KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

Meeting Minutes

September 5, 2024

Board Members in attendance: Sharon Clark, John Fones, David Roode, Dr. Supraja Parthasarathy, Ryan Sadler, Dr. Joe Ellis

The August Meeting Minutes were voted on and approved. David Verry began by stating that there have been around 83,000 active enrollments for Open Enrollment this year. David reported that the QHP landscape would be changing slightly with CareSource in fewer counties and Passport in some additional counties. Also, there is now a new dental issuer, Paramount. Paramount will be available in all counties. For the 27 counties affected by CareSource specifically, there will also be notifications sent out by the issuer and we will also be sending out individualized listings to all kynectors and Agents for anyone that is on the list for passive renewal.

David announced that Open Enrollment will be November 1, 2024, through January 15, 2025, which will conclude at 1:00 AM on January 16, 2025, to account for Central Time. On October 15, 2024, you will be able to preview the prescreening tool to shop for a Qualified Health Plan (QHP). David mentioned that there will be feedback sessions and work groups that will be planned in the future and an update to the Open Enrollment brochures.

Craig Friedman asked to verify the Open Enrollment dates and David verified that the dates are November 1, 2024, through January 15, 2024. Craig Friedman also asked when the Visa Application would be ready. David responded that the Visa Application will be ready in a couple of weeks. Craig lastly wanted to verify if there were any new carriers and David verified that Paramount would be the new dental carrier.

David stated that there have been some system enhancements, the main one being the QHP application flow. It's a reimaging of the process with the side bar that can be navigated and some question consolidations pertaining to the households. There has been a lot of positive feedback from SSP users regarding the improvements. There has also been a reduction in the number of notifications in the application flow. A nationwide problem has occurred related to consumers who have not reconciled their APTC on their tax returns which in turn gets flagged resulting in the loss of APTC. There is a process in place to attest to household income which will allow APTC to continue. However, if a system check in the spring proves that it is not correct the APTC will be removed.

David stated that website updates are continuing and there are now paper applications available in 15 languages. There are Healthy at School brochures that have been created and sent out to school systems with the updated information about Open Enrollment. David says that the FPL chart will be updated this month for Plan Year 2025. David asked if there was any questions or comments.

David Roode asked if there was a list of the 27 counties that CareSource where no longer offer QHPs. David responded that he would provide the list to David Roode.

David Verry stated that over 120,000 people have been helped over the course of the year through enrollment in a QHP which is fantastic. He showed a graph of the breakdown by Issuer and stated that feedback remains very positive.

Shakira Hightower gave a presentation on the user feedback sessions where selected Agents, kynectors and stakeholders participated. Shakira stated that they captured great feedback that helped identify further opportunities to enhance the end user experience.

Ben Martin stated that some examples that they gathered were the identified strengths in the self-service capability of kynect and the ability for residents, Agents and kynectors to report a change and upload documents.

David Verry stated that KHBE had a huge presence at the Kentucky State Fair. KHBE staff and kynectors helped around 200 people with questions and enrollment issues. David stated KHBE also received referrals from the cabinet and MCO tables and MCO tables at the fair.

David Verry stated that the Education and Outreach Subcommittee met on August 26, 2024, and discussed the final stages of various materials and received good feedback for their edits. The Agent/Navigator Subcommittee meeting met and discussed QHP changes and enhanced APTC subsidies that are in question for 2026. They also had a brief discussion about adult dental coverage being a part of an essential health benefits package. Although, this option is not currently being explored as there are standalone options available.

Ryan Sadler stated that the QHP Subcommittee did not meet on August 21, 2024, but will meet on September 18, 2024.

With no further questions asked the meeting was adjourned.