KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

Meeting Minutes

July 10, 2025

Board Members in Attendance: Tricia Okeson (by proxy for Secretary Stack), Whitney Allen, Shaun Orman (by proxy for Sharon Clark), Harry Hayes, Martha Mather, David Roode, Ryan Sadler, Rachel Roberts, and John Fones.

Quorum: A quorum was established; therefore, the previous meeting minutes were adopted.

Updates and Reports:

- **State-Based Marketplace – David Verry**
  David Verry provided an update on the State-Based Marketplace. There are several things that have happened on the federal front. The 2025 Marketplace Integrity and Affordability Final Rule finalized a couple weeks ago. Open Enrollment is November 1, 2025, through January 15, 2026. There will be a passive renewal. The Open Enrollment will be the same as the previous year. The Request for Information for Advance premium Tax Credit Income will be going back to 90 days. The 150% Federal Poverty Level Reason for Special Enrollment will be going away, effective October 1, 2025.

  The "Big Beautiful" Bill was signed into law last week. Immigrants who are not eligible for Medicaid because of immigration status, a five-year bar, etc. but are below 100 percent Federal Poverty Level will not be eligible for tax credits effective January 1, 2026.

  Priscilla asked if that effects their current plan. David stated, "No, it will be for 2026 and it's approximately 1,200 consumers that will be affected."

  The Enhanced Premium Tax Credit will be ending for January 1, 2026. Congress has until September 30, 2025, to take action or these tax credits will sunset. The Advance Premium Tax Credit will still be available for individuals making less than 400 percent Federal Poverty Level, but every enrollee who is eligible for these credits will see this financial assistance reduced.

  CareSource will not be a part of the Kentucky Marketplace in 2026. Consumers will have until the end of January to select a new plan going forward.

- **kynector Outreach – John Pasztor**
  John Pasztor shared updates on kynector outreach efforts. In July, over 478 public outreach and enrollment events were scheduled. Additionally, there were over 2,604 appointments, 2,487 referrals, and 2,670 actions taken regarding application intake and reported changes. John highlighted some pictures of kynectors in the field at various events.

- **Subcommittees**
    - **Behavioral Health Subcommittee – Martha Mather**
      Martha states that they have concerns about the federal involvement regarding Medicaid changes. There were over 11,000 contacts that were referred to mental health services and over 3,000 were referred to other non-mental health related services. There was also a discussion about a federal order to pull funding to assist the LGBTQ community. There has been wonderful engagement from the Department of Medicaid Services. The next meeting will be in September.

    - **Education and Outreach Subcommittee – Whitney Allen**
      Whitney Allen reported that the Education and Outreach Subcommittee met on June 28th.

    - **Agent/Navigator Subcommittee- David Verry**
      David stated that the committee discussed tax deductions, The Advance premium Tax Credit, and Essential Health Benefits in regard to adult dental coverage. They also discussed an idea of sending correspondence to employers explaining the role of KHBE and what we do.

    - **Qualified Health Plan Subcommittee – Ryan Sadler**
      They did not meet last month, no updates.

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

Next Meeting: August 7, 2025, at 3PM ET