



# Plan Year 2023 Open Enrollment Webinar for kynectors

October 31, 2022

# Agenda

Today's webinar will cover the following topics.

**01** State-Based Marketplace (SBM)/kynect

**02** Open Enrollment Overview and Timeline

**03** Open Enrollment Goals and Outreach

**04** Open Enrollment Event Guidance

**05** Online Resources

**06** Escalation Processes

**07** Second-Lowest Cost Silver Plan (SLCSP)

**08** Employer Insurance Affordability (Family Glitch)

**09** Questions and Answers (Q&A)



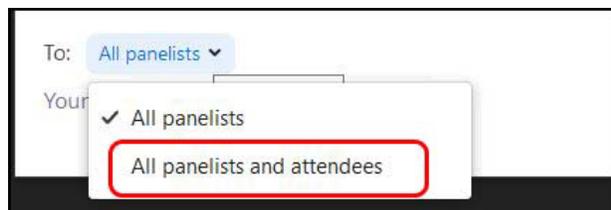
# Webinar Features

This webinar will be interactive and uses the following Zoom features.

## 1 Chat

### Can Participants Talk?

- All attendees will be muted for this webinar.
- The Chat should be used for help with technical issues. Send messages to All panelists or All panelists and attendees.



## 2 Q&A

### How to Ask Questions?

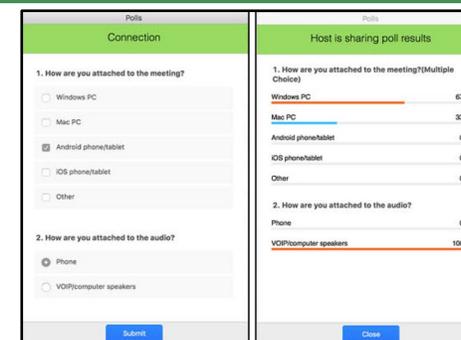
- The Q&A should be used for asking all questions.
- Click Q&A in the Zoom toolbar and type your question.



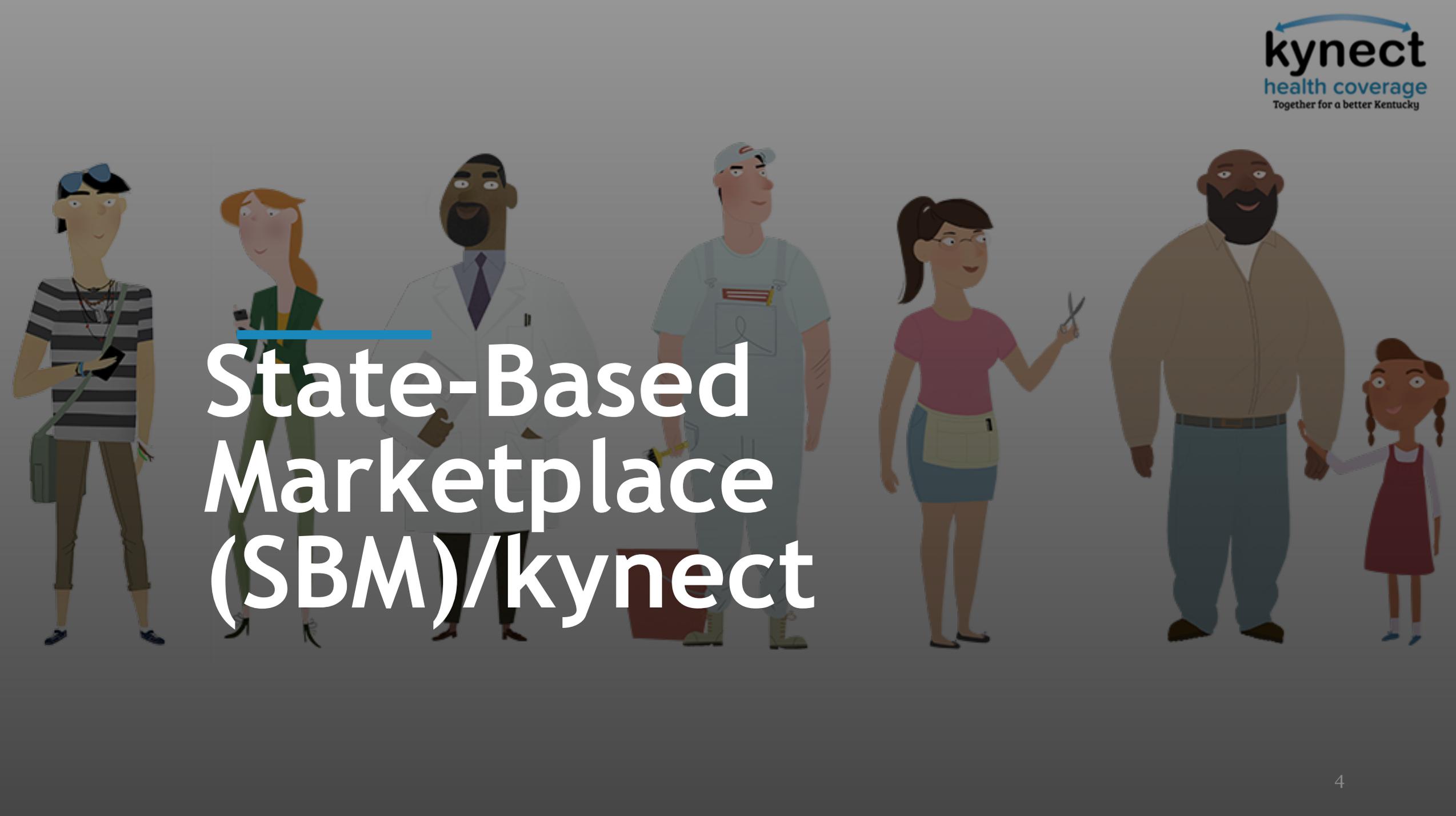
## 3 Polls

### What is the Poll Feature?

- The Poll feature will allow us to interact during the webinar. When it is time for a Poll question, it will appear on your screen.
- Poll responses are anonymous.



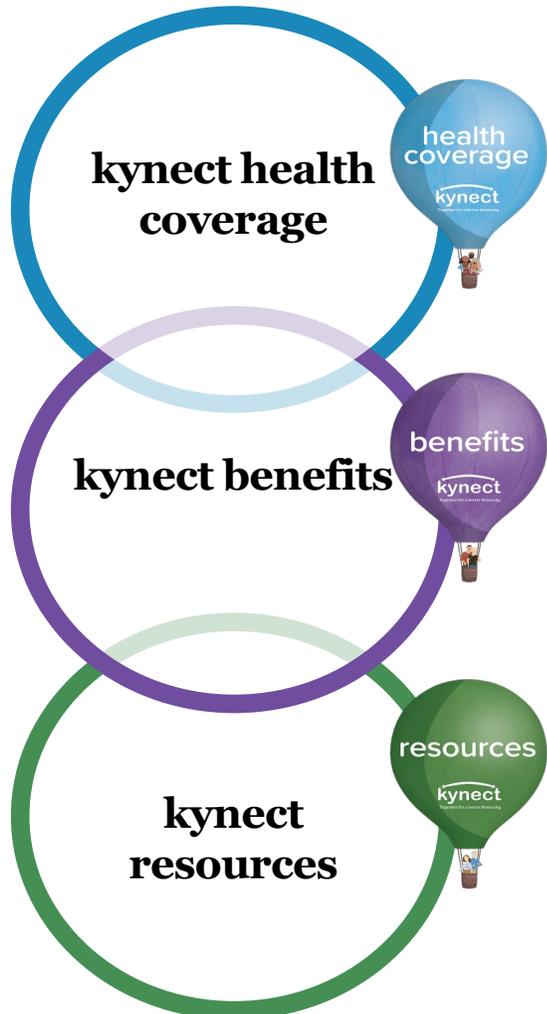
**Please note:** This webinar is being recorded and will be posted on My Purpose for kynectors to review. All questions asked today will be shared at a later date in a Frequently Asked Questions (FAQs) document.



# 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. kynectors assist Residents with the eligibility and enrollment process by using kynect.



- 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 (QHPs), Advance Premium Tax Credit (APTC), and Cost Sharing Reduction (CSRs).

- 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), Child Care Assistance Program (CCAP), and Kentucky Integrated Health Insurance Premium Payment (KI-HIPP) program.

- kynect resources is an interactive portal designed to connect Kentucky Residents with a wealth of resources across the Commonwealth, 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.

# Have you Seen These in Your Email?

KHBE distributes Release Announcements to kynectors as applicable. Release Announcements contain a summary of the recently released system enhancements in kynect.



**ANNOUNCEMENT  
SBM ENHANCEMENTS**  
RELEASE 22.07

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Below is a list of kynect enhancements effective September 4:

1. **kynector Access Request** - The kynector timer is being reduced from 3 minutes to 1 minute.
  - o No action required from Agents and kynectors.
2. **Proration Algorithm Update** - On the QHP (clicking View QHP History), enrollments are calculated on a calendar days instead of the standard 30-day calendar to calculate premiums.
  - o Applicable scenarios include newborn, death of a dependent Primary Subscriber, death of a dependent Primary Subscriber, and death of a dependent Primary Subscriber.
  - o No action required from Agents and kynectors.
3. **Program Selection Screen Update** - Benefits are displayed out if the program(s) are not applicable to the client.
  - o Agents and kynectors may hover over the program(s) to display informational text explaining why the program(s) are not applicable.
  - o No action required from Agents and kynectors.





**ANNOUNCEMENT  
SBM ENHANCEMENTS**  
RELEASE 22.08

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Below is a list of kynect enhancements effective September 4:

Multiple hyperlinks are added to the Enrollment Summary screen to easily navigate back to Agent Portal, Self-Service Portal (SSP), and Worker Portal (WP).

- o Agents and kynectors.
- o Self-Service Portal (SSP) and Worker Portal (WP) now display Delegate Phone Number, and Delegate Email Address may be assigned.
- o SSP and WP will display "Not Applicable" for Agents and kynectors.
- o Wizard which is a step-by-step upload assistant will be added to the Request for Information (RFI) screen. Documents need to be uploaded into kynect.
- o Agents and kynectors.
- o Portal - In Agent Portal, on the Client Details screen, the Request for Information (RFI), Approved Credit (APTC) Amount, Enrollment Details, etc. are displayed.





