

# Welcome to the Plan Year 2025 Open Enrollment Webinar

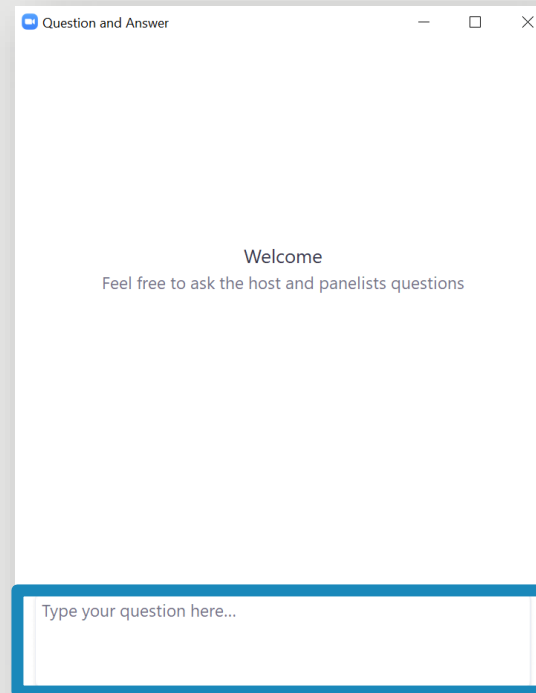
Please review the Zoom tips below while you wait.



## How to Ask Questions

During the webinar, all Agents and kynectors are muted. If you would like to ask a question related to Plan Year 2025 Open Enrollment:

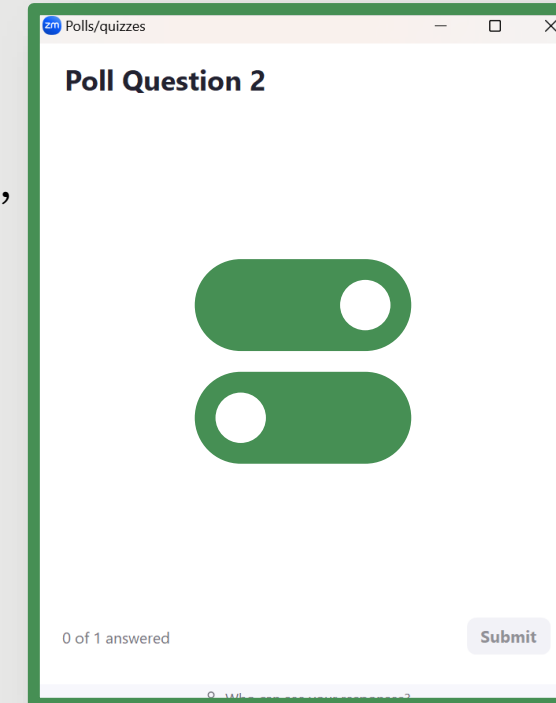
- Click the **Q&A Icon** (not the Chat Icon).
- Type your question and click Enter on your keyboard.



## Poll Questions

When it is time to answer a Poll Question, it will **automatically appear on your screen**.

Poll responses are anonymous.



**Refrain from clicking the Raise hand Icon. Agents and kynectors are muted and should ask questions using the Q&A Icon.**



Chat



React



Raise hand



Q&A



Show captions



Polls/quizzes





# Plan Year 2025 Open Enrollment Webinar

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October 22, 2024



# Introduction

This team will lead the group through today's Plan Year 2025 (PY25) Open Enrollment Webinar.

## Meet the Team



**Ben Martin**

Training & Site Support Lead



**Shakira Hightower**

Communications & Site Support Lead



**Aaliyah Boller**

Training/Communications Developer and Site Support



**Caleb Aridano**

Training/Communications Developer and Site Support

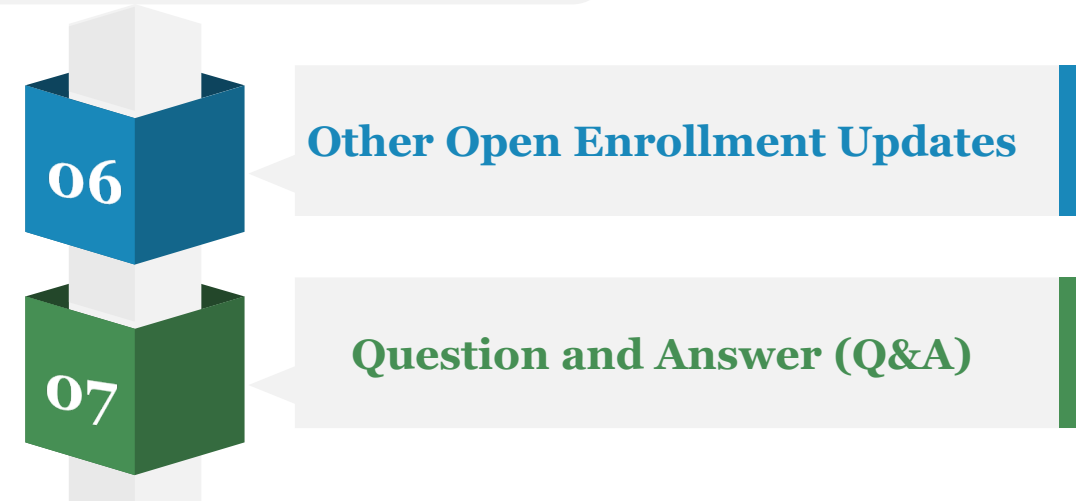
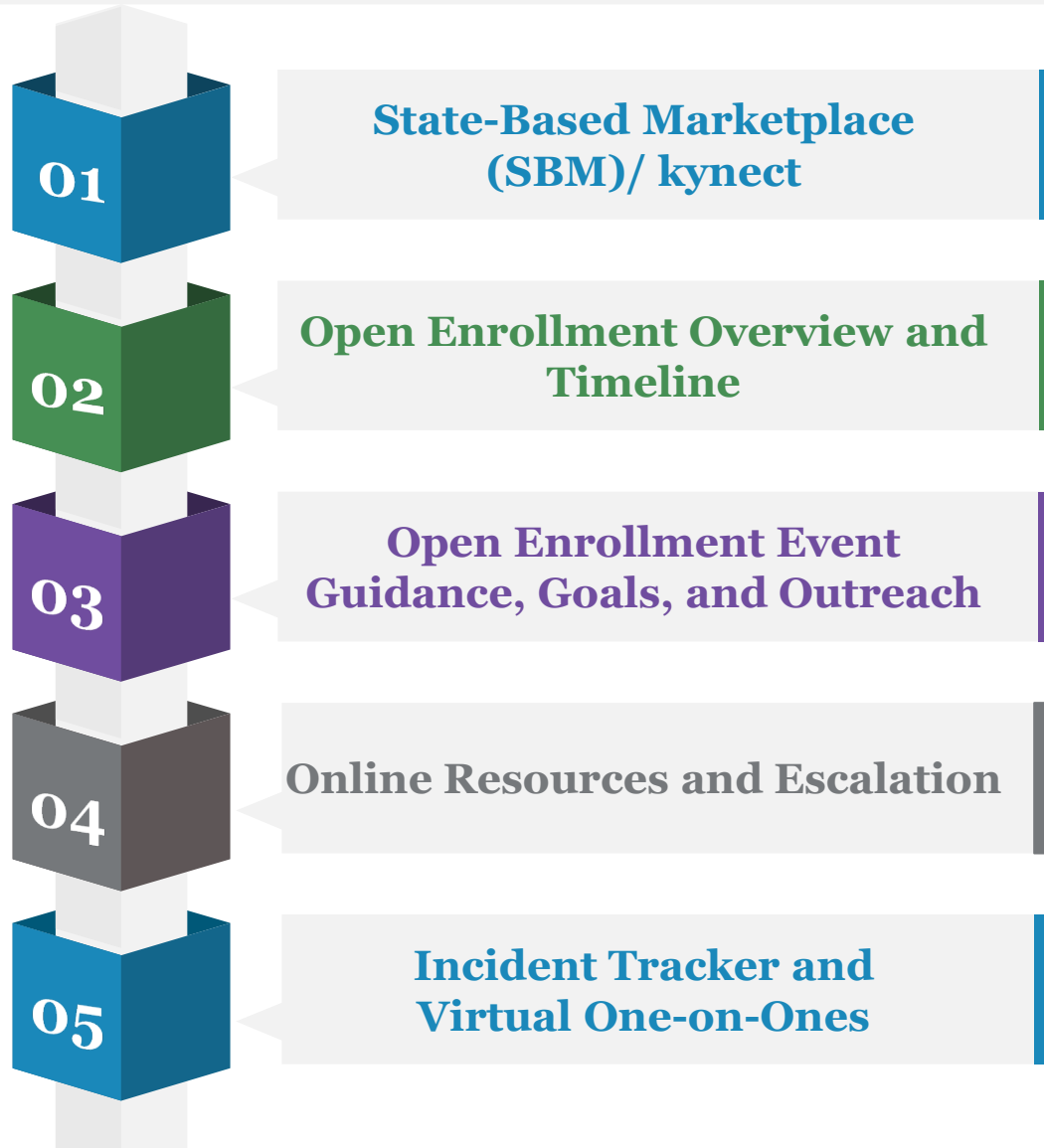
## Objective



Provide Agents and kynectors with PY25 relevant updates, KHBE event expectations, and Incident Tracker guidance in preparation for Open Enrollment.

# Agenda

Today's Open Enrollment Webinar will cover the following topics.



# State-Based Marketplace (SBM)/kynect



# kynect: Kentucky's State-Based Marketplace (SBM)

kynect is an “umbrella” brand that encompasses kynect health coverage, kynect benefits, and kynect resources. Agent and kynectors assist Residents with the eligibility and enrollment process through kynect.



## kynect health coverage

**kynect health coverage is Kentucky's state-based health insurance marketplace.** It serves Individuals, families, and small employers and provides access to a range of coverage options.

kynect health coverage is a **one-stop-shop**, enabling Residents to **enroll in a range of health coverage options**, including Medicaid, and Kentucky Children's Health Insurance Program (KCHIP), Qualified Health Plan (QHP), Advance Premium Tax Credit (APTC), and Cost-Sharing Reduction (CSR).



