The Commonwealth of Kentucky

kynect State-Based Marketplace

Agent 2027 Refresher Training

July 7, 2026

Document Control Information

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Introduction

The Agent 2027 Refresher Training provides currently active Agents with the high-priority content and new policies for the upcoming Plan Year 2027 with kynect.

This training is for Agents who have completed certification/refresher for Plan Year 2026 and are currently active. If you are a new Agent or did not complete certification/refresher for 2026, **DO NOT COMPLETE THIS TRAINING!** You must take the Full Agent Certification Training.

Course Objectives:

1. Understand the high-priority content for the upcoming Plan Year 2027 to participate in the State-Based Marketplace.

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1 Agent 2027 Refresher Training: Course Introduction

Welcome to the State-Based Marketplace Agent Plan Year 2027 Refresher Training.

Plan Year 2027 Refresher training is composed of 2 Courses and an Assessment.

- Course 1 - High Priority Content: This training is for Agents that completed certification/refresher for Plan Year 2026 and are currently active. If you are a new Agent or did not complete certification/refresher for 2026, you must take the Full Agent Certification Training located elsewhere on the COLT LMS.
- Course 2 - Privacy and Security
- Refresher Assessment

Welcome to the State-Based Marketplace Agent Plan Year 2027 High Priority Course. This is the first course in the Plan Year 2027 Refresher Training, and it covers High-Priority items related to helping prepare you for success in Plan Year 2027 with kynect. Understanding these policies and procedures enables Agents to more effectively assist Residents applying for health coverage through kynect.

Agents will make 3 attempts to take the Refresher Assessment at the end of the Refresher Training. The assessment questions will be composed of questions from the knowledge checks in the next two courses. If the user is unable to pass within 3 attempts, the user will have to complete the Full Certification Training instead.

2 High Priority Content

Let's review the following high priority content along with some new policies.

2.1 Medicaid Changes

The federal government makes rules that Kentucky Medicaid must follow when providing health care coverage. A federal law passed in July 2025 is changing the rules about who can get Medicaid and what they must do to keep it. The new rules do not apply to all Kentucky Medicaid members and Medicaid Work Requirements start on January 1, 2027. There are additional in-person training and web-based trainings that cover these changes in detail. You can find more information about these changes by visiting the Medicaid Changes website page or the KHBE Website.

2.2 Enrollment Status

Review the reminders and tips below for taking action to enroll.

Remember to promote action to enroll!

kynect is available to help families stay healthy! Kentucky Residents may qualify for Medicaid or a Qualified Health Plan (QHP). To find out if Residents are eligible, apply and submit all necessary documents.

The Open Enrollment Period typically begins November 1st of the year before the Plan Year.

2.3 Transition to Medicare

Understanding the policies and procedures for transitioning to Medicare is essential. Review the following sections to learn more.

2.3.1 Transitioning from a QHP

If Residents are approaching their 65th birthday and are enrolled through kynect, it is recommended to sign up for Medicare Parts A and B three months before their 65th birthday to prevent any delay in coverage and avoid potential penalties.

2.3.2 Transitioning from Medicaid

In Kentucky, if Residents are turning 65 and are eligible for Medicare, they should enroll in Medicare Parts A and B during their Initial Enrollment Period. This period begins three months before their 65th birthday month and ends three months after.

2.3.3 Summary

Remember: Take action three months before turning 65 for Residents transitioning to Medicare.

Please note: For more information on the Transition to Medicare, please visit our Transition to Medicare Fact Sheet on the KHBE Website.

2.4 Immigration

Immigrants in Kentucky might qualify for several health insurance programs. Here are some important requirements to note.

2.4.1 Five-Year Bar

In Kentucky, many lawful permanent residents (green card holders) and other qualified immigrants who entered the U.S. on or after August 22, 1996, must wait five years after obtaining their "qualified" status to be eligible for Medicaid or CHIP. This is commonly known as the "five-year bar."

2.4.2 QHP with APTC Changes

In Kentucky, lawfully present immigrants can enroll in Qualified Health Plans (QHPs) through kynect and may qualify for Advance Premium Tax Credits (APTC) to help cover premium costs.

Starting January 1, 2027, only certain lawfully present immigrants or non-citizens will qualify for APTC.