**ANNOUNCEMENT  
SBM ENHANCEMENTS**  
RELEASE 22.09

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Below is a list of kynect enhancements effective October 2:

1. **Plan Search/Shopping Screen Changes**- The lowest-price premium, simplify health plan cost descriptions, and retain search criteria displays on the Shopping screen.
  - o No action required from Agents and kynectors.
2. **Email Functionality for Quotes and Prescreening**- Agents and kynectors will have the ability to email prescreening results to clients. Agents will have the ability to email quotes to clients.
  - o For additional details, please view the [Prescreening QRG](#) or [Quotes QRG](#).
3. **Agent Access Request**- Agents may request access to an existing case on Agent Portal through electronic or verbal consent from the Client.
  - o For additional details, please click [here](#).
4. **Application Summary Screen**- A new Application Summary screen allows Agents and kynectors to review and edit benefits application information entered prior to submission.
  - o No action required from Agents and kynectors.
5. **Case Summary Screen**- A new view-only tab will be added to the Resident Dashboard allowing Agents and kynectors to easily view case details.
  - o No action required from Agents and kynectors.
6. **Enhanced Eligibility Results and Next Steps Screens**- The Eligibility Results screen will clearly detail the program(s) an Applicant is approved for. Additionally, the Next Steps screen will provide links for Applicants to take further action.
  - o No action required from Agents and kynectors.
7. **Enhanced Benefits Application Flow**- The benefits application flow will queue only relevant questions required for the program(s) being applied for.
  - o No action required from Agents and kynectors.





## Poll Question

Have the Release Announcements distributed by KHBE been helpful?

Answer using the Polls box!



# Open Enrollment Overview & Timeline

# Open Enrollment

Qualified Health Plans (QHPs), Medicaid, and Medicare each have their own Open Enrollment Periods.

## Qualified Health Plans

Residents may enroll in or switch their QHP during QHP Open Enrollment for Plan Year 2023. Residents may also report changes to household size, income, etc. if needed.

## Medicaid

Residents can apply for Medicaid year-round but can generally only change their Managed Care Organization (MCO) coverage during Medicaid's OE period.

## Medicare

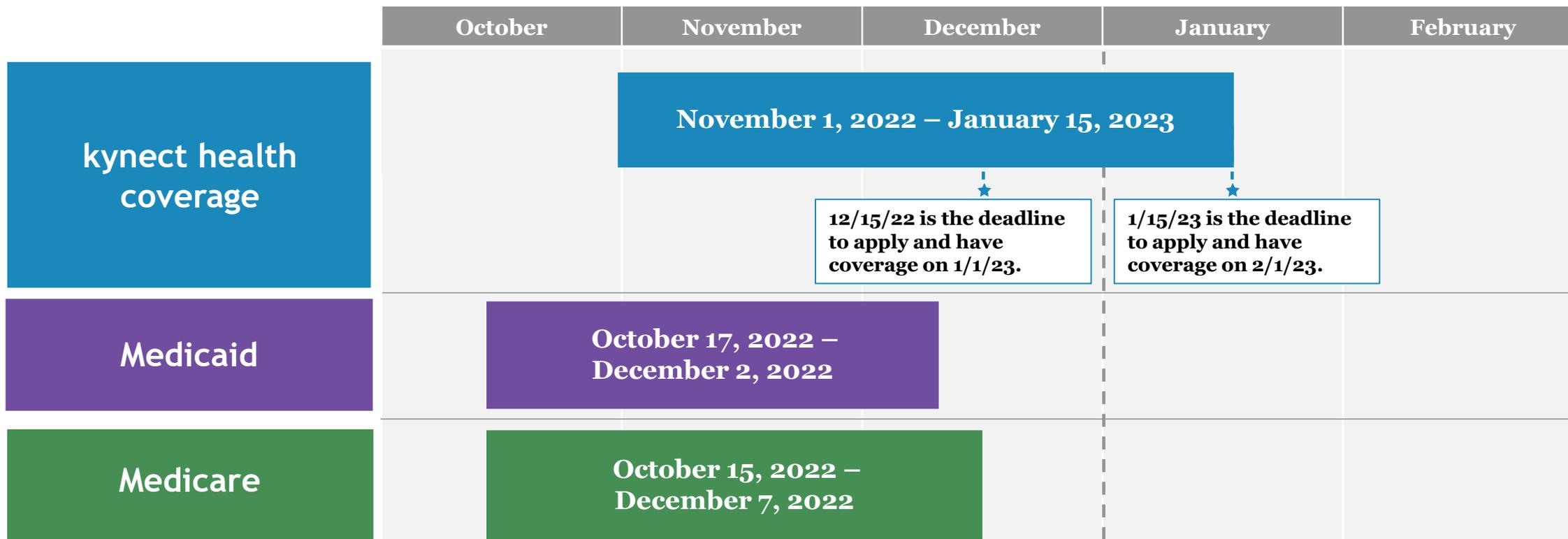
Residents can change from Original Medicare to a Medicare Advantage plan, or vice versa, enroll in a Medicare Part D drug plan, or switch from one Part D plan to another during Medicare's Open Enrollment.

Residents cannot apply for Medicare through kynect.

**Please note:** Open Enrollment is the only time during the year Residents can **change** their health coverage **without reporting a qualifying life event.**

# Open Enrollment Timeline: Plan Year 2023

Applicants must apply for kynect health coverage by December 15, 2022, to have coverage start on January 1, 2023. For Applicants that apply between December 16, 2022, and January 15, 2023, their kynect health coverage will start on February 1, 2023.



During this time, if Residents are already enrolled in one of the MCOs, they do not have to do anything. However, if they wish to choose a new MCO, they must do so during the OE period.



Medicare plan enrollees can reevaluate their plan (Original Medicare with supplemental drug coverage or Medicare Advantage) and make changes or purchase new policies if desired.

# QHP Service Coverage

Issuer options differ across the counties of Kentucky. Some issuer service areas have been expanded for 2023.

## 2023 kynect Marketplace Issuer Service Areas



## 2023 Dental Marketplace Issuer Service Areas



 For Plan Year 2023, Anthem and VSP Vision Care will offer Vision Plans for all counties in Kentucky.



# Open Enrollment Goals and Outreach

## Open Enrollment Goals

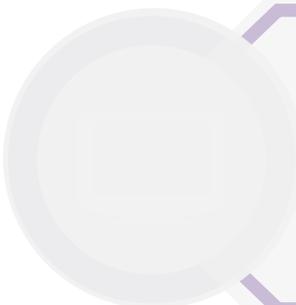
During Open Enrollment (OE), kynectors educate and assist Applicants and connect them to appropriate resources.

### EDUCATE



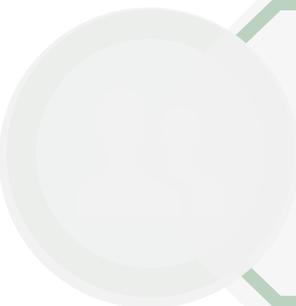
- On how to shop for and enroll in health coverage for Plan Year 2022 & 2023
- On how to find available health coverage options
- Fair and unbiased information concerning health coverage
- About new Federal provisions including the Employer Insurance Affordability (Family Glitch)

### ASSIST



- With enrollment in Medicaid and Qualified Health Plans (QHPs), including Cost-Sharing Reductions (CSR) and Advance Premium Tax Credit (APTC) as needed
- With creating and maintaining their Kentucky Online Gateway (KOG) accounts

### CONNECT



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

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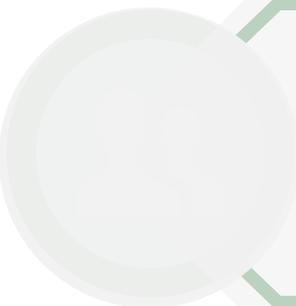
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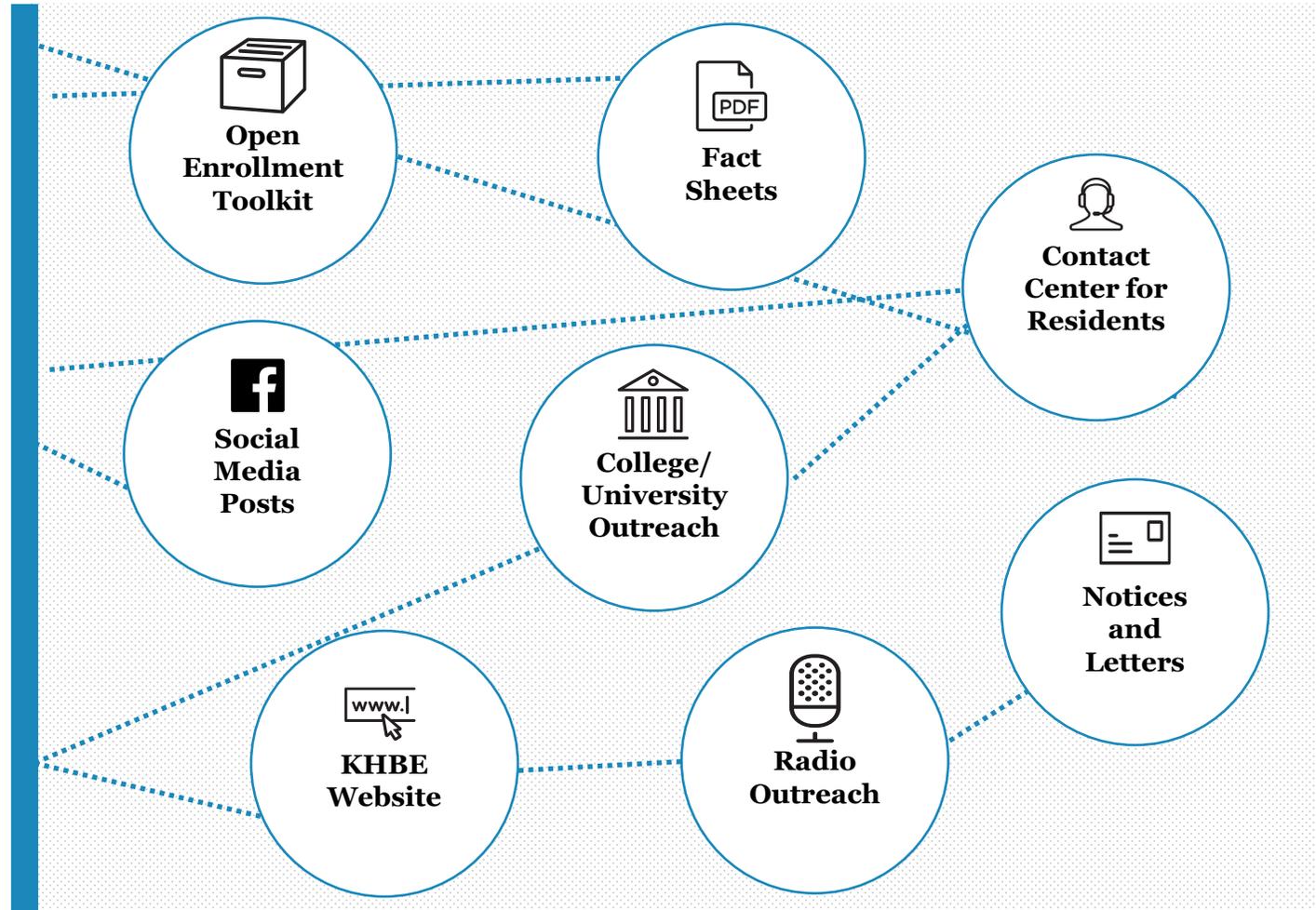
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# Open Enrollment Outreach Plan