## kynect benefits

**kynect benefits is Kentucky's integrated eligibility and enrollment system** for state programs such as Medicaid, Kentucky Children's Health Insurance Program (KCHIP), Supplemental Nutrition Assistance Plan (SNAP), Kentucky Transitional Assistance Program (KTAP), Childcare Assistance Program (CCAP), and Kentucky Integrated Health Insurance Premium Payment (KI-HIPP) program.



## kynect resources

**kynect resources is designed to connect Kentucky Residents with a wealth of resources** including local community partner organizations, based on their interests and needs.

It features a streamlined process that improves the existing referral process for community partners and **helps move Residents towards self-sufficiency.**

### PLEASE NOTE



During the application process Applicants may be automatically routed to different portals based on eligibility or application responses.



## SBM Enhancements

Below highlights key enhancements that Agents and kynectors should now see reflected in kynect.



<b>Document Center Updates</b>	The Documents Needed tab and Documents Uploaded tab will only display Request for Information (RFIs) for active cases where the individual is the Head of Household (HOH). The document download hyperlink will also be removed. After upload, documents will no longer be viewable.
<b>Deferred Action for Childhood Arrivals (DACA) Update</b>	In the Shopping Portal, five new Immigrant types are added to the existing Immigrant Type list on the Not a U.S. Citizen screen. Additionally, a new Special Enrollment Period (SEP) has been added for DACA recipients who are eligible for QHPs, APTC, and CSRs.
<b>Intentional Program Violation (IPV) Update</b>	Individuals who have an IPV associated with the Head of Household will not be able to apply for SNAP benefits through Self-Service Portal (SSP). They will only be able to complete the Application Registration portion of the SNAP application.
<b>EMM Home Screen Redesign</b>	Redesign of the Shopping home screen by introducing separate tabs for Enrolled & Eligible to Enroll; limiting 'Add Plan' option to Eligible to Enroll Tab; Horizontal orientation to minimize scrolling; Allow only Disenroll/cancel options for PENV enrollments among other changes.
<b>QHP Eligibility Disenrollment</b>	Upon failure to provide proof of U.S. citizenship, lawful presence, or immigration status, non-eligibility will be triggered, and the user will be disenrolled from QHPs.
<b>kynect On-Demand (KOD) Notifications</b>	A new mobile friendly screen allows Agents to easily accept or reject a KOD referrals. In addition to this, a new OTP feature allows Agents to view the Client details once the KOD request is accepted by the Agent. This enables Agents to quickly Accept/Reject the KOD referral without any delays.

# POLL QUESTION 1



**Which communication method do you prefer for receiving updates and information during Open Enrollment?**

**Answer anonymously using the Polls box!**






# Open Enrollment Overview and Timeline



# Plan Year 2025 Open Enrollment Timeline

Applicants must apply for kynect health coverage by December 15, 2024, to have coverage start on January 1, 2025. For Applicants that apply between December 16, 2024, and January 15, 2025, their coverage will start on February 1, 2025.



	October 2024	November 2024	December 2024	January 2025	February 2025
kynect health coverage: Qualified Health Plan (QHP)		November 1, 2024 – January 15, 2025			
			 12/15/24 is the deadline to apply and have coverage on 1/1/25.	 1/15/25 is the deadline to apply and have coverage on 2/1/25.	
Medicaid: Managed Care Organization (MCO)	 At any time throughout the year, Kentucky Residents may apply for and enroll in Medicaid, update their information, or change their MCO.				
Medicare		October 15, 2024 – December 7, 2024			

 Residents cannot apply and enroll in Medicare through kynect. They must contact Social Security to apply and enroll in Medicare.



# Open Enrollment Event Guidance, Goals, and Outreach

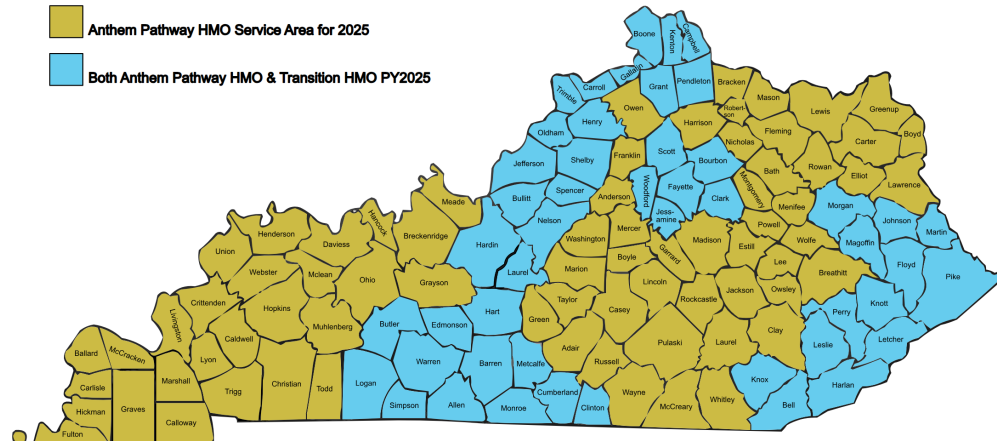




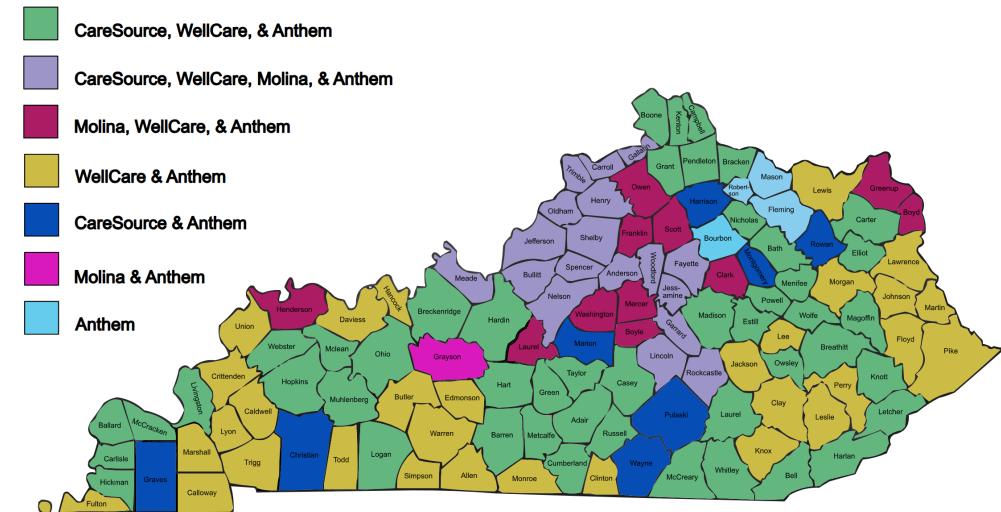
## QHP Service Coverage

Issuer options vary across Kentucky's counties. While some service areas have been expanded for 2025, please note that some issuers may no longer be available.

## 2025 Anthem Service Areas



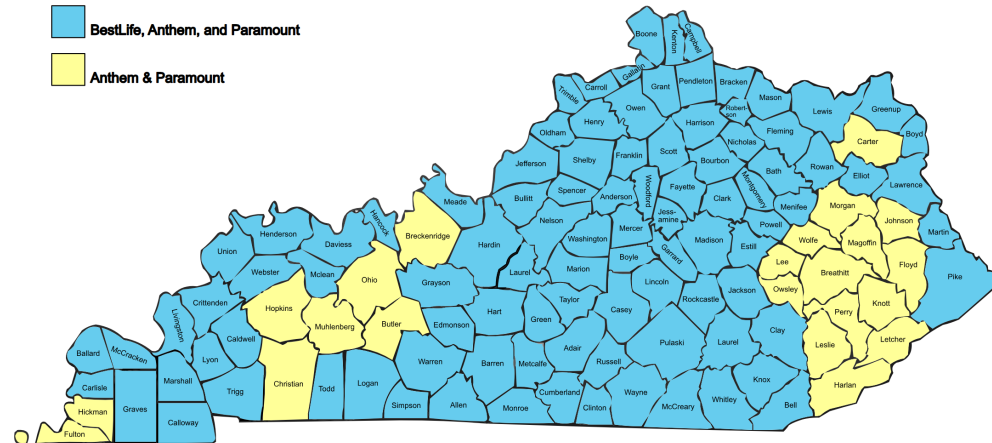
## 2025 CareSource, Molina, & WellCare Service Areas



## Dental Service Coverage

Issuer options vary across Kentucky's counties. Please see below for Dental coverage available across all Kentucky counties.

### 2025 Dental Service Areas



### PLEASE NOTE



For Plan Year 2025, Paramount will offer dental plans across all 120 counties in Kentucky.

## Open Enrollment Goals

During Open Enrollment, Agents and kynectors educate and assist Residents and connect them to appropriate resources.



### Educate

- On how to shop for and enroll in health coverage for Plan Year 2024 and 2025.
- On how to find available health coverage options.
- About fair and unbiased information concerning health coverage.
- About new Federal provisions applicable to the Resident's benefit program(s).



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- About new Federal provisions applicable to the Resident's benefit program(s).



## Assist

- With enrollment in Medicaid and QHPs, including CSRs and APTC as needed.
- With creating and maintaining their Kentucky Online Gateway (KOG) accounts.
- With referring Residents to appropriate community partners (such as kynect resources).

