expanded Bronze, or Catastrophic plans.
- 3 Stay informed!** Residents can monitor legislative updates that may impact EPTC.






Young Invincible

-  Zip Code: 40840 (Harlan)
-  Household Age(s): 25
-  Household Income: \$30,000
-  Current Monthly Premium: \$41
-  **New Monthly Premium: \$143**

Family of Four

-  Zip Code: 40324 (Fayette)
-  Household Age(s): 45, 43, 15, 12
-  Household Income: \$55,000
-  Current Monthly Premium: \$38
-  **New Monthly Premium: \$219**

Elderly Couple

-  Zip Code: : 41502 (Pike)
-  Household Age(s): 63, 62
-  Household Income: \$85,000
-  Current Monthly Premium: \$556
-  **New Monthly Premium: \$2,167**



Contracted vs. Non-Contracted kynectors

PLAN YEAR 2026 OFFICE HOUR: SESSION TWO

Contracted vs. Non-Contracted kynectors

Below provides an overview of the two (2) types of kynectors in Kentucky.

CONTRACTED KYNECTORS

Contracted kynectors, or Navigators, partner with the Commonwealth to employ kynectors to execute the terms outlined in their Contract.

Due to their representation of the Commonwealth, Contracted kynectors abide by different rules, such as, but not limited to, wearing kynect branded apparel, hosting monthly events in their communities, and report activity throughout the month via kAART.

Contracted kynectors include the following groups:

- **kynectors** conduct outreach, education, and enrollment events in the community and submit monthly metrics.
- **Organization Administrators** oversee sub-contracted groups, compile monthly metric reports, and requests branded promotional items. Additionally, they serve as the primary contact of the Organization who is responsible for managing the Kentucky Online Gateway (KOG) Organization Management tool used to invite new users and remove users.

NON-CONTRACTED KYNECTORS

Non-Contracted kynectors are groups that have requested and been approved to have kynectors on staff such as healthcare providers, recovery centers, and hospitals.

Non-Contracted kynectors, Certified Application Counselors (CACs) are facility based, so they are not required to conduct events and all funding is provided by their employer.

Non-Contracted kynectors include the following groups:

- **kynectors** submit quarterly metrics to their Organization Administrators.
- **Organization Administrators** are responsible for onboarding, training, preparing quarterly metric reports, and managing kynector caseloads when off-boarded.

PLEASE NOTE



KHBE oversee the kynector program for both Contracted and Non-Contracted kynectors.

Contracted kynector Organizations

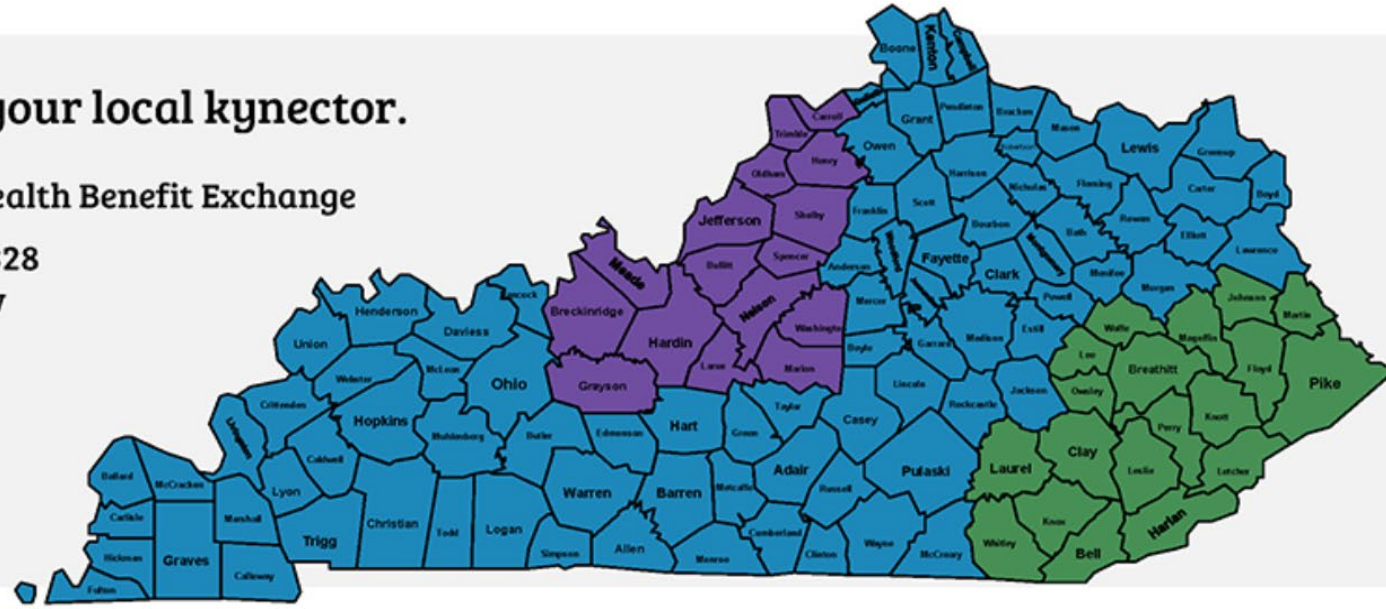
Below provides an overview of the contracted kynector organizations.

Contact your local kynector.