Resources KHBE provides for successful OE outreach.

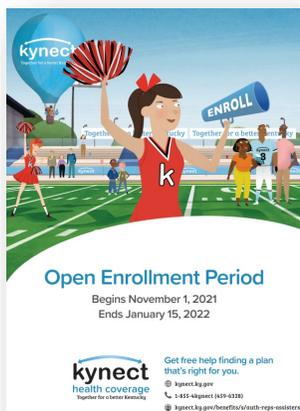


# Open Enrollment Toolkit

The OE Toolkit should be used to advertise OE events.

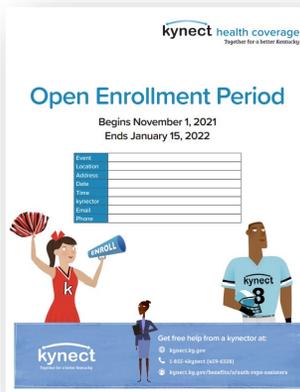
## 1 POSTERS

Posters can be distributed at public locations to help raise awareness and keep the public informed about how to reach kynectors.



## 2 EDITABLE EVENT FLYERS

Multiple event flyers and social media posts can be edited for locations and event details. There are also a variety of themes based on health topics and holidays.



## 3 BROCHURES

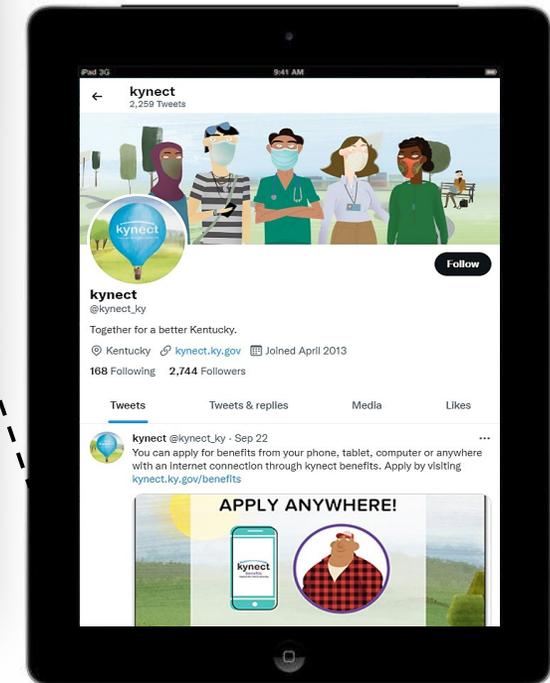
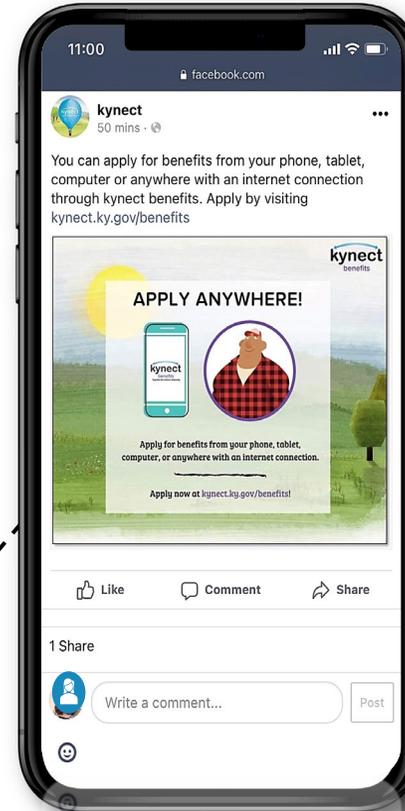
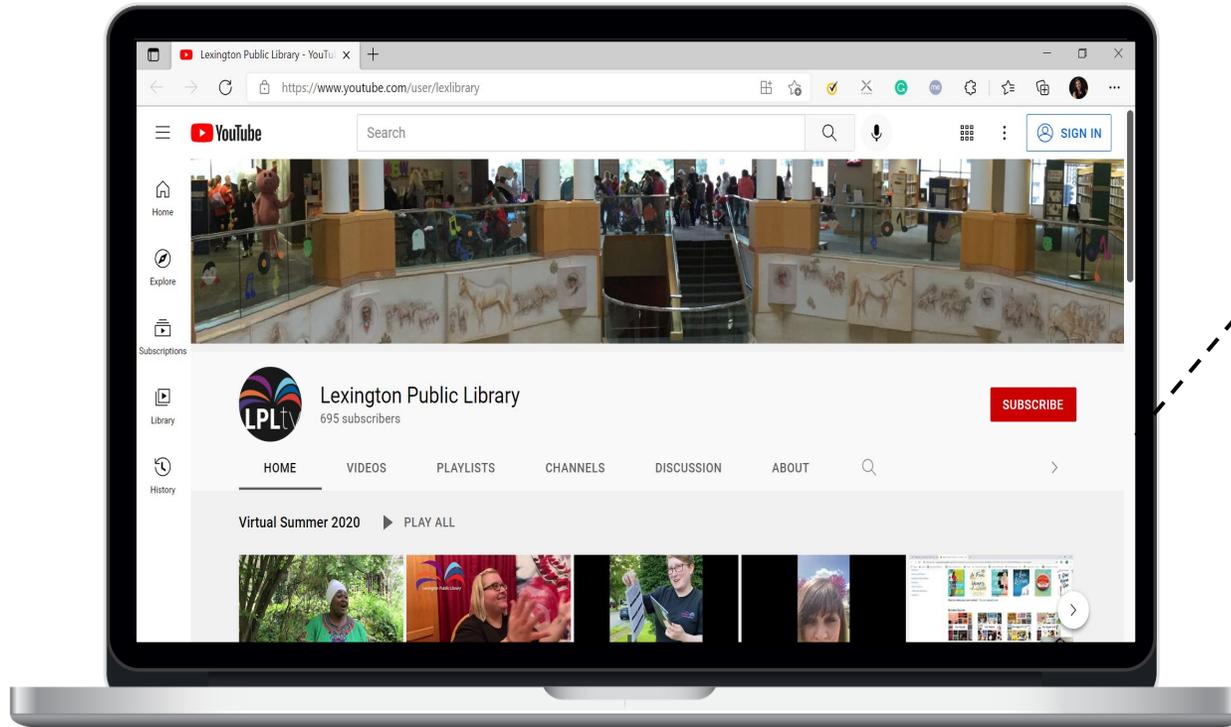
Brochures can be distributed prior to events or in public spaces to advertise for Open Enrollment.



Additional Toolkit supplies may include but are not limited to Public Service Announcements with Radio Scripts, Pre-Enrollment Worksheets, “No Longer Qualify for Medicaid” Flyer.

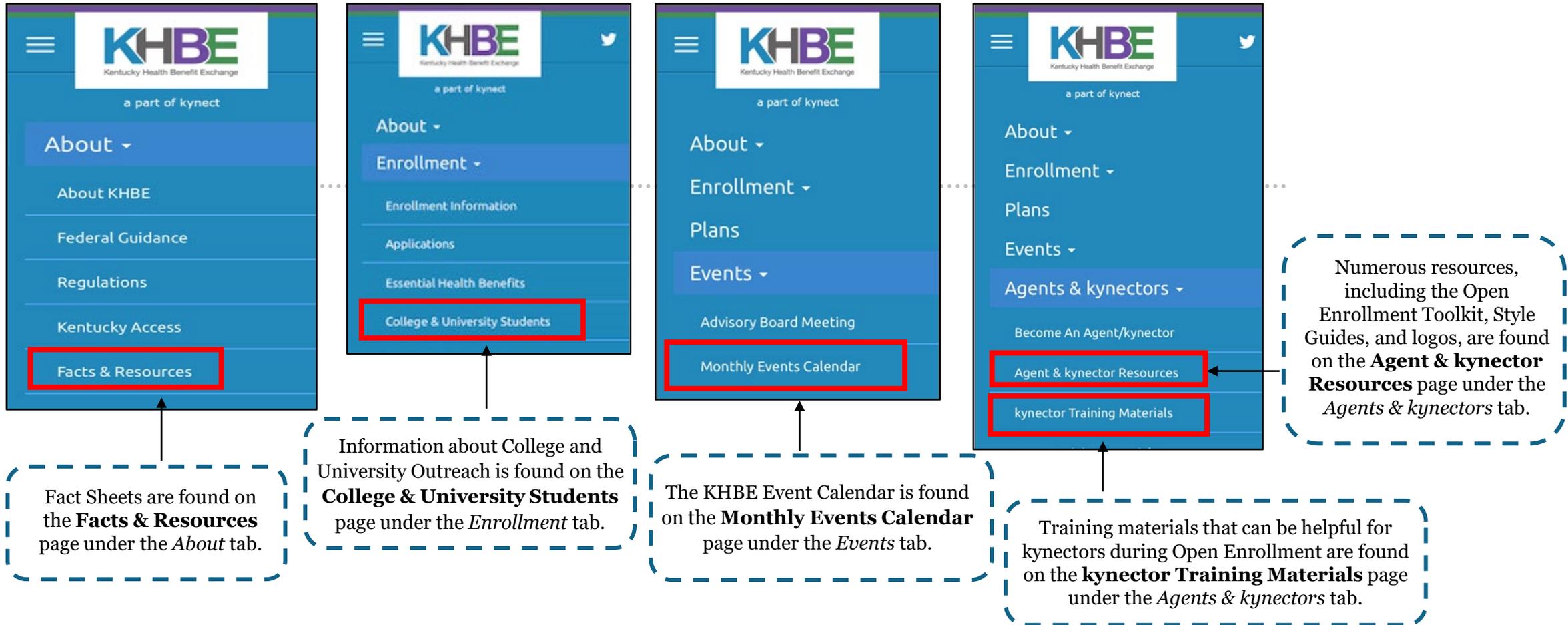
# Social Media

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



# KHBE Website

Utilize [KHBE.ky.gov](http://KHBE.ky.gov) this OE.