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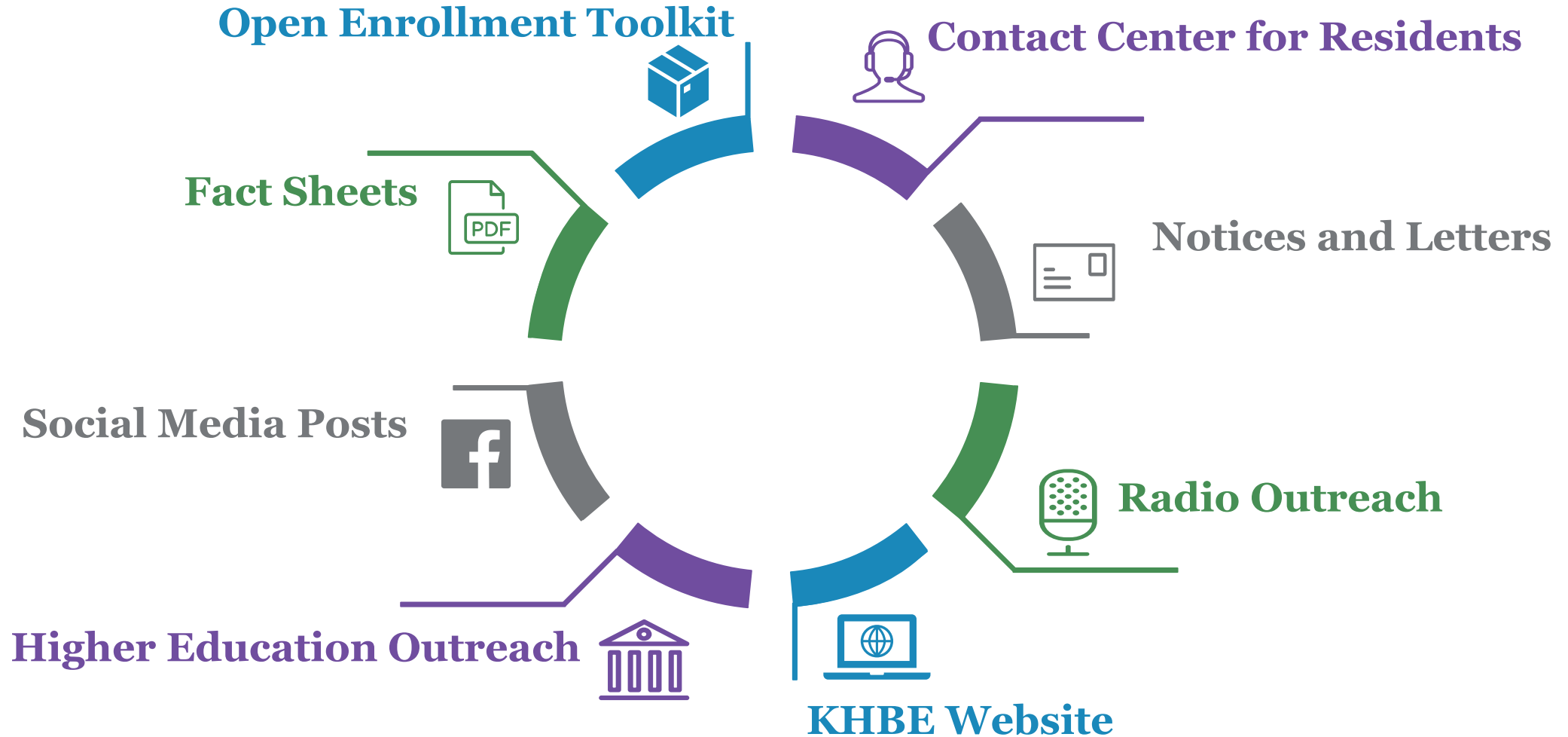


## Connect

- To community partners to find local resources, such as food banks, transportation, career centers, and housing.
- To state agencies, including DCBS, DMS, Department for Behavioral Health, Development and Intellectual Disabilities (DBHDID), and the Family Resources and Youth Services Centers (FRYSC).

# Open Enrollment Outreach Plan

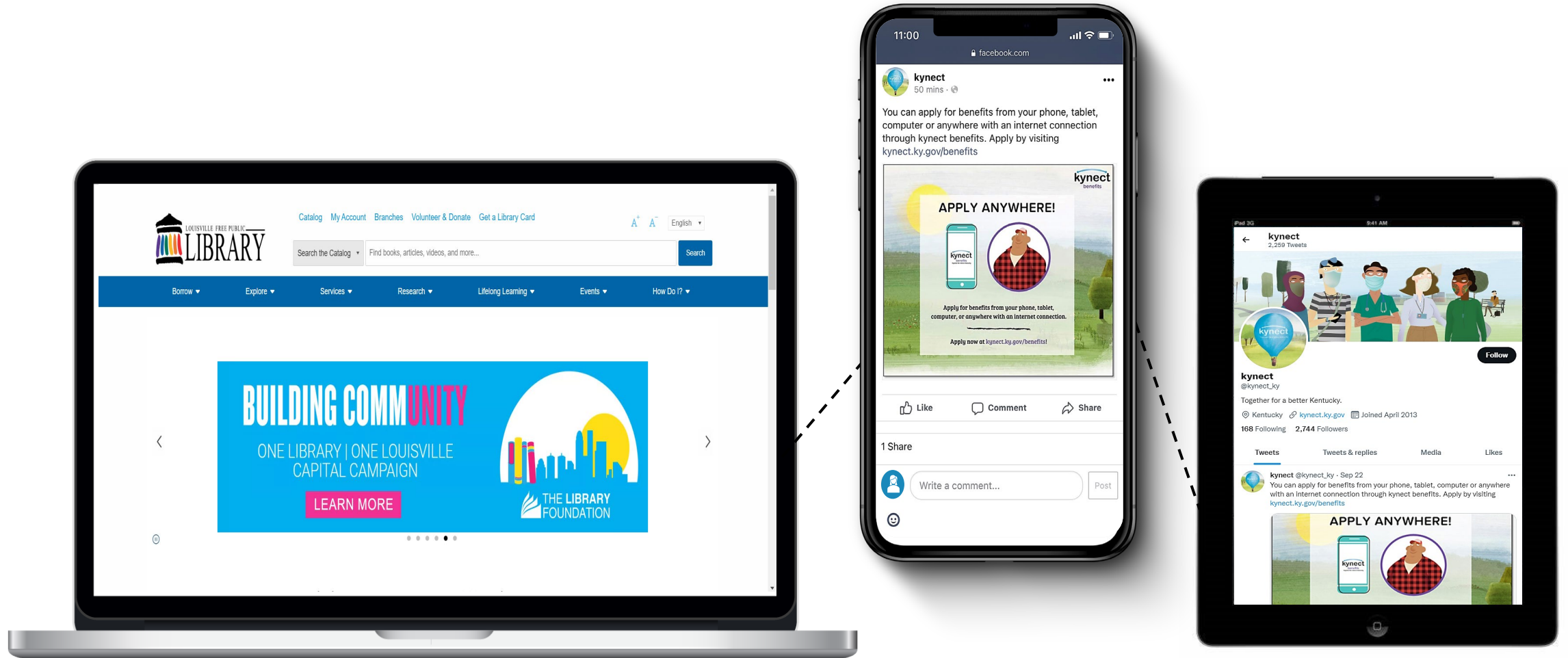
Resources KHBE provides for successful Open Enrollment outreach.





# Social Media

Increase public awareness and social media reach by sharing kynect's and Community Partners' Open Enrollment announcements.

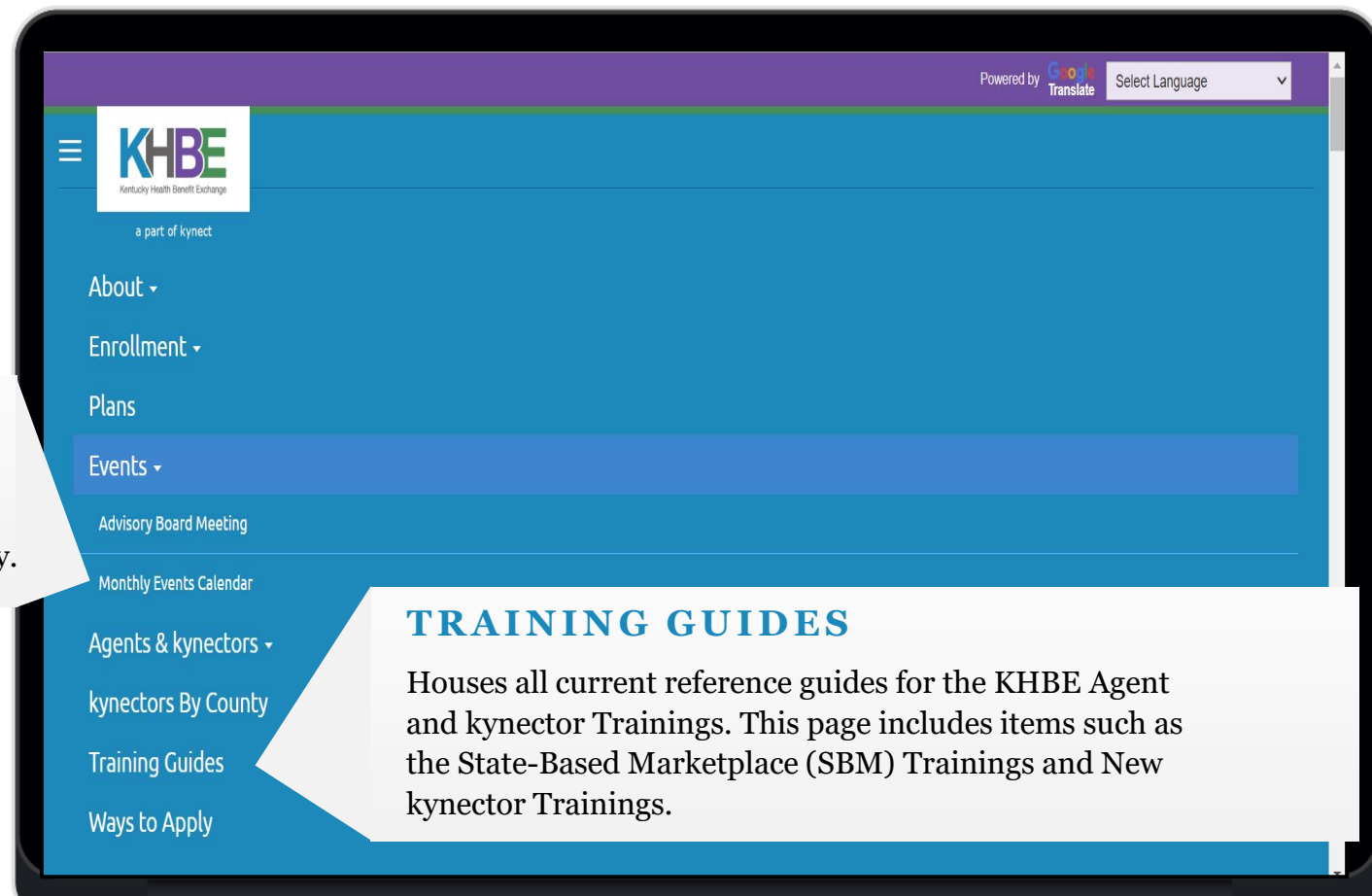


## KHBE Website

Utilize [KHBE.ky.gov](https://khbe.ky.gov) throughout Open Enrollment for fact sheets, one-pagers, and other helpful resources.

