

# KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

## Meeting Minutes

October 5, 2023

**Attendees:** Sharon Clark, Whitney Allen, Martha Mather, John Mark Fones, Harry Hayes, David Roode, Ryan Sadler

Deputy Secretary Banahan began the meeting with a welcome to all attendees and roll call was conducted.

Deputy Secretary Banahan confirmed all board members received the meeting minutes from September. Asking for a motion to adopt the minutes, Whitney Allen made the motion, and Harry Hayes offered a second to the motion. The minutes were adopted with all in favor.

Deputy Secretary Banahan introduced the agenda, beginning with an update on Kentucky Health benefit exchange activities given by Tyler Little. Tyler shared QHP enrollments were over 61,000 and rising,, stating they were seeing a steady increase of approximately 100 enrollments every day. Tyler next presented new tools and enhancements that were launched. These included the Agent Referral display on the shopping screens and the prescreening tools that promote connection with Agents when selecting a QHP. Another enhancement was aligning unwinding steps with federal guidelines. This allows residents to self-attest they have lost Medicaid without requiring verification. Updated messaging on the maximum Permanent Tax Credit (PTC) was also launched to reduce the potential for overpayments for individuals who have applied for Advance Premium Tax Credits (APTC) but are not actually on the enrollment itself.

Tyler provided an update on Open Enrollment, stating all QHP's have been certified and issuers can begin marketing. The kynect Prescreening Tool will go live October 15<sup>th</sup>. This allows users to get a sneak peak of the plans for plan year 2024. The total number of plans on the exchange for 2024 is 95, with 20 new plans that have been added. There are eight plans that will no longer be available in 2024, but crosswalks have been developed and uploaded to move those enrollees to a comparable plan. Two issuers expanded into new counties. Molina expanded into 22 new counties and WellCare expanded into 26. The Open Enrollment Period will run from November 1<sup>st</sup> at midnight through January 17<sup>th</sup>, 2024, at 1:00 AM central standard time. This will account for the holiday that is on the 15<sup>th</sup> and allow the counties with the central time zone the full Open Enrollment Period. Open Enrollment preparation activities have already begun. These include an Open Enrollment webinar and specific boot camps. An incident tracker was started October 2<sup>nd</sup> and the Friday newsletter is being used to cover important information concerning Open Enrollment.

Tyler next shared two maps that displayed the offerings for 2024. One map was specific to Anthem. It was stated that Medicaid members will be able to change their MCO beginning December 2023. These changes can be made in self-service portal for all users. This will include insurance agents, kynectors and residents. Tyler shared there had been a pilot conducted beginning in September for Agent

compensation that had been successful. Invitations were sent to all Agents to register for receiving \$50 per Medicaid application compensation.

Tyler's next slide displayed metrics, showing 61,700-members enrolled in QHP plans. The total for the year, including terminated plans was 78,824. A graph was also displayed showing the monthly activity, showing steady increase that that aligned with the agent hotline and marketing efforts.

Tyler then covered an update on unwinding, starting with Medicaid reinstatement numbers. Tyler shared they were composing language for residents about the importance of responding to notices within the 90 days and shared the outreach priorities. He pointed out that a big effort will be children since they have specific renewal requirements. There is a heavy focus on this population with ongoing outreach. The efforts have been to encourage members to respond to notices even if they do not think they are eligible. This may help confirm eligibility for Medicaid and allow CHFS to assist with other coverage options (QHPs).

Deputy Secretary Banahan gave the floor to Karla Burton for the kynector update. Karla shared that there are 473 public outreach events scheduled for October. The minimum requirement per month is at least one per county. Kynectors held 2,283 appointments with residents during August. kynectors made 14,125 referrals through their interactions and 14,193 actions taken on resident cases during the month of August. These actions included application intake renewals and reporting a change. Karla shared this was an example for the value of the kynectors who work one on one with residents as they can help support residents with much more than the initial application or enrollment. Karla next directed attention to the monthly activity calendar on the KHBE website, stating it is updated frequently.

Karla shared a slide and images celebrating the 10<sup>th</sup> anniversary of kynect October 1<sup>st</sup>. The slide showed the first kynect enrollee that occurred and other first enrollees who benefitted from the new state-based marketplace. It was shared that the kynector shown has since passed away, but his wife had been at a recent in-person training as a kynector. Deputy Secretary Banahan added that his name was Marcus Woodard and he had served on the Kentucky Health Benefit Exchange Board back in 2013 and had also been the chair of the Agent Navigator Subcommittee. Deputy Secretary Banahan said he did a tremendous job, and he was missed. A slide was shared showing the social media posts that celebrated the anniversary. Back to school events were also mentioned as big events that had taken place in August. Karla shared that a campaign was being developed to partner with KHSAA football and cross-Country Championships. This will give kynect the opportunity to have a presence at football and cross-country championships this fall. The football championship typically sees over 90,000 fans that attend across two days. Karla reported there is a large fall campaign in the works that will include digital program ads, sponsorship announcements over the PA system during games and during the championships, a 32 second video spot and more to spotlight KSHAA. A mockup was shown with a finish line banner, with a tagline about running to kynect or running to coverage.

Martha Mather provided the next update for the Behavioral Health subcommittee, sharing the subcommittee had met on September 20th. Dr. Sheila Schuster reported out from the Behavioral Health Technical Advisory Committee that a question came up about the number of Medicaid recipients with a behavioral health diagnosis have been discontinued or not renewed. The group learned that data has not been stratified by diagnosis and would take an extra step or two to do that. This will be discussed further at the next subcommittee meeting. Martha further shared that 9-8-8 is seeing steadily rising calls with length of calls having increased since 9-8-8 was first introduced. The subcommittee further

heard a report out that several work groups continued to meet to address the high acuity youth in this state. There was a lengthy discussion about eating disorder programs. She reported there are a number of outpatient eating disorder programs in the Commonwealth, though typically in-patient referrals go out of state. They share resources amongst each other in that subcommittee call. The next Behavioral Health subcommittee meeting was scheduled for November 15<sup>th</sup>.

Deputy Secretary Banahan introduced Whitney Allen to provide the Education and Outreach Subcommittee report. Whitney reported that the subcommittee met Monday, September 25<sup>th</sup>. The group discussed proposed priorities through the remainder of the year with good progress being made for 2023. This included discussion on additional supports for kynectors, operational system recommendations, and marketing. The subcommittee will host upcoming presentations on kynect resources and SHIP counselors to further inform kynectors. The next scheduled meeting will occur on October 23<sup>rd</sup>.

There was no Navigator and Agent Subcommittee update provided. Deputy Secretary Banahan moved to the Qualified Health Plan Subcommittee update.

Ryan Sadler said the Qualified Health Plan Subcommittee held a short meeting and focused on Medicaid redeterminations and the impact of members churning from Medicaid to marketplace. They are seeing the QHP membership enrollment increase. Ryan acknowledged the numerous efforts at the Cabinet to mitigate unnecessary terminations from the Medicaid and to maximize the redetermination process. The next meeting will be held later in the month of October.

Deputy Secretary Banahan then opened the floor for open questions or discussion items. With no questions or discussion topics offered, the next Advisory Board meeting date was announced for November 2<sup>nd</sup> at 3:00. A motion to adjourn was given with all in agreement.

Meeting adjourned.