# Radio Station Outreach

Increase partnerships with local radio stations this year.



## Outreach Effort

Contact local radio stations and request that health coverage Public Service Announcements (PSAs) are played throughout the Open Enrollment Period.



## Outreach Email

KHBE has provided message scripts for contacting radio stations, including English and Spanish PSAs to use in radio broadcasts.



## Outreach Expectations

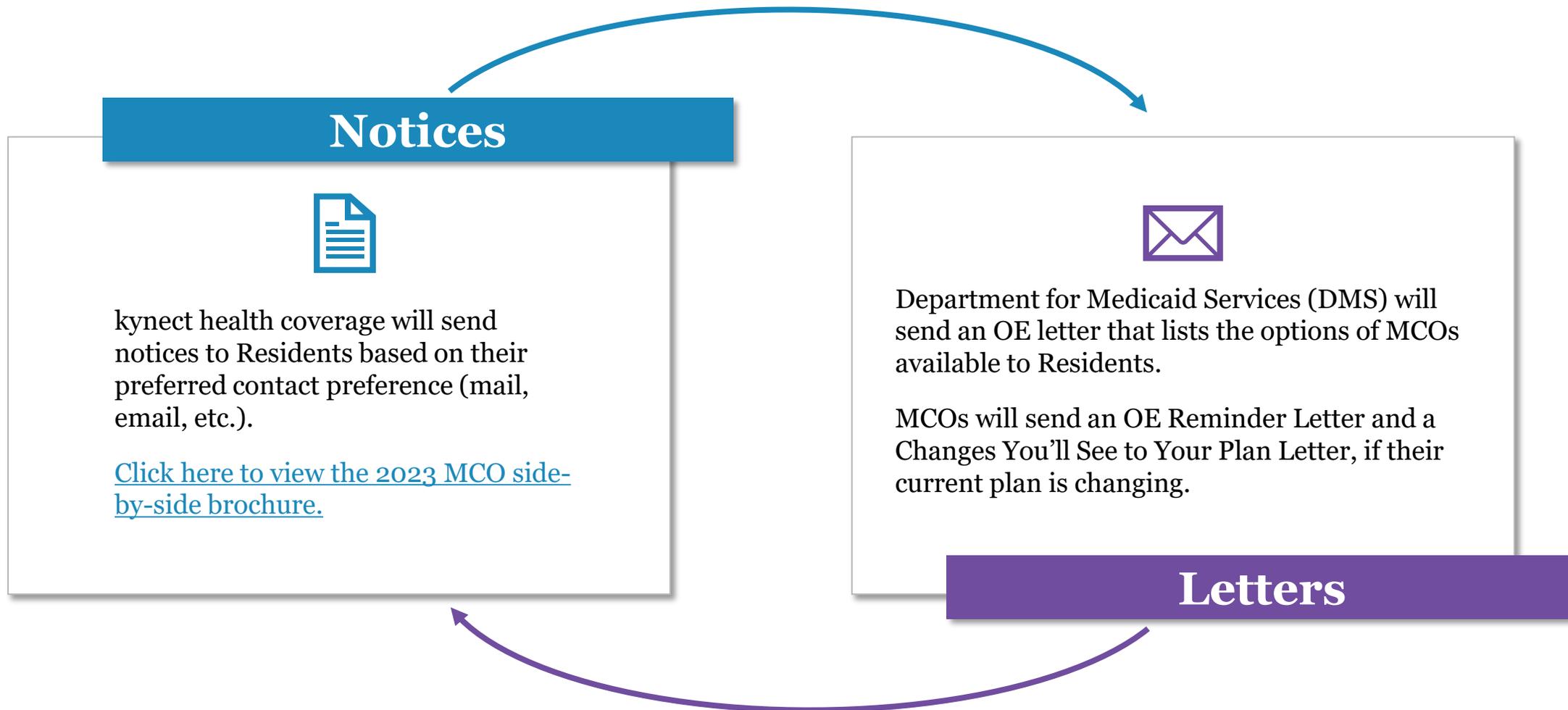
Contact a minimum of one radio station each week and complete the survey tool each time you contact a radio station.



If kynectors have questions regarding the Radio Outreach efforts and resources, email the program inbox at [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov).

## Notices and Letters

Utilize notices and letters to share kynect's and Community Partner's OE announcements to increase public awareness.



**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 OE for help.

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



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



# kynector Outreach

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

## SOCIAL MEDIA

Advertise OE events on the kynector organization’s social media accounts. kynectors should not use personal social media accounts.

## LOCAL ADVERTISING

Advertise OE locally with low- and no-cost options.

- Newspapers
- Community Magazines
- Organizations
- Television Channel Ads

## COMMUNITY PARTNERS

Advertise OE events on Community Partners’ websites 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 an existing 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.



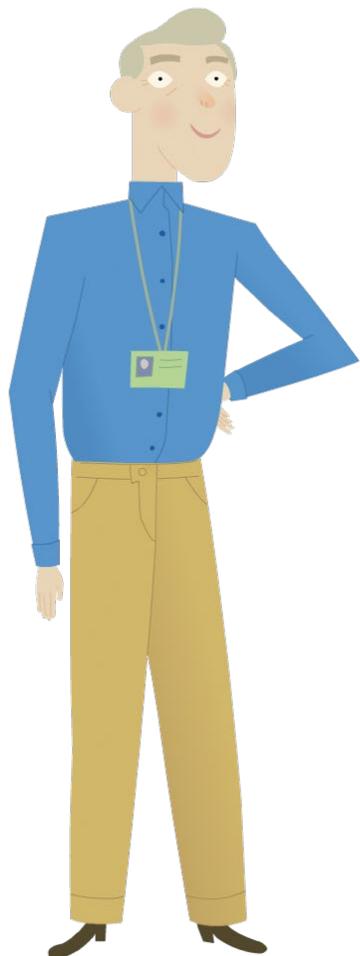
## Poll Question

Which Open Enrollment outreach material(s) do you utilize the most?

Answer using the Polls box!

## kynector Outreach: We Need Your Help Completing the Scenario

In this scenario, a kynector utilizes KHBE approved outreach materials.



1

A kynector utilizes outreach materials distributed and approved by KHBE (i.e., OE Toolkit).

2

The kynector updates the editable fields by including their contact information and KHBE approved event details.

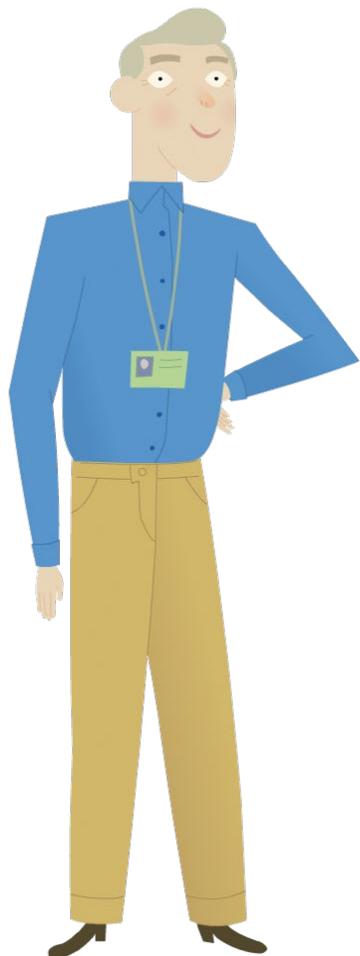
3

**Poll Question** – Does the kynector need to submit the updated outreach materials to KHBE for approval?

Answer using the Polls box!

## kynector Outreach: KHBE Approved Materials Scenario

In this scenario, a kynector utilizes KHBE approved outreach materials.



1

A kynector utilizes outreach materials distributed and approved by KHBE (i.e., OE Toolkit).

2

The kynector updates the editable fields by including their contact information and KHBE approved event details.

3

The kynector **does not** need to submit the updated outreach materials to KHBE for approval.

4

During their KHBE event, the kynector may use and distribute the updated outreach materials.

**Please note:** KHBE approved outreach materials SHOULD NOT be altered in any way, except for the editable fields.

## kynector Outreach: We Need Your Help Completing the Scenario

In this scenario, a kynector creates their own outreach material(s).



1

A kynector creates their own outreach materials.

2

The kynector submits the outreach materials they created to KHBE for approval.

3

**Poll Question** – Is KHBE approval required before the kynector can use and distribute personally created materials?

Answer using the Polls box!

## kynector Outreach: kynector Created Materials Scenario

In this scenario, a kynector creates their own outreach material(s).



1

A kynector creates their own outreach materials.

2

The kynector submits the outreach materials they created to KHBE for approval.

3

KHBE does **not** approve the materials.

4

The kynector can not use or distribute their own outreach material at their upcoming KHBE event.