### MONTHLY EVENTS CALENDAR

Houses the KHBE Event Calendar which highlights kynector events in each county.

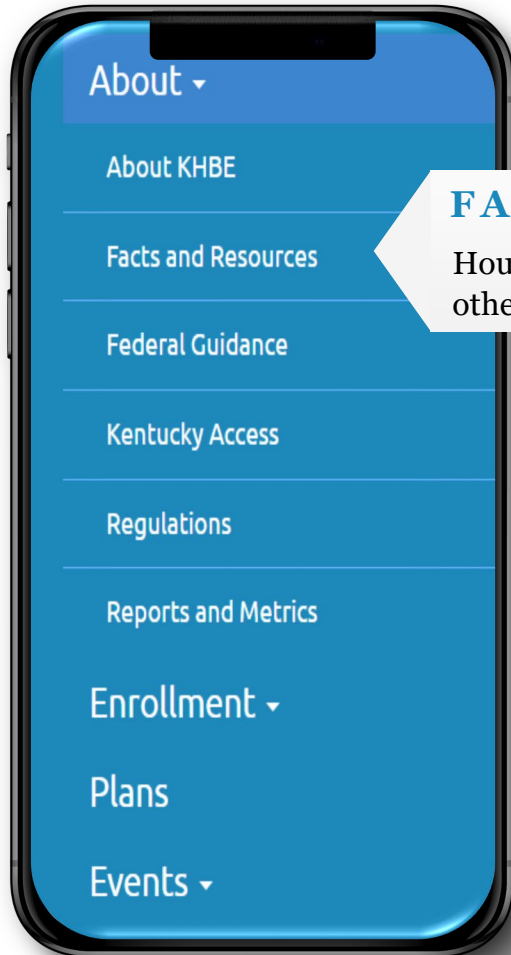


### TRAINING GUIDES

Houses all current reference guides for the KHBE Agent and kynector Trainings. This page includes items such as the State-Based Marketplace (SBM) Trainings and New kynector Trainings.

## KHBE Website

Utilize [KHBE.ky.gov](https://khbe.ky.gov) throughout Open Enrollment for fact sheets, one-pagers, and other helpful resources.

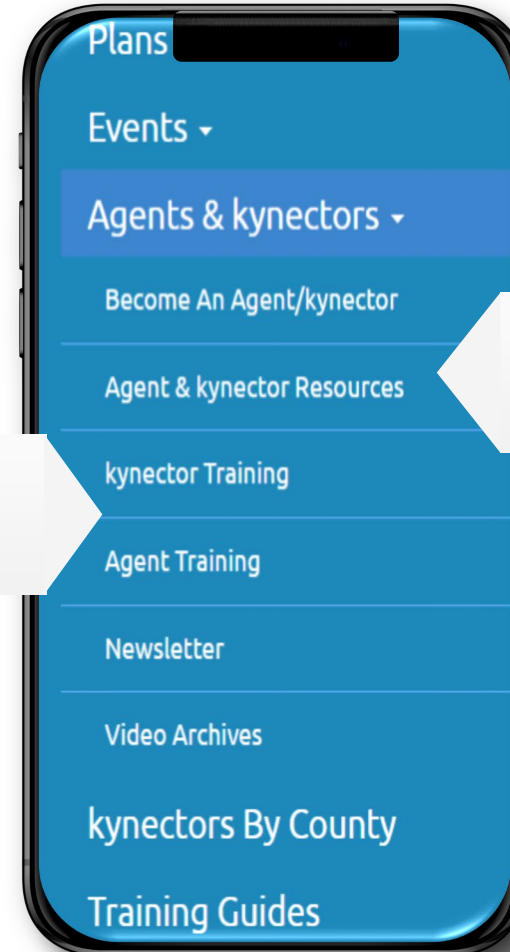


### FACTS AND RESOURCES

Houses Fact Sheets, Reference Guides, and other resources separated by topic.

### TRAINING MATERIALS

Houses helpful Open Enrollment training materials for Agents and kynectors.



### RESOURCES PAGE

Houses Style Guides, logos, and other promotional materials for Agents and kynectors.

## Notices and Letters

Residents preferred contact method is important for receiving timely updates. Residents should keep an eye out for notices and letters as they include important information regarding benefits.

### Notices



kynect health coverage will send notices to Residents based on their preferred contact method (mail, email, etc.).

Click [here](#) to view the MCO side-by-side brochure.

### Letters



DMS will send an Open Enrollment letter that lists the options of Managed Care Organizations (MCOs) available to Residents.

MCOs will send an Open Enrollment Reminder and a Changes You'll See to Your Plan Letter, if the current plan is changing.

#### PLEASE NOTE



kynectors can access the notices kynect will be mailing on the KHBE website. Select the **Agents and kynectors** tab, then select **kynector Training Materials**, and the notices are on the [Notice Guides](#) page.



## Contact Center for Residents

Residents can call the Contact Center directly during Open Enrollment for help.



**The Contact Center is ready to answer Residents' questions, solve problems, and provide education about health coverage.**

**1-855-4kynect (459-6328)**

## POLL QUESTION 2



**Do you feel confident in knowing where to find the necessary resources and information for Open Enrollment?**

**Answer anonymously using the Polls box!**



## POLL QUESTION 3



**Are you aware of the primary contacts or support channels available to you during Open Enrollment?**

**Answer anonymously using the Polls box!**

# kynector Outreach

See below different examples of resources kynectors can use for outreach.



## Social Media

Advertise Open Enrollment events on the kynector organization's social media accounts. kynectors should not use personal social media accounts. kynectors may contact the Program Inbox to request cross-promotion for events on kynect's social media.



## Local Advertising

Advertise Open Enrollment locally with low- and no-cost options making sure to receive pre-approval in advance from KHBE for any associated fees.

- Newspapers
- Community Magazines
- Organizations
- Television Channel Ads



## Community Partners

Advertise Open Enrollment events on Community Partners' websites, scrolling marquees, and event calendars.

### PLEASE NOTE



If a kynector decides to create unique material(s), they must send the material(s) to KHBE for review. KHBE must approve the material(s) before being used at KHBE events. If the kynector puts contact and event details on pre-made KHBE-approved material, they do not need to submit it for approval to use. **kynectors MAY NOT alter the documents, except for the editable fields.**



## POLL QUESTION 4



Which reference material(s) do you utilize most frequently during Open Enrollment?

**Answer anonymously using the Polls box!**

SCENARIO

1

A kynector is attempting to assist a Resident who lives in Washington County and wants to renew their CareSource plan.

2

CareSource is no longer available in Washington County as well as twenty-six (26) other counties in Kentucky.

**How should the kynector assist the Washington County Resident?**

**Answer anonymously using the Polls box!**

SCENARIO

RECOMMENDATION

- 1** A kynector is attempting to assist a Resident who lives in Washington County and wants to renew their CareSource plan.
- 2** CareSource is no longer available in Washington County as well as twenty-six (26) other counties in Kentucky.
- 3** The kynector should inform the Washington County Resident that CareSource is no longer available in their county.
- 4** The kynector should use the Enrollment Manager to search for plans that meet the Resident's needs.

SCENARIO

1

A kynector is having difficulty uploading documents to the Document Center.

2

The kynector is considering escalating the incident.

**Who should the kynector escalate the incident to first?**

**Answer anonymously using the Polls box!**



SCENARIO

RECOMMENDATION

- 1** A kynector is having difficulty uploading documents to the Document Center.
- 2** The kynector is considering escalating the incident.
- 3** The kynector should first contact their Organization Administrator for assistance.
- 4** If the Organization Administrator is unable to assist, the kynector can reach out to the KHBE Program inbox ([KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov)).

SCENARIO

**1**

A kynector is having trouble resolving a SNAP case.

**2**

The kynector is considering adding their SNAP case to the Incident Tracker.

**Should the kynector log their SNAP case-related incident in the Incident Tracker?**

**Answer anonymously using the Polls box!**

SCENARIO

**1** A kynector is having trouble resolving a SNAP case.

**2** The kynector is considering adding their SNAP case to the Incident Tracker.

RECOMMENDATION

**3** kynectors should not log SNAP case-related incidents on the Incident Tracker.

**4** If SNAP case incidents arise, kynectors should contact the SNAP inbox at [famsupportkynectors@ky.gov](mailto:famsupportkynectors@ky.gov).

## Event Request: In-Person

All public and private events must first be submitted to the kynector's Organization Administrator for review and then submitted to KHBE for approval.

### Event Request Template

Region	Title	Description	Location	Start Date/Time	End Date/Time
Dropdown 1-8	Name of the event	A sentence or two about the event	Building or area event is located	Format MM/DD/YY HH:MM AM/PM	Format MM/DD/YY HH:MM AM/PM
1	Murray - MSU Health Clinic	A kynector will be onsite assisting with health insurance.	MSU Wells Hall	09/03/24 08:00 AM	09/03/24 10:00 AM
2	Cadiz - Preventive Health Awareness Event	Local kynectors will be onsite to answer questions, distribute informational material and assist in signing up uninsured Kentuckians.	Clinic Lobby	09/03/24 09:00 AM	09/03/24 01:00 PM
4	Liberty - kynect at Cash Express	A kynector will be outside at the Liberty Cash Express with information on health coverage, SNAP, and CCAP programs.	Side walk in front of Cash Express	09/03/24 09:00 AM	09/03/24 11:00 AM

### Things to Keep in Mind



KHBE distributes the Event Request Template to Organization Administrators, who should compile events on a regular basis.



When submitting an event, kynectors should provide as much detail as possible about the event.



Any event that has been changed, cancelled, etc. should be updated in the Event Request Template and emailed to [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov) as soon as possible.

### PLEASE NOTE



kynectors do not submit event requests directly to KHBE. The Organization Administrator should review the event request, verify the accuracy of the information, and then send it to KHBE.



