KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

Meeting Minutes

January 4, 2024

Attendees: Sharon Clark, Ryan Sadler, Harry Hayes, Mark Kleiner, Dr. Joe Ellis, John Mark Fones, Martha Mather, David Roode by proxy Priscilla Easterling, Supraja Parthasarathy, Whitney Allen

David Verry began the meeting with a welcome and confirmed meeting minutes had been received by the advisory board members. John Mark Fones made a motion to accept the minutes and Ryan Sadler provided a second, with no objections, the meeting minutes were accepted.

David Verry provided the first update stating that open enrollment was going exceedingly well both in the overall numbers and anecdotally as they had received good responses from people doing the actual enrollments, the contact center, and other stakeholders that things have run more smoothly than they had in the past. David shared that there were approaching 72,000 and may have 74,000-75,000 by the end of open enrollment. He stated this was extraordinary compared to last year. He further reminded that there will be continuous outreach until January 16th. .

David added they were seeing far fewer special enrollment requests for people reporting problems with the website, unable to reach the contact center, or unable to find a kynector.

There will continue to be increases in enrollment throughout the year as people are terminated from Medicaid and may enroll in a QHP.

The focus will turn to things to create a more solid platform, with better enhancements to the shopping experience. This will also include an overhaul of the agent portal to make that a little bit more user friendly and bring connect on demand to kynectors.

Meetings with Agents and kynectors are ongoing as a check in on how things are going. Friday facts newsletter, and outbound calls and other things will continue as well as the incident tracker, until the end of open enrollment. There is also a plan to continue the Insights Newsletter possibly quarterly instead of bi-weekly. Further, the kynector open enrollment debrief will take place in person this year. David explained this is planned to be a listening session to receive feedback.

David also offered appreciation for the work that has begun on planning 2025 and issuers providing a nonbinding participation intent letter.

David next showed enrollment metrics that indicated a slight tapering off in December. Over 81,000 people were helped over the course of the year through QHP enrollment. Again, showing being on the cusp of 72,000 enrollments for 2024. This is 10,000 more than last year at the same time. David stated that the hope is to raise enrollment back to the mid-70s, to low 80s.

Mark Kleiner asked if there was any information to share on how many people are uninsured in Kentucky. David replied that it is a difficult number to find but what does come out of the American

Community Survey is not shared until it is over. Mark posed the question, wondering if the low unemployment rate would impact the metrics since more people may have coverage through work. David emphasized there had been a very dramatic change from the 22.5 to the 7 percent range, stating it has been hovering around six or seven percent. David also said 3% is considered universal coverage and it was difficult to move from 6-3% due to chronically uninsured.

Mark Kleiner said he had noticed from an outreach standpoint that he had three or four people that left a job and shared that they couldn't afford COBRA. Mark said in some cases that they can get Medicaid because they don't have income.

Mark suggested that it may be helpful to bring awareness outside of open enrolment to different situations where people would be losing coverage. David added there had been contact made with workforce development, but this is an area to continue outreach.

Ben Martin provided the next update slides showing the incident tracker metrics. The tracker was utilized a little prior to open enrolment launch. There were 327 total tickets received with 182 submitted by kynectors and 145 from agents. 298 tickets have been resolved out of the 327. The leading category of incidents reported include document upload, onboarding, Medicaid eligibility, payment assistance and enrollment manager. Ben reported there had been 28 one on sessions, which provided personalized case assistance to troubleshoot and work through cases needing additional assistance. Twelve of which had been with kynectors and sixteen with agents. These sessions helped resolve 90 plus cases.

Kayla Miles covered slides with a comparison on the previous year incident tracker and the tracker for this open enrollment period. Reports of spinning screens were a popular topic with a total of 38 reported last year and so far a total of eight reports of the spinning wheel or blank screens, all of which were resolved within three to five business days. Looking back at the feedback and input from agents and kynectors, earlier readiness and support had been requested. This included requests for more communications and training before open enrollment and different ways to get that information. In response, open enrollment support was offered earlier by having the OE toolkit out earlier, the scheduling of OE boot camps last September, and newsletters. Biweekly office hours were offered with different topics and the opportunity for question and answers with panelists from KHBE.