**Please note:** KHBE must approve any kynector created outreach material(s) before they can be used at KHBE events.



# Open Enrollment Event Guidance

## 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

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
5	Health Coverage Special Open Enrollment Outreach	Education and Outreach will be provided about health care options available.	Hope Ministries Food Pantry Woodford Co	3/4/21 2:00 PM	3/4/21 3:30 PM
5	Commodity Distribution/Health Outreach	Education and Outreach will be provided about health care options available.	Harrodsburg Lions Community Center	3/11/21 9:00 AM	3/11/21 11:00 AM
5	Commodity Distribution Special Open Enrollment Outreach	Education and Outreach will be provided about health care options available.	Lincoln County Baptist Association	3/15/21 9:30 AM	3/15/21 11:30 AM

### Things to Keep in Mind

- KHBE distributes the Event Request Template to Organization Administrators, who should fill it out 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 Request: Virtual

Virtual event requests follow the same Event Request Template as in-person event requests, however kynectors must indicate that the event is virtual.

## Event Request Template

	A	B	C	D	E
1	<b>Region</b>	<b>Title</b>	<b>Description</b>	<b>Location</b>	<b>Start Date/Time</b>
2	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
3					
4					

## Things to Keep in Mind

In the Description column of the Event Request Template, kynectors should state that the **event is virtual and include the link and any required passcodes.**

**Please note:** When hosting a virtual event, the event request is the same process as hosting an in-person event. 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.



## Advertising Methods

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

kynectors can use event flyers, posters, and social media posts provided in the Open Enrollment Toolkit to help advertise.



## Event Photos

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



## Planned Outreach Materials

Provide KHBE with a list of materials that are planned to be distributed at 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.

# Recommended Target Audiences

Some audiences may need help applying for health coverage.

## Target Audience Groups

### Communities of Color

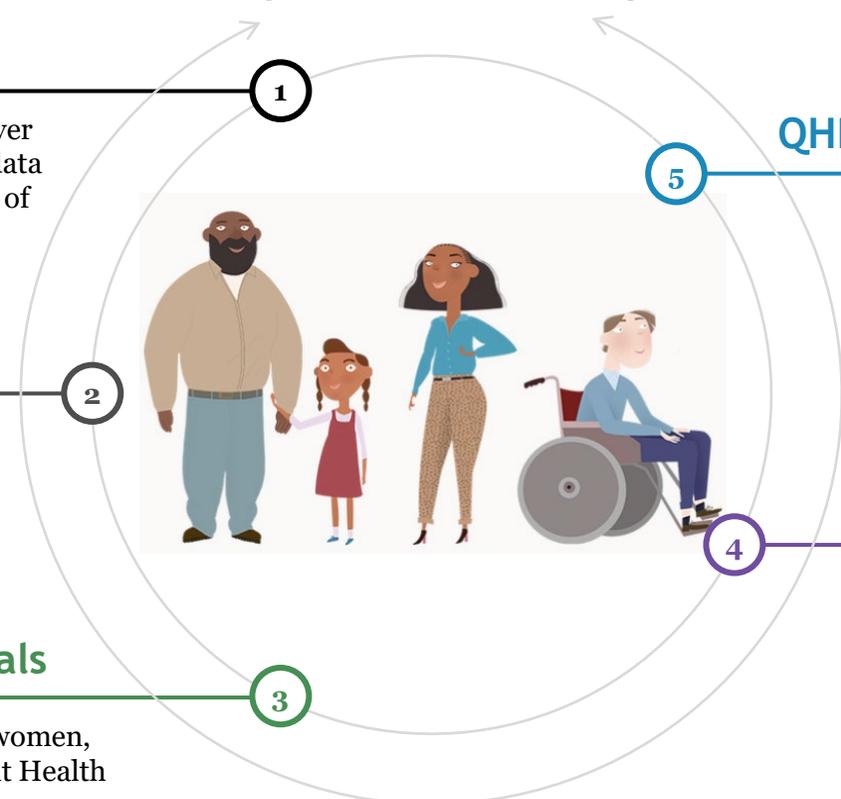
In 2020, Governor Beshear initiated a goal to cover 100% of uninsured Kentuckians. Utilize census data provided by KHBE to aid in determining regions of uninsured communities of color.

### KCHIP Eligible Population

This includes children less than 19 years old in families with incomes less than 213% 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](http://KHBE.ky.gov) for additional outreach resources.



## Poll Question

Who do kynectors submit event requests and cancellations to?

Answer using the Polls box!



# Online Resources

## Websites

Utilize these resources to maximize OE efforts.



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

## kynect health coverage Issuers: Qualified Health and Dental Plans

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



**Anthem**

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1-855-738-6671



**CareSource**

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1-888-815-6446



**BEST Life and Health Insurance Company**

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1-877-205-8767



**Molina Healthcare**

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1-833-644-1621



**Wellcare Health Plans**

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1-833-705-2175

 Each kynect Marketplace Issuer provides an online Provider search tool. [Click here for Issuers Contact Information for Plan Year 2023.](#)

## kynect health coverage Issuers: Vision Plans

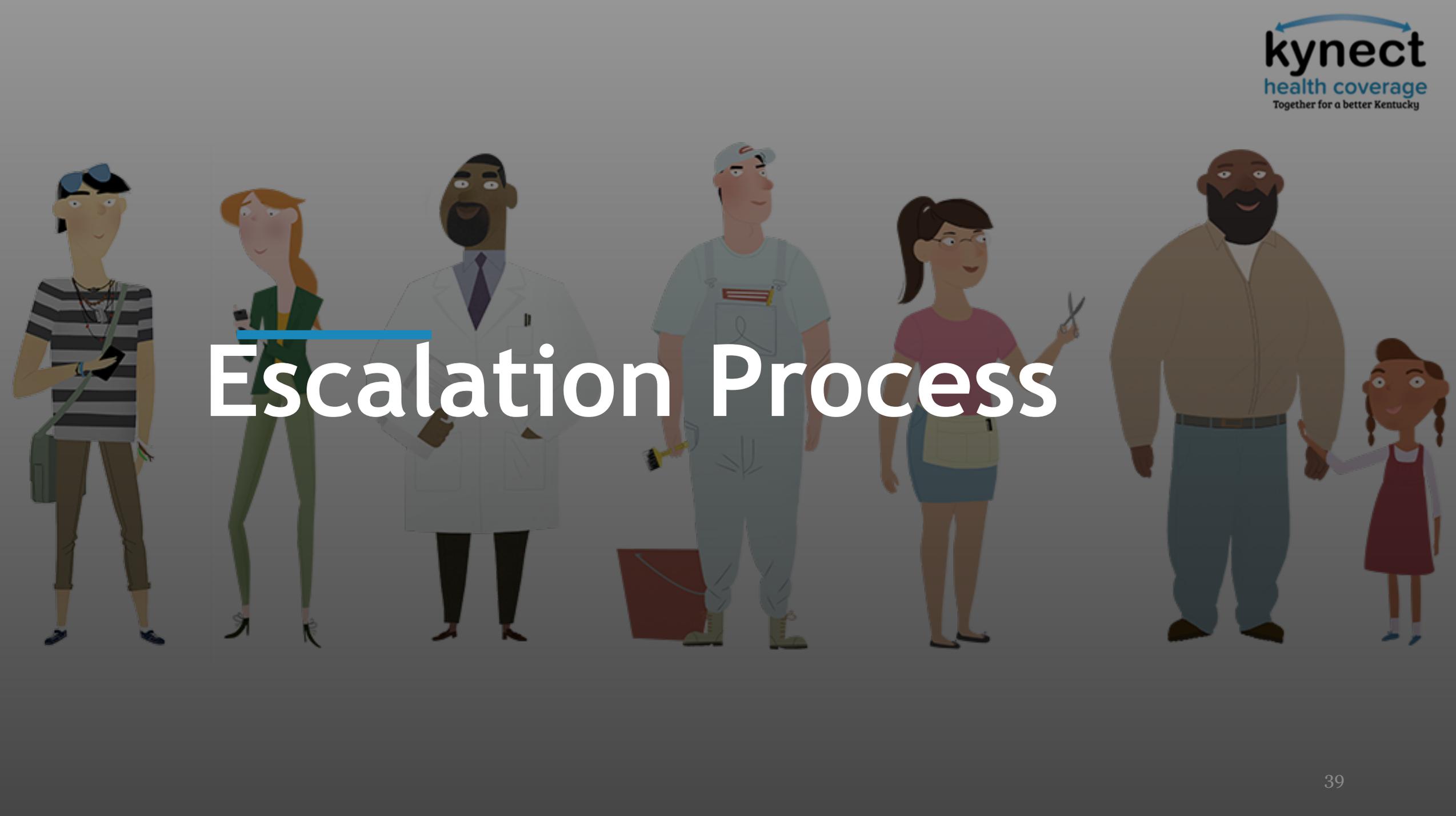
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 <b>Anthem</b>	 <b>VSP Vision Care</b>
1-833-901-1364	1-844-641-6718



Each kynect Marketplace Issuer provides an online Provider search tool. [Click here for Issuers Contact Information for Plan Year 2023.](#)



# Escalation Process

# Escalating kynect health coverage Issues

kynectors should follow the outlined escalation process when resolving kynect health coverage issues.



