

# Kentucky Health Benefit Exchange



a part of



## kynector Open Enrollment Webinar Frequently Asked Questions (FAQ)

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# kynector Open Enrollment Webinar Frequently Asked Questions (FAQ)



This frequently asked questions document is designed to answer questions submitted by kynectors during the kynector Plan Year 2023 Open Enrollment Webinar.

## Training Material and Incident Tracker Questions

1. When will the Incident Tracker be available and how can kynectors access it?	After completing the Privacy and Security training, kynectors may begin using the Incident Tracker on 11/1/2022 by clicking the following link: <a href="https://deloitte.com">Open Enrollment Tracker Plan Year 2023 (deloitte.com)</a>
2. What is the KHBE Program Inbox?	<a href="mailto:KHBE.Program@ky.gov">KHBE.Program@ky.gov</a>
3. Where can I find Open Enrollment editable flyers for Plan Year 2023?	Click <a href="#">here</a> to access kynector flyers.
4. How far in advance should kynectors submit unique/kynector created outreach materials for approval to KHBE?	KHBE should be able to review within a week.

## kynector Event Questions

1. What is the process for event cancellations with less than 3 days' notice?	kynectors should submit the change/cancellation notification directly to the KHBE inbox ( <a href="mailto:KHBE.program@ky.gov">KHBE.program@ky.gov</a> ) as soon as possible.
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## CareSource/St. Elizabeth Network Questions

1. Will CareSource still be available in Northern Kentucky?	Yes, Northern Kentucky will still have Anthem, CareSource, and WellCare (Ambetter) as options. The large St. Elizabeth system will not be in CareSource network except for emergencies and some specialists.  Note: CareSource can assist in finding other Providers or Applicants can shop for other plans during OE.
2. Is there a chance that St. Elizabeth will become available in the next few months?	Questions regarding provider network should be directed to CareSource.
3. What happens if an Applicant enrolls in CareSource during OE, but later needs to change?	After OE, Applicants may change QHPs if they meet a qualifying life event. Additionally, if Applicants have an exceptional circumstance, they may submit a request to <a href="mailto:kynectese@ky.gov">kynectese@ky.gov</a> .

## COBRA Questions

1. If an Applicant is enrolled in COBRA and they cannot afford it, can they cancel the plan and sign up for a QHP?	No, COBRA has to expire. If the employer stops paying their portion, employees would have a Special Enrollment Period.
2. If an Applicant's employment ends, and they were able to enroll in COBRA, how should kynectors handle these cases?	kynectors can enroll Applicants in a QHP during Open Enrollment and they can drop COBRA. kynectors can then assist Applicants whose COBRA has expired (this is a Special Enrollment).  Note: Choosing to not pay premiums is not a qualifying life event.
3. If an employee has not enrolled in COBRA, can kynectors sign them up for a QHP?	Yes, if they do not enroll in COBRA then they have the loss of Minimal Essential Coverage (MEC).

## Employer Insurance Affordability (Family Glitch) Questions

1. When will the system begin automatically calculating Employer Insurance Affordability (Family Glitch)?	December 16, 2022.
2. When calculating Family Glitch, should kynectors use the family only portion of the premium or the total premium for employee plus family?	The new ESI affordability rate for 2023 is 9.12%. kynectors should first check the employee-only portion and then perform the same check on the family coverage.
3. Is the ESI affordability rate not 9.6%?	For Plan Year 2022, the rate is 9.6%. For Plan Year 2023 the rate is 9.12%.

## Medicaid/COVID-19 Public Health Emergency (PHE) Questions

1. Has Public Health Emergency (PHE) benefits been extended?	Yes, until January 15, 2023.
2. Is Medicaid denying anyone currently on Medicaid?	No, due to the COVID-19 Public Health Emergency, Medicaid is continuing for Residents who may be move above Medicaid limits due to the emergency order. The below page describes this in greater detail. <a href="https://www.phe.gov/Preparedness/legal/Pages/phe-qa.aspx">https://www.phe.gov/Preparedness/legal/Pages/phe-qa.aspx</a>
3. Will Medicaid Residents continue receiving Medicaid if they are over the income?	Yes, due to the COVID-19 Public Health Emergency (PHE), Medicaid is continuing for Residents who move above Medicaid income limits.