# Event Approval and Reporting

kynectors must provide KHBE with the following details when participating in events. Self-marketing should be conducted in kynectors' counties to raise awareness.



## Event Photos

Photos should be captured at every event and submitted with the end of month reporting.



## Marketing Methods

Details on how the presence of kynectors helps Residents get health coverage will be made known to the public in advance of each event.



## Event Cancellations

Make reasonable efforts to avoid cancellation of advertised events. kynectors must notify their assigned Organization Administrator of a needed cancellation no later than **three (3) days** prior to the event date.

If three days notice cannot be provided, email [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov) as soon as possible.



## Planned Outreach Materials

Distribute up-to-date, current materials including but not limited to:

- Print and media
- Approved CHFS communications for potential QHPs, Medicaid/KCHIP, and KI-HIPP
- Other materials as directed by KHBE

## Event Expectations: Best Practices

kynectors should have KHBE/kynect branding displayed prominently, have updated reference material, provide approved hand-outs, if applicable, and proactively engage Residents.

### EVENT BEST PRACTICES

#### Display KHBE or kynect Branding Prominently:

- Ensure a KHBE or kynect tablecloth is facing the general public view.
- Use roll-up banners with KHBE or kynect branding.
- Use a-frame signs with KHBE or kynect branding.

#### Use Updated Reference Material:

- Reference materials such as flyers, tabletop signs, and fact sheets should be current and not outdated.
- Reference material should be organized and easily accessible.

#### Use Approved Hand-Outs:

- Promotional items (such as first aid kits, canvas bags, nail kits, etc.) should include KHBE or kynect branding.
- Promotional items should be organized and easily accessible.

#### Actively Engage Residents:

- Greet Residents upon entrance to the event/space.
- Recap kynect offerings.
- Ask probing questions.



## Event Expectations: Do Not

kynectors should have KHBE/kynect branding displayed prominently, have updated reference material, provide approved hand-outs, if applicable, and proactively engage Residents.

### EVENT DO NOTS

#### **Do not hide branding from public view:**

- This picture is taken from the side with KHBE/kynect branding missing.
- The tablecloth branding is not visible.

#### **Do not hide reference material:**

- Flyers, tabletop signs, and fact sheets are not visible in the image or on the table.

#### **Do not have a disorganized table:**

- The example picture is disorganized and cluttered.

#### **Do not be absent from event pictures:**

- The kynector is not present in the picture.

#### **Do not distribute old handouts:**

- Only use current kynect materials.

#### **Do not ignore Residents:**

- Be sure to actively engage Residents.

#### **Do not use personal organization branding:**

- Do not display organization over KHBE/kynect branding.



# Recommended Target Audiences

Some audiences may need help applying for health coverage.

## TARGET AUDIENCE GROUPS

### COMMUNITIES OF COLOR

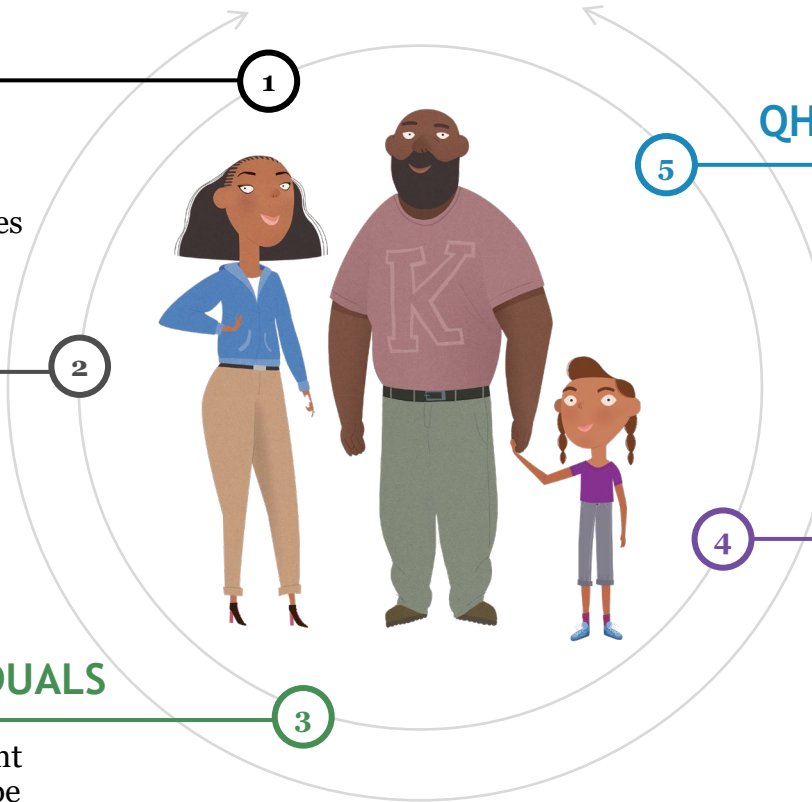
In 2020, Governor Beshear initiated a goal to cover 100% of uninsured Kentuckians. Utilize census data provided by KHBE to aid in determining regions of uninsured communities of color.

### KCHIP ELIGIBLE POPULATION

This includes children less than 19 years old in families with incomes less than 218% of the Federal Poverty Line (FPL). Work with local schools and the Family Resource Services Center (FRYSC) staff to reach this audience.

### MAGI MEDICAID ELIGIBLE INDIVIDUALS

This goal includes low-income adults, pregnant women, and children. These Individuals can be reached at Health Departments, YMCA locations, and MCO events.



### QHP, APTC, CSR ELIGIBLE POPULATIONS

This includes Individuals not income eligible for Medicaid and employees without Employer-Sponsored Insurance (ESI). For example, work with Kentucky Career Centers (KCCs) and hold outreach events at check cashing locations to reach this audience.

### COLLEGE-AGED STUDENTS

This includes college students who are eligible for Medicaid, QHPs, APTC, CSRs, or KCHIP. Post outreach materials at student centers, admissions offices, dining halls, dorms, recreation centers, and libraries. Visit [KHBE.ky.gov](https://www.khbe.ky.gov) for additional outreach resources.



# POLL QUESTION 5



Who should kynectors submit event requests to?

**Answer anonymously using the Polls box!**

## Online Resources and Escalation





# Websites

Utilize these helpful links to maximize Open Enrollment efforts.

## Department for Community Based Services (DCBS)

Provides policy manuals, updated regulations, programs/services information, contact information for DCBS offices, and additional resources.

## Kentucky Health Benefit Exchange (KHBE)

Offers kynectors general resources, Job Aids, Quick Reference Guides (QRGs), as well as webinars, Fact Sheets, flyers, posters, and other useful information.

## Health and Human Services (HHS)

Resources for kynectors to learn the most up-to-date information on COVID-19, public health, and human services. Additional resources for kynectors 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.

## Regtap.info

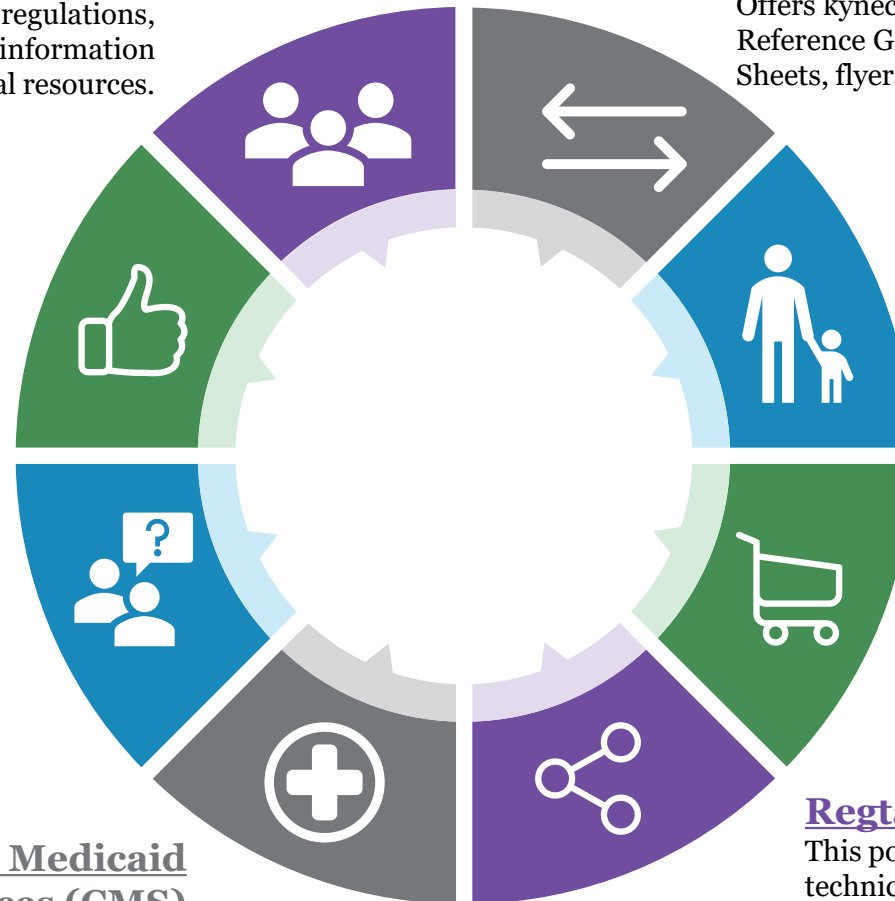
This portal serves as an information hub for CMS technical assistance related to Marketplace and Premium Stabilization programs. Registered users can access the library, FAQs, training resources, and the inquiry tracking and management system.

## Department for Medicaid Services (DMS)

Provides training documents, policy documents, DMS contact information, news, resources, and general updates about Kentucky Medicaid for kynectors and Residents.

## Centers for Medicare and Medicaid Services (CMS)

kynectors can find training and supplemental materials about Medicaid, KCHIP, and Medicare.