**kynector and Agent Escalation Process (page 3 of 3)**  
 Last Updated: January 24, 2022

**Issuer Incident Escalation**

Phone	Website
<b>Anthem Blue Cross Blue Shield</b>	
and Blue Shield 855-769-1464	Anthem.com

**kynector and Agent Escalation Process (page 2 of 3)**  
 Last Updated: January 24, 2022

Incident Description	Check These Materials First	I still have questions, who do I contact?
<b>Incorrect or unwanted Medicaid enrollment Incidents</b>		
Individual is approved for MA but does not wish to be enrolled in MA	<ul style="list-style-type: none"> <li>CHFS Policy Manuals on the DCBS <a href="#">website</a>, training manuals on MyPurpose LMS</li> <li><a href="#">FPL chart</a></li> <li><a href="#">Countable and Non-Countable MAGI MA ORG</a></li> </ul>	<ul style="list-style-type: none"> <li>Confirm the correct income was entered</li> <li>Contact <a href="mailto:DFS.Medicaid@ky.gov">DFS.Medicaid@ky.gov</a></li> <li>Then, DCBS will review the case</li> </ul>
<b>834 Transactions</b>		
834 Transaction is an 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 <a href="#">website</a>, training manuals on MyPurpose LMS</li> </ul>	<ul style="list-style-type: none"> <li>If an Individual has not received showing a status of <i>Enrollment Transaction</i> and provide brief description</li> </ul>
<b>SEP Overrides</b>		
Individual requires an override due to a Special Enrollment Period (SEP)	<ul style="list-style-type: none"> <li><a href="#">APTC Changes Effective ORG</a></li> </ul>	<ul style="list-style-type: none"> <li>Contact <a href="mailto:KHBE.Program@ky.gov">KHBE.Program@ky.gov</a></li> </ul>
<b>Case Association</b>		
Individual would like to add a kynector, Agent, or Rep to their case	<ul style="list-style-type: none"> <li><a href="#">Agent Case Association Fact Sheet</a></li> <li><a href="#">kynector Association Protocol</a></li> </ul>	3 Ways to Resolve- 1. kynector/Agent contacts the PSL 2. Individual calls the Contact Center 3. Individual can add the Agent/Rep to their file on the kynect Res
<b>Name Changes, DOB Changes, and Retroactive Coverage Requests</b>		
Individual requires a name or DOB change in kynect or is requesting retroactive coverage for Medicaid	<ul style="list-style-type: none"> <li>CHFS Policy Manuals on the DCBS <a href="#">website</a>, training manuals on MyPurpose LMS</li> </ul>	<ul style="list-style-type: none"> <li>Contact <a href="mailto:DFS.Medicaid@ky.gov">DFS.Medicaid@ky.gov</a> etc. or the reason for requesting necessary verifications.</li> </ul>

For any other incidents, please contact [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov)

**kynector and Agent Escalation Process (page 1 of 3)**  
 Last Updated: January 24, 2022

Incident Description	Check These Materials First	I still have questions, who do I contact?
<b>kynect Self-Service Portal (SSP) Incidents</b>		
kynect incidents and technical incidents	<ul style="list-style-type: none"> <li>kynect training materials on the DMS website: <a href="#">kynect benefits - Cabinet for Health and Family Services</a></li> <li>Release Notes – KHBE will share Release Notes as applicable</li> <li><a href="#">kynector and Agent resources</a> at KHBE.ky.gov</li> <li><a href="#">Agent Training Materials, kynector Training Materials</a></li> </ul>	<ul style="list-style-type: none"> <li>Call the Professional Services Line (PSL): 1-855-326-4650</li> <li>For any Incident that remains unresolved or requires further escalation, notify KHBE by email <a href="mailto:KHBE.Program@ky.gov">KHBE.Program@ky.gov</a>. KHBE will review and escalate further as appropriate.</li> <li>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.</li> </ul>
<b>Department for Medicaid Services (DMS) Incidents</b>		
DMS incidents related to eligibility requirements for Residents	<ul style="list-style-type: none"> <li>CHFS Policy Manuals on the DCBS <a href="#">website</a>, training manuals on MyPurpose LMS</li> </ul>	<ul style="list-style-type: none"> <li>For any Incident that remains unresolved or requires further escalation, notify KHBE by email <a href="mailto:KHBE.Program@ky.gov">KHBE.Program@ky.gov</a>.</li> <li>KHBE will review and escalate further as appropriate.</li> </ul>
<b>Dire Need Incidents</b>		
Dire Need Incidents are those requiring attention within a 24-hour period	<ul style="list-style-type: none"> <li>KHBE <a href="#">Insight Newsletter</a> from 11/18/2021</li> </ul>	<ul style="list-style-type: none"> <li>Email <a href="mailto:kynectdireneed@ky.gov">kynectdireneed@ky.gov</a> for Dire Need Incidents.</li> <li>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.</li> <li>KHBE determines appropriate response agency for escalation.</li> </ul>
<b>Kentucky Online Gateway (KOG) Incidents</b>		
Kentucky Online Gateway (KOG) account related Incidents	<ul style="list-style-type: none"> <li><a href="#">Agent Welcome Packet</a></li> <li><a href="#">New kynector Welcome Packet</a></li> <li><a href="#">kynector KOG ORG</a></li> <li><a href="#">Agent KOG ORG</a></li> </ul>	<ul style="list-style-type: none"> <li>These unresolved Incidents should be emailed to <a href="mailto:KOGHelpdesk@ky.gov">KOGHelpdesk@ky.gov</a></li> <li>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.</li> </ul>



The [Agent and kynector Escalation Paths](#) information sheet can be found on [khbe.ky.gov](http://khbe.ky.gov) under [Agent and kynector resources](#).

# 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.

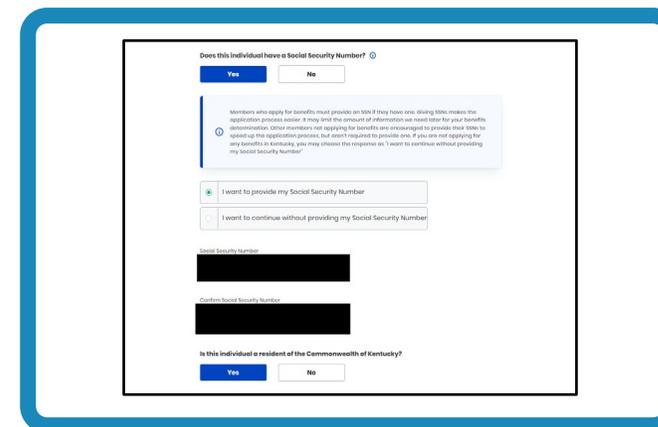
## How to Take a Screenshot



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.



The screenshot shows a web form titled "Does this individual have a Social Security Number?". It has two radio buttons: "Yes" (selected) and "No". Below this is a text box with a warning icon and the text: "Members who apply for benefits must provide an SSN if they have one. Doing this makes the application process easier. It may limit the amount of information we need later for your benefits determination. Other members not applying for benefits are encouraged to provide their SSN to speed up the application process, but aren't required to provide one. If you are not applying for any benefits in Kentucky, you may choose the response 'no' to want to continue without providing my Social Security Number." Below the text box are two radio buttons: "I want to provide my Social Security Number" (selected) and "I want to continue without providing my Social Security Number". Below these are two input fields for "Social Security Number" and "Confirm Social Security Number", both of which are redacted with black boxes. At the bottom, there is another question: "Is this individual a resident of the Commonwealth of Kentucky?" with "Yes" and "No" radio buttons.



Incident Tracker  
QRG

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

# Personally Identifiable Information (PII)

kynectors should never include Personally Identifiable Information (PII) on Incident Tracker submissions.

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.

- |   |                             |   |  |
|---|-----------------------------|---|--|
|    | First, Middle, or Last Name |    | Email Address  |
|    | Date or Place of Birth      |    | Driver's License Number  |
|    | Telephone Number            |    | Mother's Maiden Name   |
|   | Address                     |   | Medical, Educational, Financial, and/or Employment Information |
|  | Social Security Number      |  | Biometric Records or Identifiers                               |

 For additional information regarding PII, review the Privacy and Security Training Guide.



## Poll Question

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

Answer using the Polls box!

# Open Enrollment Incident Tracker

The Incident Tracker tracks concerns specific to OE for KHBE.



## Do Submit on 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 Incident Tracker

- Policy questions and issues
- KHBE specific questions, such as event approvals or training requirements
- Action items from meetings with supervisors/administrators



**Please note:** Do NOT include any PII in screenshots.



# Second-Lowest Cost Silver Plan (SLCSP)

# Silver Plan Rates

## WHAT IS THE UPDATE?

More plan Issuers and lower monthly premiums may mean that the Second-Lowest Cost Silver Plan (SLCSP) in the Resident’s home county has lower monthly premiums than in prior years. Advance Premium Tax Credits (APTC) benefits are calculated based on the SLCSP, and benefits are adjusted proportionally based on changes to the SLCSP premium.

## WHAT DOES IT MEAN FOR RESIDENTS?

Due to an increase in the number of health plans offered and reduced premiums for the SLCSP, some Residents may see reduced APTC and higher individual contributions for Plan Year 2023.

## WHY HAS APTC CHANGED FOR SOME INDIVIDUALS?

Changes in APTC	
<b>Second-Lowest Cost Silver Plan Changes</b>	More plan Issuers and lower monthly premiums may mean that the Second-Lowest Cost Silver Plan in the Resident’s home county has lower monthly premiums than in prior years. APTC benefits are calculated based on the SLCSP, and benefits are adjusted proportionally based on changes to the SLCSP premiums.
<b>Medicaid Benefits</b>	If a Resident is eligible for, or receiving Medicaid benefits, they are not eligible for APTC, so their premium costs may increase.
<b>Income Verification</b>	If a Resident did not authorize kynect to verify their income, kynect will re-enroll them in their current plan without payment assistance. Without APTC, the Resident’s individual contributions will increase. To apply for payment assistance, Residents may visit <a href="http://kynect.ky.gov">kynect.ky.gov</a> .

