KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

Meeting Minutes

June 6, 2024

Board Members in Attendance: Sharon Clark, Ryan Sadler, Mark Kleiner, John Mark Fones, David Roode

Deputy Secretary Banahan welcomed attendees and began the meeting. The first update was provided by David Verry for the Kentucky Health Benefit Exchange. David reported 80,000 active enrollments had been achieved the previous week, and the exchange is constantly experiencing growth. David reminded the board that the flexibilities in place for Medicaid renewals are still in effect and will stay in effect until June of next year. There is a change that some may become permanent.

David then informed the group that a series of voluntary questions have been added to the end of the application, both in the Self-Service Portal and in paper form, to help identify a resident's other needs. Resources for those needs are offered via kynect resources. There are 18 questions based on social determinants of health needs.

Next, David shared that beginning in the fall, the exchange will have the ability to enroll DACA recipients, deferred action childhood arrival immigrants in a QHP with tax credits regardless of income. He explained if they're below 100% FPL, because of their immigrant status, they qualify for tax credits that will be a $0 cost plan. This will create a special enrollment period for these individuals in November so they could get coverage starting December 1st. There are six other categories of immigrants that also fall into this category, which may include those with pending asylum cases or family unification scenarios or people with employment authorization. The KHBE webpage has been updated with these changes and more.

The calendar of events was also mentioned, including the upcoming state fair dates. A link to the MAP 205 form was also added to the webpage. The MAP 205 is the paper application used for any kind of Medicaid, especially for non-magi situations like long term care or Medicare Savings Programs. It is available in multiple languages.

David shared three new features that had been implemented in the past year concerning tax credit verification. The first was the extension to 120 days for verification, which can be a written statement by the resident. Next, is for those who have not gotten tax documents together, a written statement may be provided with what the resident thinks their total family household income will be. Lastly, for instance where a tax return is still being amended, a reasonable explanation for reasons documentation is not available, can be submitted electronically, with nine selection options, this will the number of RFI.

David shared that the APTC reminder notices were mailed. This is a reminder for residents of the APTC amount that had been paid to date. He reiterated the 80,000-enrollment number stated that 92,000 individuals have been helped by the exchange this year. David explained that some individuals may only

use the exchange as they are in-between jobs and Kentucky is on track to serve 100,000 people this year.

Helen Dawson provided the Medicaid unwinding update saying the first renewal that members went through after the ending of the PHE have all been initiated. They are processing through those, including the extensions that were leveraged as flexibilities. These are to continue processing through August of 2024 as that will be the final end of the 90-day reconsideration period for PHE related renewals. As of May, there are members going through their second renewal since the end of the PHE. Helen reminded the board of the monthly stakeholder meetings with the next scheduled for June 20th. This is to be the last one that is solely focused on PHE data, policies, and updates, though DMS plans to continue stakeholder calls.

John Pasztor provided highlights of kynector events from the past month. A slide was shared of kynectors in the Pikeville area who participated in the Hillbilly Days parade. The kynect car drove through the parade and the kynect bags were handed out throughout the three-day festival.

Other events highlighted were a senior celebration in Elizabethtown and a mobile breast cancer screening event in the Paducah. A Lexington expungement clinic was also attended by kynectors. With the state fair coming up and several summer festivals and fairs, it is a busy time across the state.

Subcommittee updates did not include the Behavioral Health subcommittee or Education and Outreach subcommittee due to absence or meetings not being held the previous month. The Agent Navigator subcommittee update was provided by Mark Kleiner.

Mark reported that there was a lot being accomplished and there had been great input from kynectors and agents. One area of focus is working on the family glitch issue by working with companies who may have dependents without coverage. Materials are being worked on to distribute plus videos being produced. Mark acknowledged that many people do not understand how insurance works so the group is working on quick videos that can be used as a link to send or share. Mark gave an example of a one pager that uses an example couple with two kids making $50,000 a year. Using a true scenario, the information shows costs and comparisons on a group plan versus on the exchange. In the example, group coverage would have been approximately $1000 versus the $0 through the exchange. David Verry added they were dividing these into two audience. One is to be very quick public facing items, and a more comprehensive packet that would contain videos, flyers and other materials that could support an HR manager or a sole proprietor.

Ryan Sadler reported that the Qualified Health Plan subcommittee did not meet the previous month and the next scheduled meeting is June 20th.

Deputy Secretary Banahan opened the floor for any questions or discussion. Mark Kleiner brought up the issue outside of open enrollment of some members seeing premiums changing and getting drafted large sums of money which overdrew their accounts. Mark mentioned a way to get around that was to extend the RFI for 120 days. David Verry confirmed saying it used to be 90 days and it has now increased to 120. David indicated the plan was to ask issuers about ways to mitigate this as it is the internal billing policies of private insurance companies. There is a fix but requires planning with issuers. Deputy Secretary Banahan asked how many people that scenario typically impacts. David Verry stated it was in the multiple hundreds. Mark shared that there should be some type of variance so if the

premium changes more than a certain percentage that would indicate an issue to be resolved. This matter will be taken back and worked on to determine a best resolution.

David Verry next shared that all states will be implementing what's called failed to reconcile. This applies to those who had tax credits in the past and never reconciled their taxes. Those individuals will have their tax credit taken away. There is no action for the first year, a warning is given for two consecutive years, and they are not eligible for the tax credit the following open enrollment. More information will be shared in the coming months.

Deputy Secretary Banahan announced the next scheduled meeting was to occur on July 4th. The advisory board decided to hold the next meeting August 1st.

Meeting was adjourned.