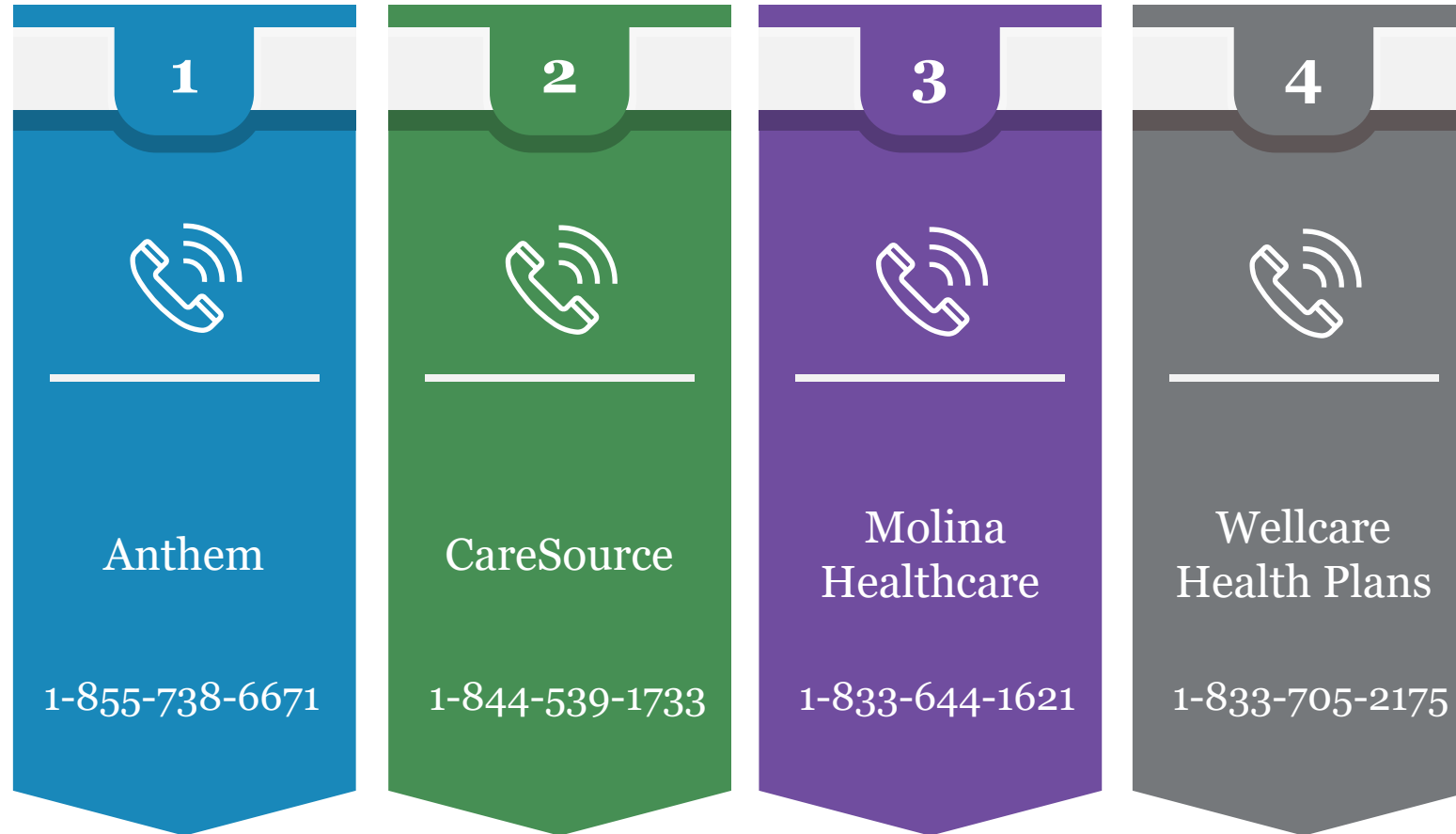


## Kynect

Helps Applicants complete the Open Enrollment application process, determines eligibility for a variety of insurance affordability programs, including Medicaid, QHPs, and KCHIP.

## kynect health coverage Issuers: Qualified Health Plans

Agents and kynectors should direct Residents to contact their Issuer to resolve issues related to coverage and payments.



### PLEASE NOTE

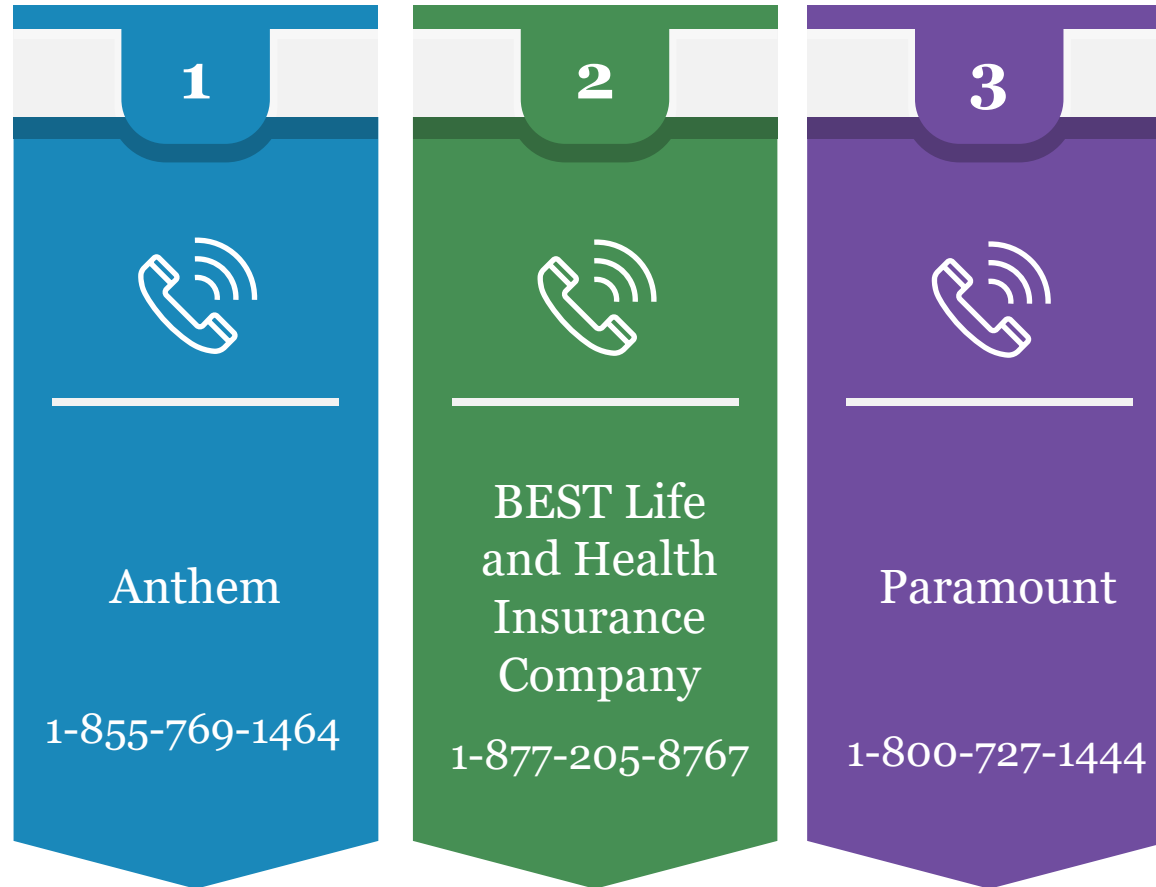


Each kynect Marketplace Issuer provides an online Provider search tool. [Click here for Issuers Contact Information.](#)



## kynect health coverage Issuers: Dental Plans

Agents and kynectors should direct Residents to contact their Issuer to resolve issues related to coverage and payments.



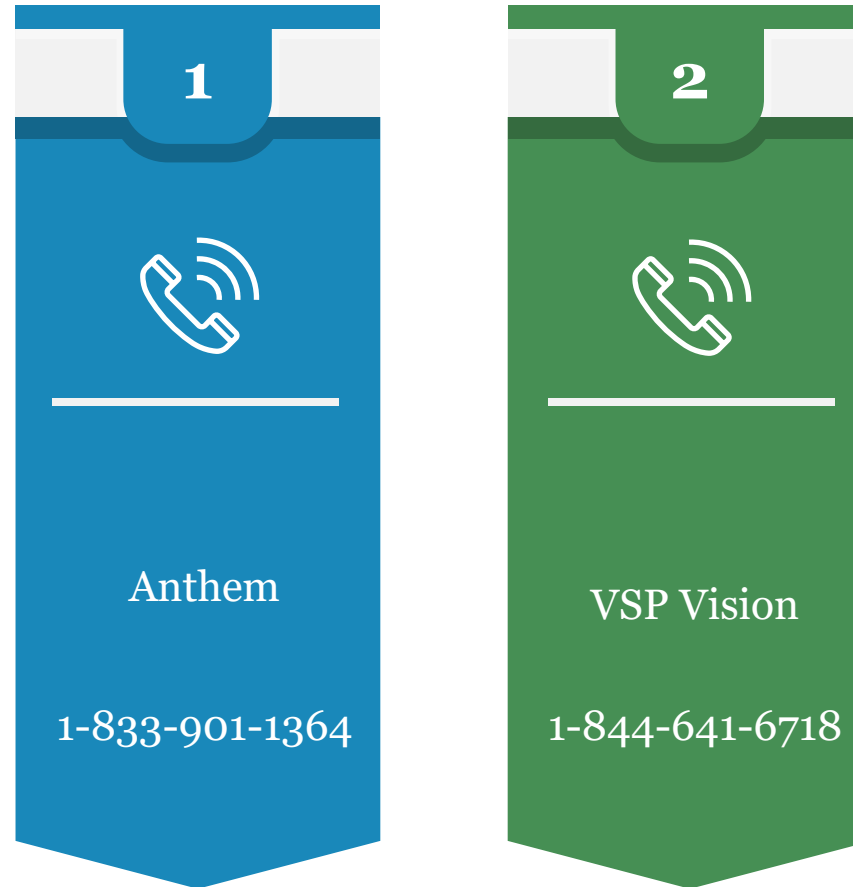
### PLEASE NOTE



Each kynect Marketplace Issuer provides an online Provider search tool. [Click here for Issuers Contact Information.](#)

## kynect health coverage Issuers: Vision Plans

Agents and kynectors should direct Residents to contact their Issuer to resolve issues related to coverage and payments.





### PLEASE NOTE



Each kynect Marketplace Issuer provides an online Provider search tool. [Click here for Issuers Contact Information.](#)

# Escalating kynect health coverage Reports

Agents and kynectors should follow the outlined escalation process when resolving kynect health coverage reports.