## Lower Rates Plan Offered Example Scenario

**Case Details:** Two household members (ages 62 and 63) who reside in Daviess County.

**Second-Lowest Cost Silver Plan for Plan Year 2022:** \$2,712.43

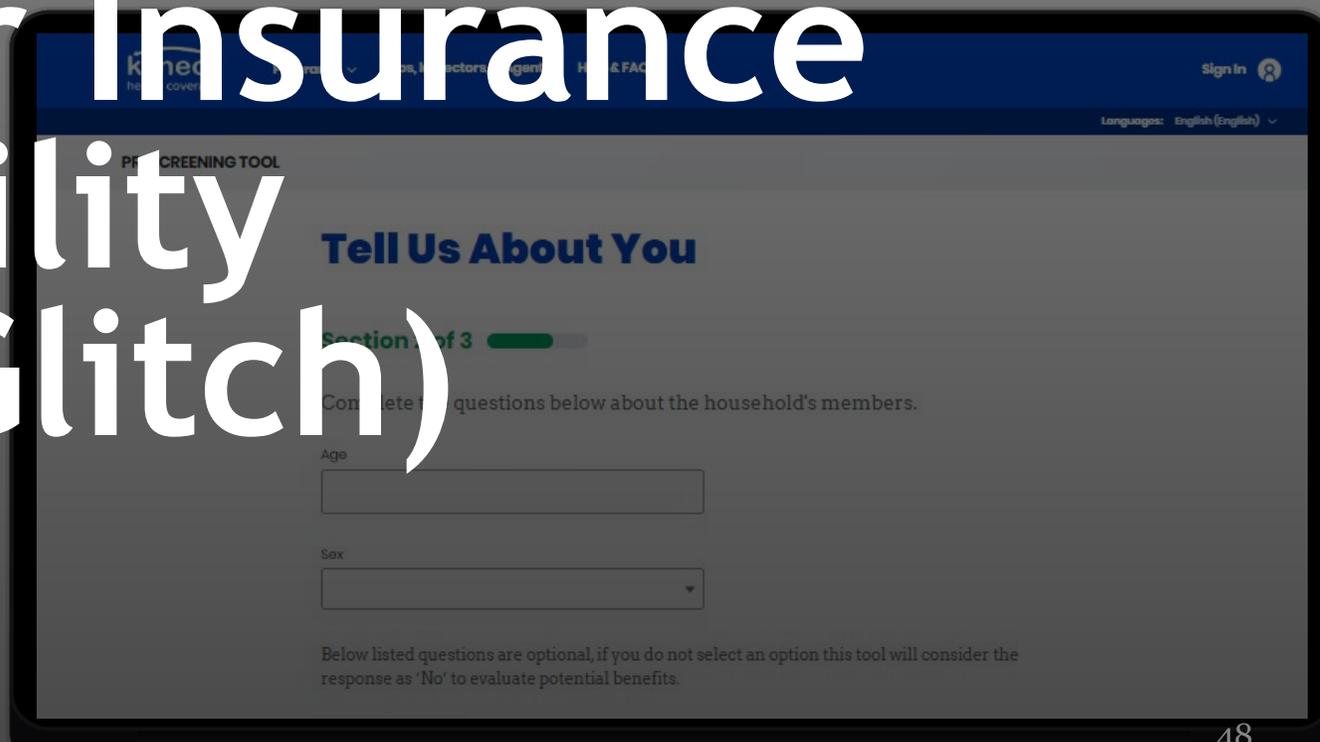
**Second-Lowest Cost Silver Plan for Plan Year 2023:** \$1,899.08

2022 Plan Premium	Max APTC Amount	Individual Monthly Contribution
\$2,445.79	\$2,574	\$0
2023 Plan Premium	Max APTC Amount	Individual Monthly Contribution
\$1,965.35	\$1,476	\$489.35

Issuer	Silver Plan Rates for Plan Year 2023	Silver Plan Rates for Plan Year 2022	SLCSP
A	\$1,899.03		
<b>A</b>	<b>\$1,899.08</b>		<b>SLCSP for PY 2023</b>
B	\$1,965.35	\$2,445.79	
A	\$1,978.46		
A	\$2,067.30		
<b>B</b>	<b>\$2,128.75</b>	<b>\$2,712.43</b>	<b>SLCSP for PY 2022</b>
A	\$2,161.37		
B	\$2,191.89	\$2,770.25	
B	\$2,272.39		

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# Employer Insurance Affordability (Family Glitch)



# Employer Insurance Affordability (Family Glitch)

Employer Insurance Affordability (Family Glitch) refers to the Affordable Care Act (ACA) rule that bases an individual's eligibility for premium subsidies on the affordability of an employer-sponsored health insurance plan's cost for employee only coverage.

## Overview

---

Generally, Individuals with Employer-Sponsored Insurance (ESI) coverage do not qualify for tax credits (Advance Premium Tax Credit) with kynect health coverage. There is an exception if the ESI coverage does not meet minimum standards or fails the affordability test. Most ESI plans meet the minimum standards. Previously, the affordability rule didn't consider the cost of ESI family coverage and was called the "Family Glitch."

There are two affordability tests:

1. The first test will check whether employee-only coverage passes the affordability rules. The employee will not be eligible for APTC with kynect health coverage if ESI for the employee is affordable.
2. The second test will check if the ESI coverage is affordable for the family, using the same rules. The IRS sets the affordability rate each year. **The rate is 9.12% of household income for 2023.**

## Problem

---

The cost to add family members is not taken into consideration; if a family's employer-sponsored insurance (ESI) offer is considered affordable based on the cost to cover just the employee, and provides minimum value, the entire family is ineligible for subsidies.

## Resolution

---

In 2022 the Treasury Department and the Internal Revenue Service announced changes for plan year 2023 to base the affordability of ESI coverage for an employee's spouse and/or tax dependents on the cost to cover the employee and those family members.



## How Can Individuals Take Advantage of This New Policy?

The new affordability rules take effect on January 1, 2023. The calculator within the kynect eligibility system will be live on December 16, 2022, and will automatically make the calculations for Plan Year 2023.

**To enroll family members offered unaffordable ESI in a Qualified Health Plan with APTC through kynect, use the following methods:**

### **1** **Enroll After December 16, 2022 (Preferred Method) and Enrollment is Automatic**

The calculations and eligibility will be correct in kynect after December 16, 2022. Contact the Professional Services Line to change the coverage effective date:

1. Call the Professional Services Line and state you attempted to enroll for January 1 coverage but could not because of the incorrect ESI affordability determination
2. The Professional Services Line representative will submit an SR&I ticket to change the effective date to January 1, 2023
  - Note: If Individuals have lost coverage (ESI, Medicaid, etc.), you may use the Special Enrollment Period reason for January 1, 2023 coverage

### **2** **Enroll Before December 16, 2022 and Contact KHBE for Enrollment**

If a spouse or family member is denied APTC for an offer of ESI, double-check using the anonymous estimator tool:

1. If the plan is determined unaffordable, send an email to [kynectESE@ky.gov](mailto:kynectESE@ky.gov)
2. Write "Unaffordable ESI" in the Subject Line and include the case number, yearly income, and the amount of the ESI premium for the employee and the employee's family member(s)
3. KHBE staff will review and apply APTC to January enrollment as appropriate

# Family Glitch: Employee-Only Scenario

## Situation



## Analysis

1 Bob is a 45-year-old male and does not have a spouse or dependents

2 Bob earns \$40,000 in total household income from his job

3 \$250.00/month is the lowest cost employee-only premium (amount employee pays) available

### Employee-Only Premium

$$\begin{aligned} & \$250.00 \\ & \times \\ & 12 \text{ months} \\ & = \mathbf{\$3000} \end{aligned}$$

### Income x Rate

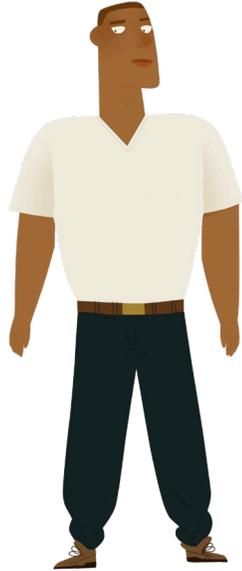
$$\begin{aligned} & \$40,000 \\ & \times \\ & 9.12\% \\ & = \mathbf{\$3648} \end{aligned}$$

### Affordability

\$3000 less than \$3648 means the job-based insurance is affordable.

### Conclusion:

Bob is **not eligible** for APTC with kynect health coverage because he has affordable coverage with his employer.



**Please note:** The system runs the affordability test automatically and does not require manual calculation.

# Family Glitch: Employee-Only Scenario

## Situation

1

Bob is a 45-year-old married to his 43-year-old spouse Mary

2

They earn \$40,000 in total household income

3

\$250.00/month is the lowest cost employee-only premium (amount employee pays) available

4

\$400.00/month is the lowest cost family (amount employee pays) premium available



## Analysis

### Bob

- $\$250.00 \times 12 \text{ months} = \$3000.00$
- $\$40,000 \times 9.12\% = \$3648.00$
- $\$3000.00$  less than  $\$3648.00 =$  job-based insurance is considered affordable

### Mary

- $\$400.00 \times 12 \text{ months} = \$4800.00$
- $\$40,000 \times 9.12\% = \$3648.00$
- $\$4800.00$  is greater than  $\$3648.00 =$  job-based insurance is considered unaffordable

### Additional Notes

- An employer may offer ESI to employees only, or the employer can include their family members. ESI Family Coverage may be available to:
- An employee and spouse,
  - An employee and any dependents, or
  - An employee, the spouse, and any dependents.
  - **Note:** Spouses and dependents must be part of the employee's tax household to be considered in the affordability test to apply for APTC

### Conclusion:

Bob is not eligible for APTC with kynect health coverage because he has affordable coverage with his employer. However, Mary is eligible for APTC with kynect health coverage because she does not have access to affordable coverage.

**Please note:** The system runs the affordability test automatically and does not require manual calculation.

# Enrollment Details

On the Health Care Coverage - Enrollment Details screen, a question is added “Does the employer offer a health plan that meets the minimum value standards?”.

**Enrollment Details**

What is the source of health care coverage?

**Insurance Details**

Health Care coverage company name

Address  Address Line 2

**Plan Details**

Insurance Plan Name  Policy ID

Group ID

How is the household member enrolled in this plan?

What is the pay frequency?

**Policy Member Details**

Who is the policy holder?

BEN MARCUS GHF, JONATHAN GHF

BRITTANY GHF, MARCUS GHF

Someone outside my household

Who is enrolled in this plan?

BEN MARCUS GHF, JONATHAN GHF

BRITTANY GHF, MARCUS GHF

Someone outside my household

**Employer's Health Coverage Details**

Does the employer offer a health plan that meets the minimum value standard? ⓘ

Yes

No

**Employer's Health Coverage Details**

Does the employer offer a health plan that meets the minimum value standard? ⓘ

Yes

No

# Access Details

On the Health Care Coverage - Access Details screen, a question is added “Does the employer offer a health plan that meets the minimum value standards?”.

**Access Details**

Complete the questions below about health care coverage available to you. Your employer's human resources department can tell you what plans they offer.