You will only be able to get or keep APTC if you are a:

- Lawful Permanent Resident (LPR) after a five-year waiting period, unless you are exempt from the waiting period; or
- Cuban-Haitian Entrant; or
- Compacts of Free Association (COFA) Entrant; or

You will no longer qualify for APTC if you are:

- A refugee; or
- An asylee; or

- Paroled for at least one year; or
- A conditional Entrant; or
- Granted withholding of deportation; or
- Granted conditional entry prior to April 1, 1980; or
- Amerasian; or
- A survivor of domestic violence or human trafficking, and you have a pending status.

If you are enrolled in a QHP with APTC and are affected by changes to eligibility due to your immigration or non-citizen status, you will be contacted and will not be passively renewed.

2.4.3 Medicaid Changes

Starting October 1, 2026, only certain lawfully present immigrants or non-citizens will qualify for Medicaid.

You will only be able to get or keep Medicaid if you are a:

- Lawful Permanent Resident (LPR) after a five-year waiting period, unless you are exempt from the waiting period; or
- Cuban-Haitian Entrant; or
- Compacts of Free Association (COFA) Entrant; or
- Lawfully present children and pregnant women regardless of immigration status.

You will no longer qualify for Medicaid if you are:

- A refugee; or
- An asylee; or
- Paroled for at least one year; or
- A conditional Entrant; or
- Granted withholding of deportation; or
- Granted conditional entry prior to April 1, 1980; or
- Amerasian; or
- A survivor of domestic violence or human trafficking, and you have a pending status.

Emergency Medicaid will still be available to cover life-threatening medical conditions, regardless of immigration status, if you meet income requirements and reside in Kentucky.

If you are enrolled in Medicaid and affected by changes to eligibility due to your immigration or non-citizen status, you will be contacted.

Please note: For more information on Immigration Policies, please visit our Immigration Quick Reference Guide and Immigration Fact Sheet on the KHBE Website.

2.5 Special Enrollment Periods

Special Enrollment allows Individuals to enroll in health coverage outside the Open Enrollment Period if they experience a qualifying life event. Depending on the event, Residents may have 60 days before or after the event to enroll. Medicaid and KCHIP

enrollment is available year-round. This section will cover some highlights for Special Enrollment Periods (SEP) and Exceptional Special Enrollments (ESE).

2.5.1 Special Enrollment Period (SEP)

What is Special Enrollment Period?

A Special Enrollment Period (SEP) allows Residents to enroll in or change health coverage outside of Open Enrollment, typically due to qualifying life events like job loss, change in employment, or loss of Medicaid.

Some Special Enrollments will require verification. Coverage will not be active, and you will not be able to make a payment until verification is received.

Examples of qualifying life events are:

- Getting married.
- Having a baby or adopting a child.
- Medically Confirmed Pregnancy
- Moving to the state (may require that you had previous coverage).
- Turning 26 and losing coverage through your parents' plan.
- Losing your employer-sponsored insurance. This can be due to a job loss, change in employment status, or your employer no longer offering coverage.
- Losing coverage through Consolidated Omnibus Budget Reconciliation Act (COBRA); including when an employer stops contributing toward the COBRA premium.
- Losing other private health insurance.
- Getting divorced and losing coverage because of the divorce.
- Losing Medicaid or KCHIP.
- Experiencing exceptional circumstances other than traditional qualifying life events.
- Experiencing household income changes such as:
    - Now qualifying for Payment Assistance or Special Discounts on Cost-Sharing.
    - No longer qualifying for Payment Assistance or Special Discounts on Cost-Sharing.

2.5.2 Exceptional Special Enrollment (ESE)

What is Exceptional Special Enrollment?

Exceptional Special Enrollment (ESE) is available for Residents who face extraordinary circumstances preventing them from enrolling during standard enrollment periods.

Residents can request an ESE by emailing kynectESE@ky.gov or by mailing the request to:

Kentucky Health Benefit Exchange
Attention: ESE
275 East Main Street, 4WE
Frankfort, KY 40621

Please note: For more information, please visit the Special Enrollment Details Fact Sheet and the Exceptional Special Enrollment Fact Sheet.

Individuals with a medically confirmed pregnancy can enroll in a Qualified Health Plan outside of Open Enrollment through a Special Enrollment Period. Coverage will begin on the first day of the month the pregnancy started, or on a later date if chosen by the enrollee.

