KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

Meeting Minutes

February 1, 2024

Board Member Attendees: Shaun Orme as proxy for Sharon Clark, Ryan Sadler, Harry Hayes, Mark Kleiner, Dr. Joe Ellis, Martha Mather, Priscilla Easterling as proxy for David Roode, Supraja Parthasarathy, Whitney Allen

Deputy Secretary Carrie Banahan began the meeting with a welcome to attendees, and roll call was completed. Whitney Allen made a motion to approve the January meeting minutes, with a second by Dr. Joe Ellis and the minutes were approved.

Deputy Secretary Banahan introduced David Verry as the first speaker to provide an update for the Kentucky Health Benefit Exchange.

David Verry began the update with stating 74,882 is the official open enrollment number that will be published, which proved to be 20% higher than the previous year. The morning of the meeting, David reported the number had continued growing and was at 76,000. The Medicaid unwinding contributed to the growth as well as more people finding affordable health coverage through the exchange.

David congratulated all involved, acknowledging it takes enormous effort by many people, many behind the scenes, and many departments within state government, agents, kynectors and the Advisory Board members.

David next introduced new tools and enhancements that would be available. This included a search capability to search for providers and will also include pharmacies, along with google maps to display location. There will also be more detailed reports with a change to how reasonable compatibility for income is calculated. David specified the calculation will be the same, but when the federal hub is accessed and if no information is returned, an RFI will not be generated. The expectation is this will result in fewer RFIs for income and more people will keep APTC without taking additional steps.

David next shared that the team had been traveling to conduct open enrollment debriefs. This has involved visiting with kynectors and kynector organizations as a described listening tour. The effort has been to learn what went well this open enrollment period and hear what improvements can be made. The team has plans to meet with agents for the same purpose.

David confirmed that all issuers on the exchange in 2024 will continue in 2025, along with a new issuer who has begun the process of getting onboarded to provide dental coverage.

David explained a big focus has been on reaching residents who have lost Medicaid and have not enrolled in a QHP. David stated we need to attempt to find these people and continue outreach efforts. This includes text campaigns, a mailed postcard effort, outbound phone calls from the contact center, along with a new team to focus on 60,000 people known to have lost Medicaid. This effort will help provide insight if other health coverage was obtained and provide some idea of an uninsured count. The previous year uninsured rate was a low 5% per a community survey.

Whitney Allen brough forth a question on the geolocation of the provider search tool David had mentioned. Whitney wanted clarification if a user would need to select a provider first to find their location or if results would display based on an entered location. The example given was a student who may be in a location studying and can view providers nearby that location. David stated he would find confirmation and provide screenshots once the design documents are available.

Priscilla Easterling referring to previous discussions about standardized plans, asked if the plan was to have those available on the marketplace in 2025 or if was still in the works. David replied that while there was still no answer on this, the topic would be discussed in the QHP subcommittee this month.

Mark Kleiner asked if a text campaign could be sent to people not reenrolled with an option to press one if they have gotten coverage through work, press two if you do not have coverage, etc. This was proposed as a cost effective and timely approach to collecting such information. David agreed this approach could be investigated.

Ben Martin then displayed a slide with information from the incident tracker through the end of open enrollment. This showed a total of 368 reports beginning 10/02/2023. The tracker was well used throughout the period with 212 kynector submissions and 158 agent submissions. 359 issues were resolved, giving a 98% resolution rate. The remaining nine submissions were reported as open with an expected resolution with an upcoming release. The top five categories of reported issues were document upload, onboarding, Medicaid eligibility, payment assistance and enrollment manager.

Ben further reported that 34 one on one sessions had been hosted to meet with individual kynectors and agents to support resolution of issues or questions, resulting in an additional 100 plus cases being resolved.

Helen Dawson next provided Public Health Emergency (PHE) updates with an updated slide that included guidelines provided by CMS for Medicaid and CHIP program eligibility and enrollment data specifications for unwinding reporting. Helen explained CMS had asked states to start reporting the status of updated pending cases and what has been processed. This change, as reflected in the slide, reduces the number of pending cases reported. As the report is 90 days in the past, the current report ran through September, and the next mid-month report will contain October updates. The reports are available publicly on the PHE webpage.

Helen reported they continued work on ensuring members were responding to notices even when the resident may not think they are eligible. This helps complete the renewal within the 90-day reconsideration period, if they provide the information, their eligibility can be back dated or help them transition into a QHP.

David added that the flexibilities approved by CMS to states during the unwind would continue through the end of the year. The special enrollment period for persons who lost Medicaid during the unwind period will also continue.

Karla Burton provided a kynector outreach update. 468 public outreach events have been scheduled for February. 2,171 appointments were held between kynectors and residents, and 1,323 referrals to other resources were offered by kynectors. 1,486 actions were taken on residence cases during the month of December including application intake, renewals, reported changes, and others. Photos from recent events were shared. Karla stated outreach had not focused on just larger venues or cities, but rural communities were included in both holiday time activities as well as usual outreach activity which includes halfway houses, food and clothing pantries. Basketball games were another venue for outreach, including events at Morehead State University and the University of Louisville. Plans are being made for kynectors to host events in for the boys and girls, Sweet 16 State Basketball tournament in March.

Subcommittee updates began with Martha Mather sharing that the Behavioral Health Subcommittee met on January 17th and were given an unwinding update that noted there had been an impact to the severely mentally ill population due to stable addresses. Also, updates from 9-8-8 reported there have been consistent increases in call volumes. The metric is captured by number of calls answered. Kentucky is at a fantastic rate of around 90%. Martha reported the text line has become more popular in terms of utilization and there is focus on continued publicity and education around the availability of 9-8-8. The subcommittee continued discussion about the challenges facing the Department of Behavioral Health, which includes the high acuity youth. Martha also added that the Cabinet is exploring options on how to expand services to address eating disorder treatment programs. This would likely include expanding services through the State Health Plan, as well as updated licensure requirements. The next meeting is scheduled for March 20th at 9:00 AM.

Whitney Allen gave the Education and Outreach Subcommittee update. The subcommittee met on January 22nd. A SHIP counselor, Joanna Weiss from KIPDA presented information to the group. The subcommittee also talked about their 2024 subcommittee work plan. This included setting goals around what they want to accomplish for the year, what additional kynector training will be needed as well as additional educational opportunities for the public. A good discussion was held on citizenship and immigration. This included a decision to determine what department within the state may help with cultural competency training for kynectors. The subcommittee is meeting again on February 26th to finalize the work plan for 2024.

Tyler Little provided an update for the Agent/Navigator subcommittee meeting, saying it was a brief meeting on January 30th. The group went over the 1095A that have been printed. They were also a request for an agent/kynector direct phone line to DCBS. Next, the subcommittee had conversations around offering QHPs with copays for specialty visits and specialists. They also spent time discussing HSA plans.

Tyler next read the update Ryan Sadler had sent for the QHP Subcommittee. They had met January 17th and discussed progress of open enrollment. Their next meeting will take place on February 21st.

With no additional discussion items or questions brought forward, a motion to adjourn was made by Dr. Joe Ellis with a second provided by Harry Hayes. Meeting was adjourned.