<b>kynector and Agent Escalation Process (page 1 of 6)</b> Updated: June 03 2024			
<b>Incident Description</b>	<b>Check These Materials First</b>	<b>kynector and Agent Escalation Process (page 2 of 6)</b> Updated: June 03 2024	
kynect incidents and technical incidents	<ul style="list-style-type: none"><li>• kynect website</li><li>• Release</li><li>• kynect at KH</li><li>• Agent Training</li></ul>	<b>Incident Description</b>	<b>Check These Materials First</b>
DMS incidents related to eligibility requirements for Residents	<ul style="list-style-type: none"><li>• CHFS DCBS on MyPurpose</li></ul>	Individual needs APTC applied to missing months	<ul style="list-style-type: none"><li>• The mid-month rule when credit is applied</li><li>• Monthly</li></ul>
Dire Needs where an individual needs access to medical care that cannot be missed and needs immediate active health coverage.	When submitting a Dire Need (A) that you are facing a simple/g	834 Transaction is electronic communication amongst kynect and Insurers that relates to the provision of health coverage	<ul style="list-style-type: none"><li>• CHFS Policy Manuals on the DCBS website</li><li>• LMS</li></ul>
Kentucky Online Gateway (KOG) account related Incidents	<ul style="list-style-type: none"><li>• Agent</li><li>• New</li><li>• kynect</li><li>• Agent</li></ul>	Individual requires an override due to a Special Enrollment Period (SEP)	<ul style="list-style-type: none"><li>• The mid-month rule when credit is applied</li></ul>
		Individual would like to add a kynector, Agent, or Rep to their case	<ul style="list-style-type: none"><li>• kynect</li><li>• Agent Paper</li><li>• Agent Electronic</li></ul>
		Individual interested in Medicaid Waiver	<ul style="list-style-type: none"><li>• CHFS Y</li><li>• Howto</li></ul>
		<b>kynector and Agent Escalation Process (page 3 of 6)</b> Updated: June 03 2024	
			
		<b>Incident Description</b>	
		<b>Check These Materials First</b>	
		<b>I still have questions, who do I contact?</b>	
		<b>Retroactive Medicaid Requests</b>	
		Individual requesting retroactive coverage for Medicaid	<ul style="list-style-type: none"><li>• CHFS Policy Manuals on the DCBS website, training manuals on MyPurpose LMS</li></ul>
		<b>Retroactive QHP Start Date During Open Enrollment</b>	
		Individual requesting a January 1 start date after December 15	<ul style="list-style-type: none"><li>• The mid-month rule also applies to when changes in the amount of tax credit you receive each month take effect.</li></ul>
		<b>Retroactive QHP Start Date After Open Enrollment Ends</b>	
		Individual requesting a change in start date, term date, or plan outside of Open Enrollment	<ul style="list-style-type: none"><li>• Special Enrollment Fact Sheet</li></ul>
		<b>Exceptional Special Enrollments</b>	
		Individual requesting to enroll in or change a QHP Outside Open Enrollment	<ul style="list-style-type: none"><li>• ESE Factsheet</li></ul>
		<b>Name/DOB Changes</b>	
		Individual requires a name or DOB change in kynect	<ul style="list-style-type: none"><li>• CHFS Policy Manuals on the DCBS website, training manuals on MyPurpose LMS</li></ul>
		<ul style="list-style-type: none"><li>• Contact <a href="mailto:KHBEP@ky.gov">KHBEP@ky.gov</a> and explain the reason for the change in name, DOB, etc.</li></ul>	

## PLEASE NOTE



The [Agent and kynector Escalation Path](#) information sheet can be found on [khbe.ky.gov](https://khbe.ky.gov) under [Agent and kynector Resources](#).

# Incident Tracker and Virtual One-on-Ones





# Open Enrollment Incident Tracker: Overview

Agents and kynectors may receive help with problem cases through submissions to the Incident Tracker.

## What is the Incident Tracker?

The Incident Tracker is a survey tool that allows Agents and kynectors to submit incidents they are experiencing as it relates to QHPs, Medicaid, APTC, KOG, and more during Open Enrollment.

Submissions to the Incident Tracker will be received by the Incident Tracker team and KHBE who will then analyze, track, and triage the report, while providing the Agent or kynector relevant updates.

## What are the benefits of using the Incident Tracker?

The Incident Tracker provides quick resolution to incidents Agents and kynectors may experience.

The Incident Tracker team may:

- Inform the submitter on what may be preventing the case from becoming active/approved.
- Offer solutions to cases.
- Develop fixes from Incident Tracker reports.

### PLEASE NOTE



Incidents submitted to the Incident Tracker help identify trending items for the Incident Tracker team to triage and deploy resolution. Once resolved, the original submitter will be notified via email.

# Open Enrollment Incident Tracker: Dos and Don'ts

The Incident Tracker tracks concerns specific to Open Enrollment for KHBE.



## Submit on the Incident Tracker

- kynect systems issues
- MCO or Issuer website issues
- KOG issues
- Potential defects that were submitted to the helpdesk
- Enhancement suggestions



## Do Not Submit on the Incident Tracker

- DO NOT submit Personally Identifiable Information (PII)
- Policy questions and issues
- KHBE specific questions, such as event approvals or training requirements
- SNAP related questions
- Action items from meetings with supervisors/administrators

### PLEASE NOTE



Do NOT include any PII in screenshots. Watch the [Incident Tracker Micro Video here](#).

# Open Enrollment Incident Tracker: Demonstration

A live demonstration on how to use the Incident Tracker and include screenshots.

## Open Enrollment Incident Tracker



Report issue to the appropriate helpdesk first.



Enter all required information in the fields indicated with red asterisks.



Confirm you have completed the Privacy and Security Training and have not included Personally Identifiable Information (PII) in the screenshots.

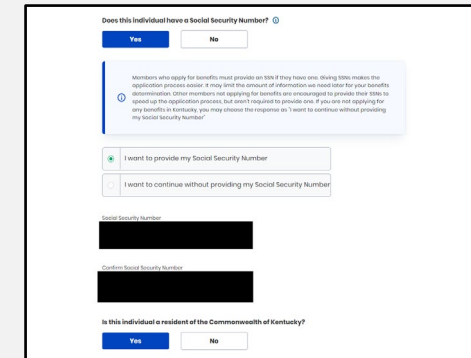
## How to Take a Screenshot



Use Snipping Tool to take a screenshot of the reported issue.



**Remove or cover any Personally Identifiable Information (PII)** before saving and sharing the image. The image should be saved as a .png or .jpg file.



## PLEASE NOTE



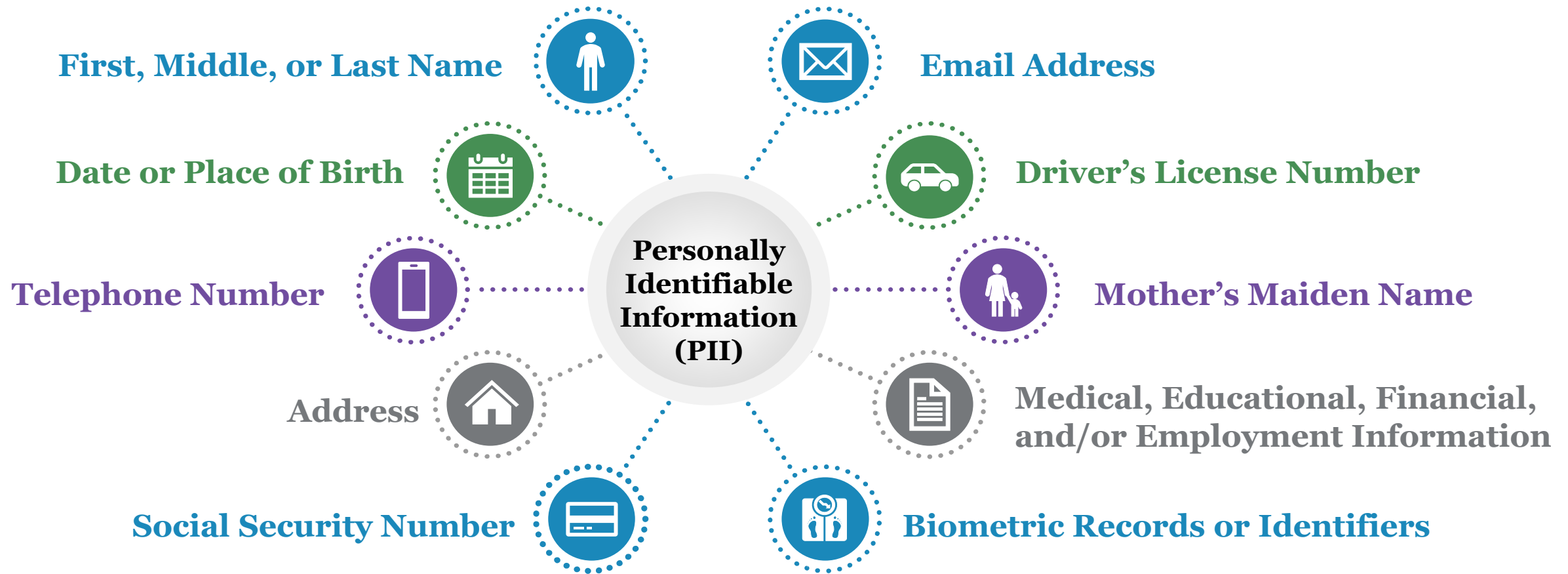
Click on the Incident Tracker Quick Reference Guide (QRG) icon for step-by-step guidance.



Incident Tracker  
QRG

# Personally Identifiable Information

Personally Identifiable Information (PII) is information that can be used to distinguish or trace a Resident's identity when it's accessed alone, or when combined with other personal or identifying information which can be linked to a specific Resident.



## PLEASE NOTE



Agent and kynectors should **never** include PII on Incident Tracker submissions.



# Open Enrollment Virtual One-on-One Sessions

Agents and kynectors may receive help with difficult cases by signing up for virtual One-on-One sessions.




## BEST PRACTICES

- Schedule a virtual One-on-One session with the Incident Tracker team by indicating time preferences on the forthcoming communication.
- Come prepared with:
  - i. Case numbers you need assistance with.
  - ii. A brief description of the details of each case.
- Provide a timely update if you are no longer able to attend the virtual One-on-One session.