Kentucky Health Benefit Exchange

1-855-459-6328

KHBE.ky.gov



Community Action Kentucky (CAK)

1-800-456-3452



Kentuckiana Regional Planning and Development Agency (KIPDA)

1-888-737-3363



Kentucky Primary Care Association (KPCA)

502-227-4379

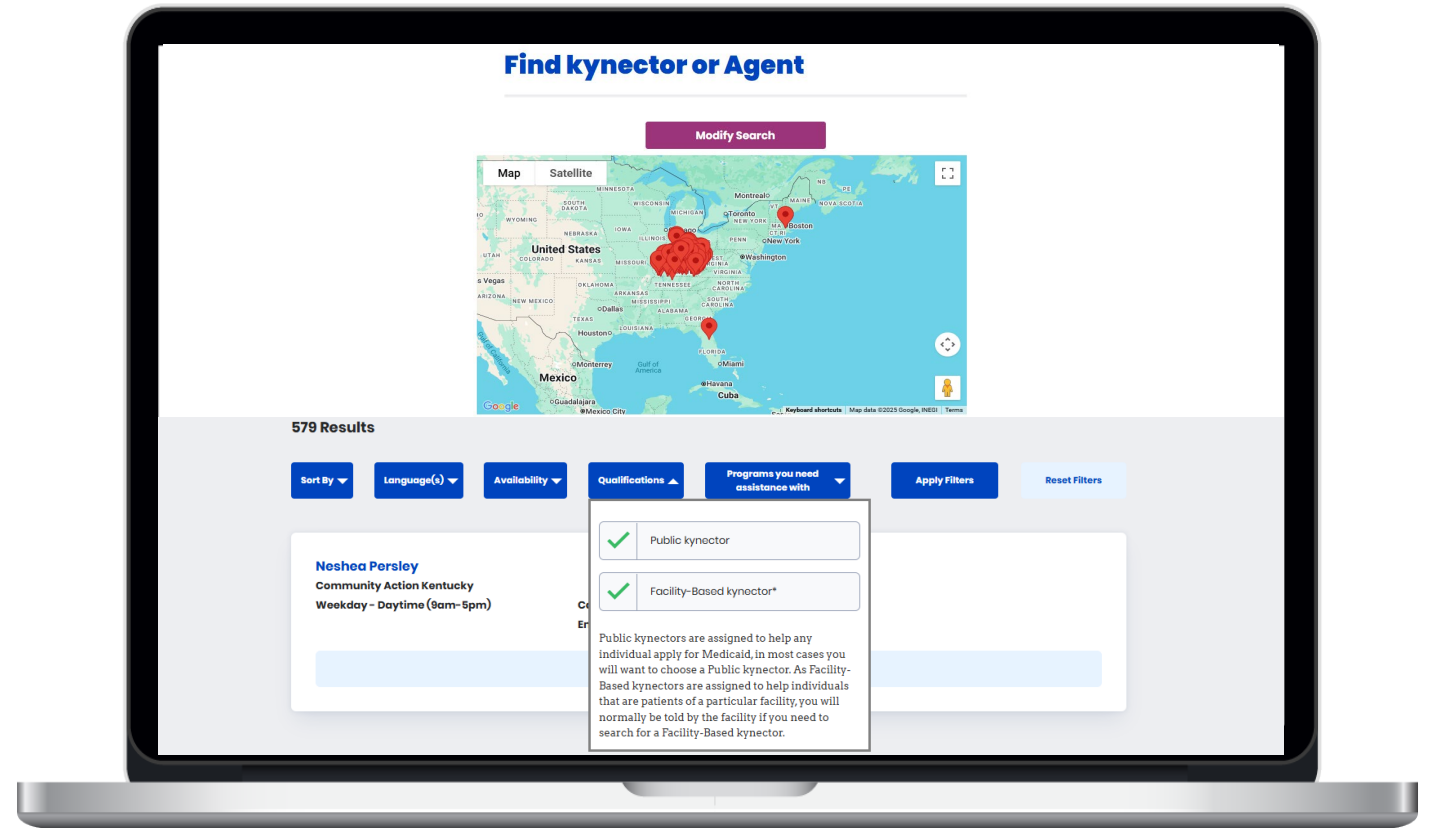
Non-Contracted kynector Organizations

Below provides an overview of common work locations for Non-Contracted kynectors.

Certified Application Counselors (CACs) are **Non-Contracted kynectors** who are staff members or volunteers of designated public or private organizations. A few examples are listed below.

- Hospitals
- Federally Qualified Health Centers (FQHCs)
- Health Coverage Providers
- Agencies Providing Social Services

CACs are trained by KHBE to help Residents find health coverage in kynect.



PLEASE NOTE



If Non-Contracted kynectors are having trouble being found by Residents and or PSL, they should verify that the **Facility-Based kynector** option is selected under the **Qualifications** drop-down from the **Find kynector or Agent** screen on [kynect benefits](#).

POLL QUESTION 5

?

TRUE OR FALSE?

To find a Non-Contracted kynector, the Facility-Based kynector option must be selected on the [Get Local Help page](#).

Answer anonymously using the Polls box!



Live Q&A

PLAN YEAR 2026 OFFICE HOUR: SESSION TWO

Please ask any questions related to the topics covered today using the **Q&A Icon** (not the Chat Icon) located at the bottom of your Zoom screen.

