KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

Meeting Minutes

August 07, 2025

Board Members in Attendance: Tricia Okeson (by proxy for Secretary Stack), Whitney Allen, Sharon Clark, Harry Hayes, Martha Mather, Ryan Sadler, and Joe Ellis

Quorum: A quorum was not established; therefore, the previous meeting minutes were not adopted.

Updates and Reports:

- **State-Based Marketplace – David Verry**
  David Verry provided an update on the State-Based Marketplace. David stated that House Resolution One has passed, however, nothing has changed as far as the state of Kentucky health exchange yet. Also, if there are consumers that are immigrants, that are below 100% of the poverty level starting Jan. 1, 2026, they will no longer be eligible for APTC. Harry Hayes asked if there are numbers to show how many people will be affected by these changes. David states around 1,200 of the immigrants previously discussed will be affected, and 100% of everyone else on APTC will be affected. On average everyone's payment is estimated to be around $100 higher.

  David stated that changes are coming to the KHBE website for 2026 that include the American Rescue package information that is explaining the effect of the Enhanced Tax Credit. There is also a brochure called, "The Value of Health Insurance" that will be distributed at the Kentucky State Fair. The passive renewal and the same deadline for Open Enrollment of November 1 – January 15, 2026, will be the same. Around October 15, 2025, we will release the prescreening tool to help consumers review plans and options before Open Enrollment.

  Some Board Members have been sent Renewals for their term. If you have not yet responded, please respond to Brandee. David spoke about how we have recently combined the Outreach, Education, and enrollment subcommittees into one. The new invites will be sent out.

  There have been 93,937 enrollments, total members effectuated are 89,924, 11,634 QHP members enrolled, and members enrolled in QHP with APTC are 82,303.

- **kynector Outreach**
  John Pasztor shared updates on kynector outreach efforts. In August, there were 523 public outreach and enrollment events were scheduled. Kynectors held 2,304 appointments, 1,693 referrals and 2,641 actions were taken.

- **Subcommittees**
    - **Behavioral Health Subcommittee – Martha Mather**
      Martha states that their next meeting is September 18, 2025. She will give an update at the next meeting.

    - **Education and Outreach Subcommittee – Whitney Allen**
      Whitney Allen reported that the Education and Outreach Subcommittee met on in July and discussed the HR1 bill and what steps they could take to prepare for the impacts. The next meeting is Monday, August 25, 2025.

    - **Agent/Navigator Subcommittee- David Verry**
      David states that they also discussed the HR1 bill and preserving as many enrollments as possible. There was a question asked in the subcommittee meeting concerning being dually enrolled in Medicaid and APTC as some states may allow this. However, David states that we have not received our state specific data yet and it may be a while. Therefore, there isn't an answer he can provide yet.

    - **Qualified Health Plan Subcommittee – Ryan Sadler**
      Ryan Sadler states that they met on July 17, 2025, and discussed the APTC credits that would be going away and how to educate the members and the community on this change.

Adjournment: With no further questions, the meeting was adjourned.

Next Meeting: September 4, 2025, at 3PM ET