Helen Dawson provided an update on Medicaid Unwinding, sharing reinstatement numbers of those after their renewal submitted the materials they needed within that 90-day window to have their Medicaid determined. The numbers do change daily but can be used to demonstrate the level of renewals. Helen also shared outreach priorities to get members to respond even if they don't think they're eligible.

Helen also reminded the board of the materials on the website ismedicaidunwinding.ky.gov. There are flyers that can be printed and put in offices. Helen pointed out the ID proofing steps have caused questions, so they have information on that topic as well. She also welcomed any suggestions or ideas for additional communication materials that need developed. She shared there continue to be monthly stakeholder meetings that provide updates to anybody who's interested in joining. Helen explained they had implemented strategies to improve the process and they had worked, especially in December.

David Verry added that the biggest takeaway is that within the 90 days of reinstatement, a new application does not need to be completed as coverage automatically rolls on as if nothing happened. He also noted that the numbers were very positive.

Karla Burton provided the next update on kynector outreach. Karla shared a slide with metrics showing there were about 451 public outreach events scheduled for January. The total does not include private events such as visits to halfway houses, that are not normally open to the public. kynectors held 2,255 appointments during the month of November. 1,315 referrals were made to community partners for needs with shelter, food, and other needs. 1,437 actions were taken on cases during November. Actions are defined as intakes on applications, any renewals and reported changes. Karla pointed out that the calendar of events is updated frequently as changes occur, events get added, cancelled, rescheduled, or moved. Outreach focus was shown of events at basketball games across the state, with photos shared of set up at Northern Kentucky University and Murray State University. Karla shared that in the upcoming week, there are events planned at the Morehead State versus Tennessee Tech game and the University of Louisville versus Pittsburgh game. Basketball stress balls were available to visitors. It was noted that there is a lot of enthusiasm among the kynectors which is great to see.

Martha Mather announced the Behavioral Health Subcommittee will be meeting on January 17th at 9:00 AM, and she will provide an update at our next Advisory Board meeting.

Whitney Allen shared that the Education and Outreach Subcommittee did not meet in the month of December due to the holidays, and the next meeting is scheduled on January the 22nd at 12:30.

Mark Kleiner provided an update that they have continued to meet monthly. He added that from an agent and kynector perspective, they would like to see all the carriers offer HSA options. Mark also voiced support for standardized plans as 55 plans may get confusing for people. These are topics to look forward to further discussion ongoing. He added that with kynect on demand, he hoped the kynectors have had less stress and strain on their phone lines with the agent community helping out. He offered a thank you to all who worked together to get people to the right support to fit their coverage needs.

Ryan Sadler shared that the QHP subcommittee did not meet in December and their next meeting is planned for January on the 17th at 2:30 and he will provide an update at our next meeting.

David Verry invited any questions or open discussion. Mark Kleiner said their subcommittee discussed group carriers educating at renewal or employees who have a spouse and dependents of options on the Marketplace. Mark asked if there was any correspondence being shared on that topic for employer groups to use during their open enrollment periods. Mark advocated that there are likely many who do not realize they could enroll via the marketplace if employer sponsored coverage is too expensive. Karla added a link to the fact sheet in the group chat.

Lastly, David Verry brought up a concern brought forward in the last meeting of someone having issues with their insurance carrier. David commended the insurance carriers saying he had worked with our insurance liaison on issues that were not related to the exchange. David shared that they were able to work with DOI and the insurance carriers who showed efforts to go above and beyond to help a few people who were experiencing problems and get them resolved. David said it is a good partnership and wanted to thank those involved publicly.

With no other questions or discussion topics offered the next meeting date of February 1st was announced. John Mark Fones made a motion to dismiss. Ryan Sadler made a second and meeting was adjourned.