## VIRTUAL ONE-ON-ONE SESSIONS

## BENEFITS

- Real time assistance with your case(s) from the Incident Tracker team and KHBE.
  - Information on why a case(s) is not progressing.
  - Live updates on actions taken with presented cases.
  - Answers to the incidents encountered with presented case(s).
  - Actionable next steps.
  - Existing resources to help deal with future issues if applicable.
- 

## PLEASE NOTE



Virtual One-on-One sessions offer Agents and kynectors the ability to receive personalized, real-time assistance with cases from the Incident Tracker team and KHBE. Generally, most cases can be resolved during the session.

## POLL QUESTION 6



**Which of the following incidents should NOT be reported on the Incident Tracker?**

**Answer anonymously using the Polls box!**



# Other Open Enrollment Updates



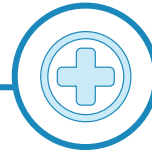
# Deferred Action for Childhood Arrivals (DACA) Information Update

Beginning November 1, 2024, DACA recipients will become eligible for QHPs and APTC.



## CURRENT STATE OF DACA COVERAGE

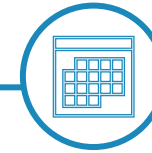
Currently, DACA is **not an eligible immigration status** for applying for health insurance.



## NEW IMPLEMENTATION

A new federal rule amends the definition of “**lawfully present**” to include DACA recipients for the purposes of APTC and QHP programs.

DACA recipients now qualify for a **Special Enrollment Period** to select a Qualified Health Plan through a Marketplace during the **60 days following the effective date** of the final rule.



## LOOKING AHEAD

DACA recipients will be able to enroll in QHPs with APTC beginning **November 1, 2024**.

# Special Enrollment Period (SEP) Update

Below highlights updates pertaining to the SEP process. Updates to the mid-month rule and Pending Verification status may require action.

## Pending Verification Status

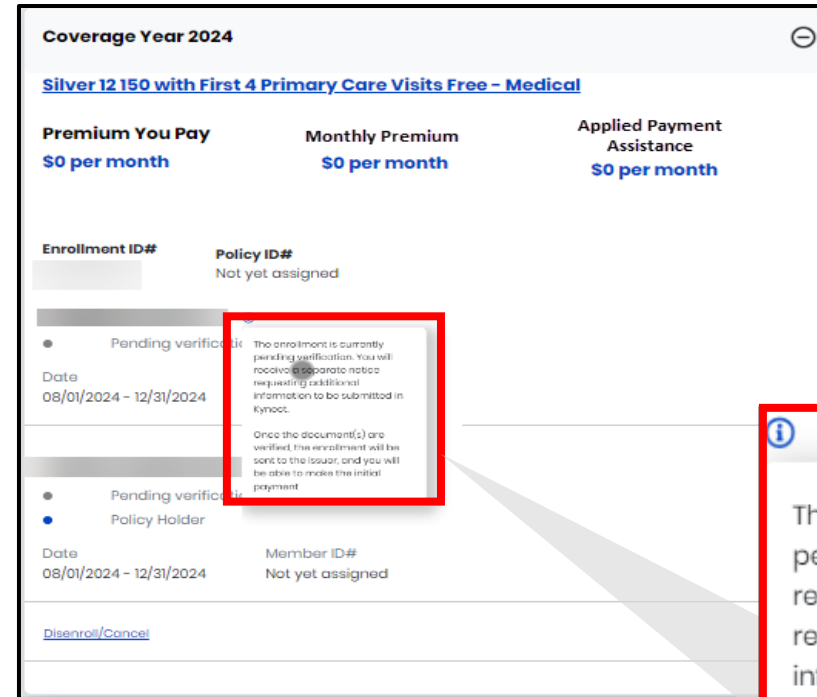
Enrollments with *Pending Verification* status must return verification before the initial premium payment can be made. If verification is not returned and the premium is not paid, the plan will not be effectuated.

**This status is only for Special Enrollment verification.**

## Mid-Month Rule

Most Special Enrollments processed after the 15<sup>th</sup> of the month will be active starting the first day of the following month.

**Example:** Susie just got married and processes a special enrollment on June 18. Her coverage will be active beginning July 1.



Coverage Year 2024

[Silver 12 150 with First 4 Primary Care Visits Free - Medical](#)

Premium You Pay	Monthly Premium	Applied Payment Assistance
\$0 per month	\$0 per month	\$0 per month

Enrollment ID# [redacted] Policy ID# Not yet assigned

**Pending verification** The enrollment is currently pending verification. You will receive a separate notice requesting additional information to be submitted in Kynect. Once the document(s) are verified, the enrollment will be sent to the issuer, and you will be able to make the initial payment.

Date 08/01/2024 - 12/31/2024

Policy Holder

Date 08/01/2024 - 12/31/2024 Member ID# Not yet assigned

[Disenroll/Cancel](#)

The enrollment is currently pending verification. You will receive a separate notice requesting additional information to be submitted in Kynect.

Once the document(s) are verified, the enrollment will be sent to the issuer, and you will be able to make the initial payment



## Active vs. Passive Enrollment

During Open Enrollment, if Individuals are enrolled in a Qualified Health Plan (QHP), kynect will automatically re-enroll them in a plan for 2025. This will prevent a gap in coverage.

### Passive Enrollment

Passive Enrollment is completed without active intervention from the Individual and creates a seamless continuation of coverage.

Most cases in kynect are renewed passively.

**Even if plans are passively renewed, Open Enrollment is the time to reevaluate coverage options.**

### Active Enrollment

Active Enrollment requires Individuals to take action to enroll in coverage for 2025.

**This selection must be done by December 15, 2024, for a coverage effective date of January 1, 2025.**

- Individuals may have to shop for the best plan by looking at provider networks, pharmacy, copays, etc.
- Individuals will have to make a new binder payment to the Issuer to make the plan effective.

**If no action is taken during Open Enrollment, Individuals will be left without coverage.**

### Issuer Updates

**CareSource** will be **discontinued** in the following **27 counties**: Bourbon, Boyd, Boyle, Clark, Clay, Fleming, Floyd, Franklin, Greenup, Jackson, Johnson, Knox, LaRue, Lawrence, Lee, Leslie, Lewis, Martin, Mason, Mercer, Morgan, Owen, Perry, Pike, Robertson, Scott, Washington.

**Molina** is **expanding** into **five (5) new counties**: Boyd, Greenup, Henderson, Lincoln, Rockcastle.

**Agents and kynectors may need to select a new plan for their clients due to these changes.**

# Failure to Reconcile and Advance Premium Tax Credit (APTC) Eligibility

Reconciliation of Premium Tax Credits via IRS Form 8962 is needed for continued eligibility.

## WHY AM I NOT ELIGIBLE FOR APTC THIS YEAR?



### AUTHORIZATION ISSUES

**Cause:** Did not authorize kynect to request updated tax information.

**Solution:** Update your authorization on your kynect application.



### FAILURE TO RECONCILE

**Cause:** Did not file taxes and reconcile APTC received in previous years.

**Solution:** Follow the steps outlined to reconcile APTC.



### FINAL CHECK AND APTC DISCONTINUANCE

**Final Check:** kynect will discontinue APTC for households that have not filed and reconciled.

**New Eligibility:** Special Enrollment Period (SEP) to change plans.

**Impact:** Resident must pay full insurance premium to stay enrolled in a QHP.

### STEPS TO RESOLVE FTR

#### If you have filed taxes from previous years:

**Action:** Attest on your kynect application that you have filed and reconciled APTC.

**Methods:** Online, Contact Center, Agent, or kynector.

#### If you have not filed taxes from previous years:

**Action:** File taxes and reconcile APTC with IRS Form 8962.

**Next Step:** Attest on your kynect application after filing.



**Please note:** Residents may not be aware of applicable APTC discontinuance reasons.

# Pregnancy Information Update

Beginning January 1, 2025, pregnant persons' eligibility can be backdated to the date of the pregnancy determination (retroactive coverage).



Pregnant persons now have a **Special Enrollment Period (SEP)** to enroll in Qualified Health Plans (QHPs).



This SEP allows a pregnant person, and any Individual who is eligible for coverage because of a relationship to a pregnant person, to enroll in a Qualified Health Plan at **any time during the pregnancy**.



Coverage effective date is the **first day of the first calendar month in which a medical professional determines that the pregnancy began** or a later date if directed by the enrollee.

# POLL QUESTION 7



**On a scale of 1 to 10, how prepared do you feel for Open Enrollment 2025 after completing today's webinar?**

**Answer anonymously using the Polls box!**



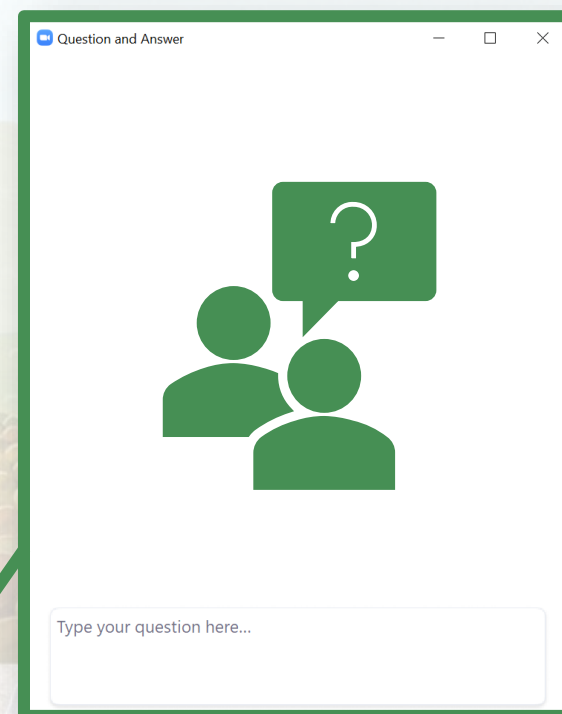
## Question and Answer (Q&A)





# QUESTIONS?

Please ask any questions related to Plan Year 2025 Open Enrollment using the **Q&A Icon** (not the Chat Icon) located at the bottom of your Zoom screen.



Q&A



Chat



React



Show captions



Leave