**What is the source of health care coverage the household member has access to?**

Insurance through an employer, including:

**Insurance Details**

Health Care coverage company name

Address Address Line 2  
I.E. APT. #, SUITE, UNIT, BUILDING, FLOOR, P.O. BOX

**Plan Details**

Insurance Plan Name

**Policy Member Details**

**Who is the policy holder?**

BEN MARCUS GHF JONATHAN GHF

BRITTANY GHF MARCUS GHF

Someone outside my household

**Who has access to this plan?**

BEN MARCUS GHF JONATHAN GHF

BRITTANY GHF MARCUS GHF

Someone outside my household

**Employer's Health Coverage Details**

Does the employer offer a health plan that meets the minimum value standard? ⓘ

Yes

No

**Cancel** **Save**

**Employer's Health Coverage Details**

Does the employer offer a health plan that meets the minimum value standard? ⓘ

Yes

No

**Cancel** **Save**

# Enrollment Details

On the Enrollment Details - Employer's Health Coverage Details screen, questions are added about the self-only premium amount and frequency and the family premium amount and frequency.

**Enrollment Details**

What is the source of health care coverage?  
Insurance through an employer, including:

**Insurance Details**

Health Care coverage company name  
UHC

Address  
500, MERO STREET, FRANKFORT, FRANKLIN CO, KY  
Address line 2  
I.E. APT. #, SUITE, UNIT, BUILDING, FLOOR, P.O. B.

**Plan Details**

Insurance Plan Name  
UHC SILVER PLAN  
Policy ID  
  
Group ID  
252637738  
How is the household member enrolled in this plan?  
Employee plus Spouse  
What is the pay frequency?  
Quarterly  
How much premium does employee pay Quarterly?  
\$ 1,000

**Policy Member Details**

Who is the policy holder?  
 BEN MARCUS GHF, JONATHAN GHF  
 BRITTANY GHF, MARCUS GHF  
 Someone outside my household

Who is enrolled in this plan?  
 BEN MARCUS GHF, JONATHAN GHF  
 BRITTANY GHF, MARCUS GHF  
 Someone outside my household

**Employer's Health Coverage Details**

Does the employer offer a health plan that meets the minimum value standard?  
 Yes  
 No

Enter the regular amount you would pay for coverage through your employer for self-only coverage  
\$ 1,000  
Self-only Premium Frequency  
Yearly

Yes  
 No  
Placeholder message

Enter the regular amount you would pay for coverage through your employer for family coverage  
\$ 1,000  
Family Premium Frequency  
Yearly

Cancel Save

Enter the regular amount you would pay for coverage through your employer for self-only coverage  
\$ 1,000  
Self-only Premium Frequency  
Yearly

Yes  
 No  
Placeholder message

Enter the regular amount you would pay for coverage through your employer for family coverage  
\$ 1,000  
Family Premium Frequency  
Yearly

Cancel Save

# Access Details

On the Access Details - Employer's Health Coverage Details screen, questions are added about the self-only premium amount and frequency and the family premium amount and frequency.

**Access Details**

Complete the questions below about health care coverage available to you. Your employer's human resources department can tell you what plans they offer.

**What is the source of health care coverage the household member has access to?**

Insurance through an employer, including:

**Insurance Details**

Health Care coverage company name  
UHC

Address  
500 MERO STREET, FRANKFORT, FRANKLIN CO, KY  
Address Line 2  
1E. APT. #, SUITE, UNIT, BUILDING, FLOOR, P.O. BOX

**Plan Details**

Insurance Plan Name  
UHC SILVER PLAN

**Policy Member Details**

**Who is the policy holder?**

BEN MARCUS GHF, JONATHAN GHF  
 BRITTANY GHF, MARCUS GHF  
 Someone outside my household

**Who has access to this plan?**

BEN MARCUS GHF, JONATHAN GHF  
 BRITTANY GHF, MARCUS GHF  
 Someone outside my household

**Employer's Health Coverage Details**

**Does the employer offer a health plan that meets the minimum value standard?** ⓘ

Yes  
 No

Enter the regular amount you would pay for coverage through your employer for self-only coverage  
\$ 1,000 Self-only Premium Frequency: Yearly

**Question Placeholder**  
 Yes  
 No  
**Placeholder message**

Enter the regular amount you would pay for coverage through your employer for family coverage  
\$ 1,000 Family Premium Frequency: Yearly

**Cancel** **Save**

Enter the regular amount you would pay for coverage through your employer for self-only coverage  
\$ 1,000 Self-only Premium Frequency: Yearly

**Question Placeholder**  
 Yes  
 No  
**Placeholder message**

Enter the regular amount you would pay for coverage through your employer for family coverage  
\$ 1,000 Family Premium Frequency: Yearly

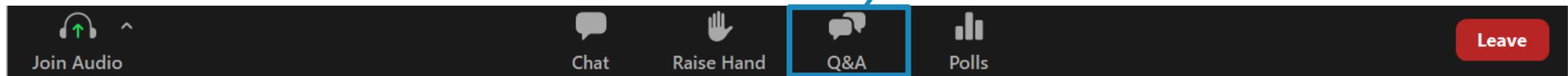
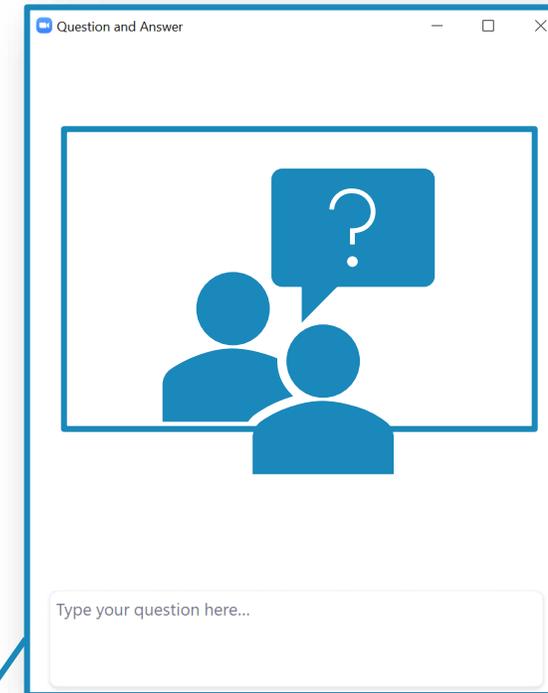
**Cancel** **Save**



# Questions & Answers

# 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.



**Thank You!**



**[Click here to take the Plan Year 2023 Open Enrollment Webinar for kynectors Survey.](#)**



# Appendix

# QHP Service Coverage

The graph below shows CareSource's coverage across Kentucky.

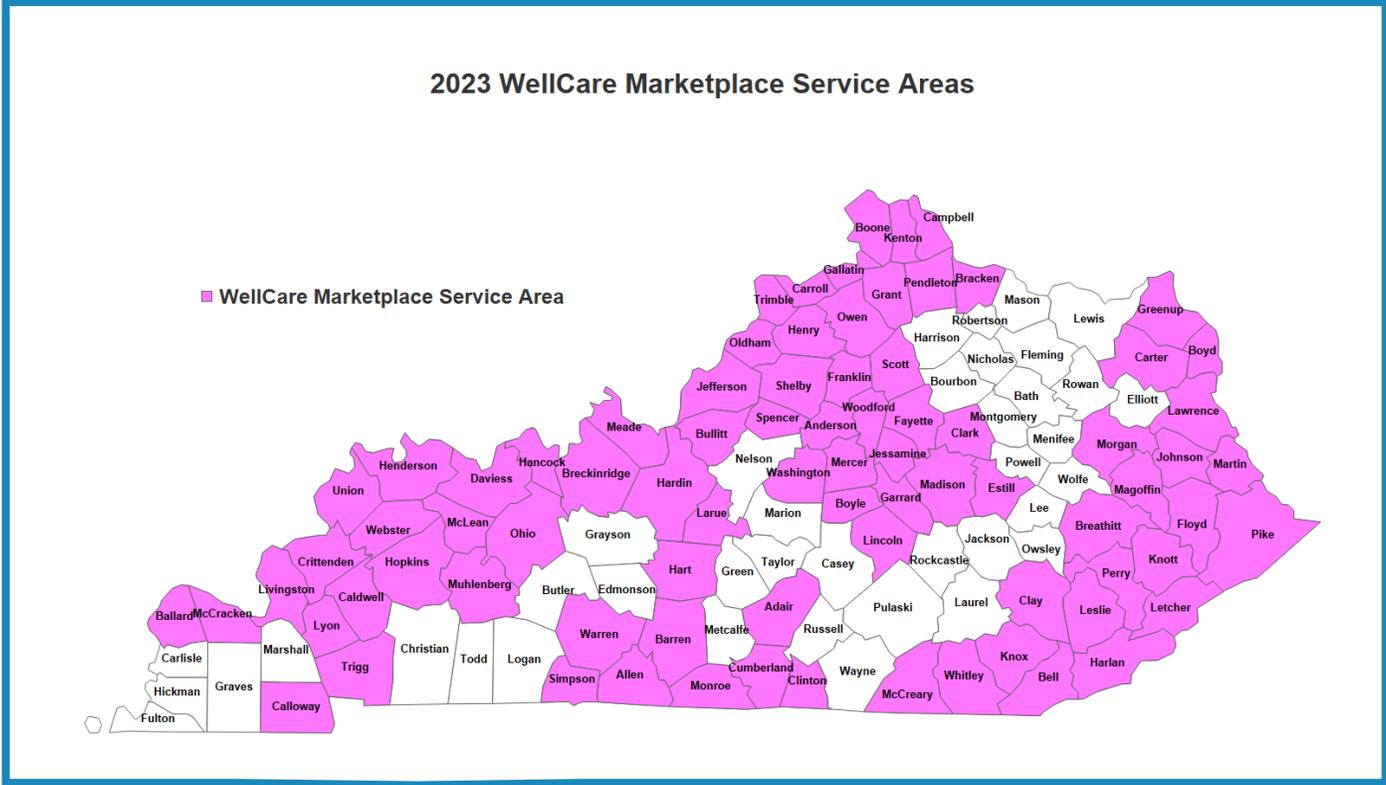
## 2023 CareSource Marketplace Service Area



# QHP Service Coverage

The graph below shows WellCare’s coverage across Kentucky.

## 2023 WellCare Marketplace Service Area



# QHP Service Coverage

The graph below shows Molina's coverage across Kentucky.

## 2023 Molina Marketplace Service Area