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4. For Emergency Medicaid recipients, is it true that the system neglects income?	Click <a href="#">here</a> to reference the Countable and Non-Countable Income for Modified Adjusted Gross Income QRG.
5. With the PHE rules in place, how do kynectors remove unqualified Residents from Medicaid?	If kynectors have Residents who are on Medicaid due to the Public Health Emergency (PHE) and who wish to switch to a QHP, they should email <a href="mailto:DFS.Medicaid@ky.gov">DFS.Medicaid@ky.gov</a> to manually remove Medicaid from the case. Include the Resident's first name, case number, and the reason for withdrawal in the email. DCBS will verify the case information, take the appropriate action, and confirm the result with the kynector. kynectors will then need to reapply for eligibility to be redetermined.
6. If an Applicant is approved for Medicaid during OE, will their coverage start the first of that month or January 1 <sup>st</sup> ?	Coverage begins the 1 <sup>st</sup> of the month that the Applicant became eligible, unless requested coverage 3-months prior.

## State Plan Amendments (SPA) Questions

1. What are State Plan Amendments (SPA)?	<p>When Kentucky plans to make changes to its program policies or operations, the state Department for Medicaid Services (DMS) must submit a state plan amendment (SPA) to the Centers for Medicare and Medicaid Services (CMS) for review and approval. SPAs must also be submitted to request approval for program changes, make corrections or update Medicaid plans with new information.</p> <p>For additional SPA details, click <a href="#">here</a> to view a SPAs approval and effective dates, a summary of specific SPAs, and to access the approval document links.</p>
2. Will eligible Applicants who are currently being denied SPA be able to still get coverage for postpartum after giving birth?	Postpartum coverage is an extension of the PREG Medicaid Type of Assistance (TOA). More detailed questions can be directed to <a href="mailto:DFS.Medicaid@ky.gov">DFS.Medicaid@ky.gov</a> .
3. Are mothers who are not citizens (no immigration status) who receive PE coverage eligible for extended coverage once admitted to the hospital to give birth?	Time Limited Medicaid eligibility only covers the month of delivery and the following month. The Resident is not eligible for postpartum coverage. The newborn is considered deemed eligible. More detailed questions can be directed to <a href="mailto:DFS.Medicaid@ky.gov">DFS.Medicaid@ky.gov</a> .

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## General Open Enrollment Questions

1. Will kynectors be able to assist with other applications such as SNAP, CCAP, etc.?	Yes, some kynectors will be able to.
2. Are kynectors able to make changes to pending SNAP cases?	No, they are not permitted to per Food and Nutrition Services (FNS) requirements.
3. kynectors have had several people come in to recertify for Medicaid, but the “Recertification” button does not show (only the “Report A Change” button displays). Is this expected behavior?	Please report these incidents on the <a href="#">OE Incident Tracker</a> .
4. Why does the “Report a Change” button not display sometimes?	<p>May be a possible passive renewal or a DCBS caseworker may be working the case and has not completed an action.</p> <p>If kynectors continue to see this occur during OE, please report it on the <a href="#">OE Incident Tracker</a>.</p>
5. Can kynectors complete a QHP application for a family member?	To avoid the appearance of a conflict of interest, it is KHBE's recommended best practice to refer family members to another kynector, Agent, or the local DCBS office.
6. What is the best way to handle Residents that call only needing assistance accessing their kynect accounts?	<p>kynectors should meet with them in-person, if possible: Upload the ID (clicking in-person instead of over the phone). These Residents may even be verified in-person by a fellow kynector closer to them and then reassociated, if needed.</p> <p>Residents may alternatively go to any DCBS office. They will then take the application in person. kynectors should advise Residents to ask DCBS caseworkers to associate them as the kynector. This will allow kynectors the ability to continue assisting the Resident ongoing.</p>