2.6 Income Verification and Written Statement Fillable Form

kynect verifies information on a Resident's benefits application using federal and state data sources. If the income reported differs by 25% or more from these records, a Request for Information (RFI) is issued, requiring additional documentation. This may result in a change to the reported income, potentially affecting Advance Premium Tax Credit (APTC) or Medicaid eligibility.

For clients with APTC, please watch for letters requesting verification of current income levels and encourage your clients to update their income information as needed. Starting Plan Year 2027 clients will have 150 days to submit requested documentation, or they may lose their benefits.

2.6.1 APTC vs. Medicaid

Below are the differences between APTC and Medicaid income verification.

APTC	Medicaid
APTC assesses income on an annual basis. Preferred verification for APTC includes: 1. A written statement outlining projected annual income. Use the Written Statement of Yearly Income Fillable Form.	Medicaid assesses income on a monthly basis. Preferred verification for Medicaid includes: 1. Original documentation showing the last two (2) months of earned income.

Please Download Now for your Records: For APTC income verification, please download the Written Statement of Yearly Income Fillable Form, located on the KHBE website. For APTC income verification, this form is recommended to satisfy the requirement. Best practice is to submit/upload documents at the time of application or renewal.

Please note: For more information, please visit the Income Fact Sheet.

2.7 Premium Tax Credit Reconciliation

Requires all Advanced Premium Tax Credit recipients to repay the full amount of any excess.

2.7.1 Scenario: Jill and Bill

Jill and Bill are a young married couple in their early thirties (30s) and have signed up for marketplace insurance. They have reported they expect to make about 500 dollars less than the 400% Federal Poverty Level (FPL) cutoff for APTC. A couple of months into the year, Bill, who is self-employed, takes on a larger contract, making significantly more money. But Bill does not report this additional income to kynect, and both Bill and Jill continue to receive APTC based on the income they reported. Next year, when filing taxes, they discover they owe back ALL of the APTC they received for the previous year because they were no longer eligible based on the increased income, making them ineligible for APTC. This results in tens of thousands of dollars that they must repay.

2.8 Form 1095-A

Form 1095-A is a federal tax document issued by kynect detailing the amount of APTC used throughout the year for health insurance premiums. 1095-A documents cannot be sent via email to the client, Agent, or kynector per federal law. The client can request a new document to be mailed to them through the 1095-A Portal or find it located in their document center on kynect.

Form **1095-A**

Department of the Treasury
Internal Revenue Service

Health Insurance Marketplace Statement

Do not attach to your tax return. Keep for your records.
Go to *www.irs.gov/Form1095A* for instructions and the latest information.

☐ VOID
☐ CORRECTED

OMB No. 1545-2232

2025

Part I Recipient Information

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name	
4 Recipient's name		5 Recipient's SSN	6 Recipient's date of birth
7 Recipient's spouse's name		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)	
13 City or town	14 State or province	15 Country and ZIP or foreign postal code	

Part II Covered Individuals

	A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16					
17					
18					
19					
20					

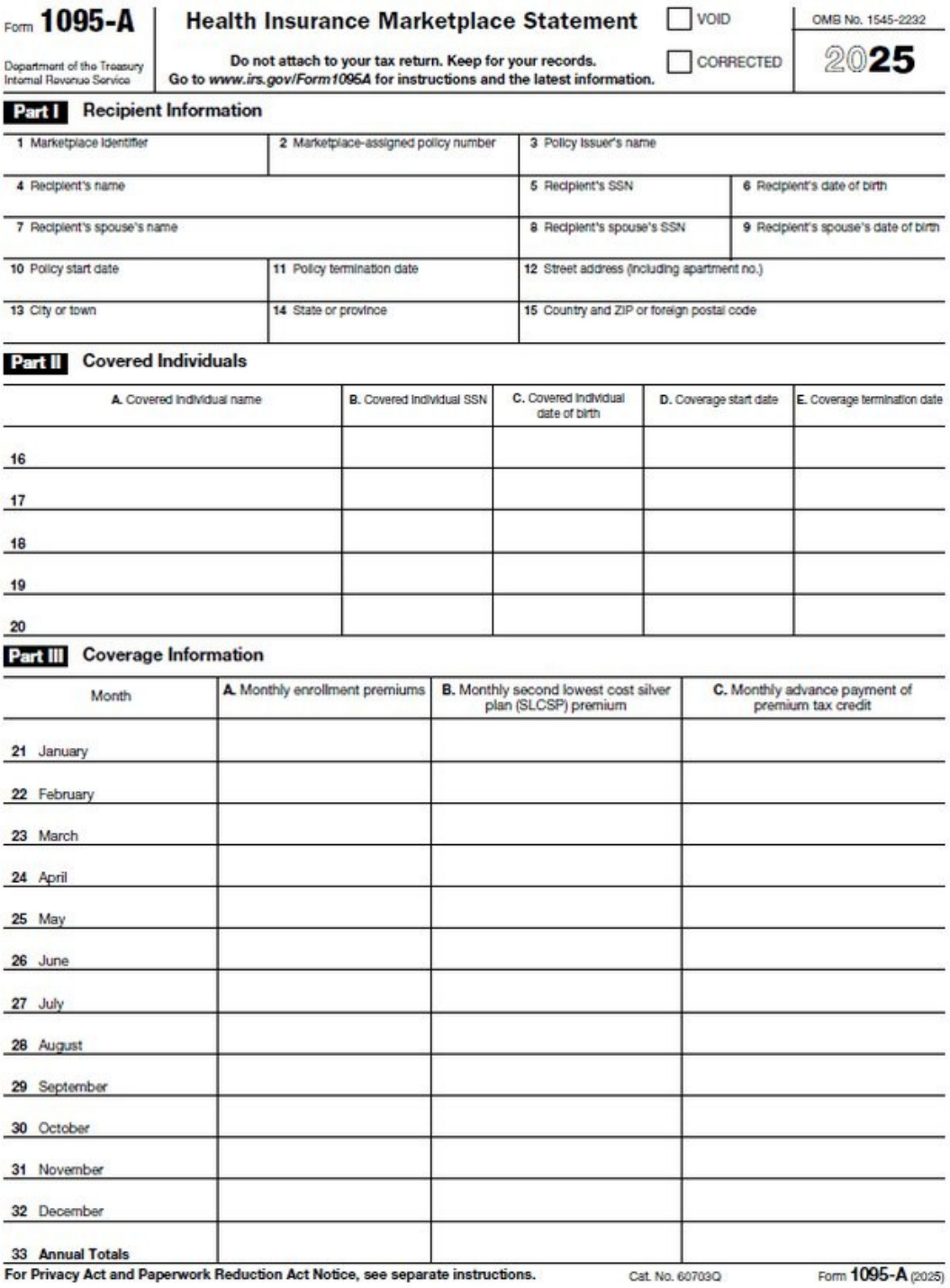
Part III Coverage Information

Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January			
22 February			
23 March			
24 April			
25 May			
26 June			
27 July			
28 August			
29 September			
30 October			
31 November			
32 December			
33 **Annual Totals**			

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703Q Form **1095-A** (2025)

For QHPs with APTC

kynect sends one form, per policy, per tax household.



Form **1095-A** — Department of the Treasury, Internal Revenue Service

Health Insurance Marketplace Statement

Do not attach to your tax return. Keep for your records.
Go to *www.irs.gov/Form1095A* for instructions and the latest information.

☐ VOID ☐ CORRECTED

OMB No. 1545-2232

2025

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33 **Annual Totals**			

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703Q Form **1095-A** (2025)

For QHPs Without APTC

For QHPs without APTC - kynect sends one form, per policy, for everyone enrolled, even if enrollees are in different tax households.

Form **1095-A** | **Health Insurance Marketplace Statement** | ☐ VOID ☐ CORRECTED | OMB No. 1545-2232 | **2025**

Department of the Treasury
Internal Revenue Service

Do not attach to your tax return. Keep for your records.
Go to *www.irs.gov/Form1095A* for instructions and the latest information.

Part I **Recipient Information**

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name	
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Please note: For more information regarding Form 1095-A, please visit our 1095 A Fact Sheet.

2.9 Agent Responsibilities

1. Agent Commissions are the responsibility of the Agent. If you are encountering issues, please contact the Department of Insurance (DOI) to resolve them DOI.LicensingMail@ky.gov. If the issue is not with DOI, please contact your Issuer Broker Support.

2. Please refer to the Escalation Path when you encounter Account, Case, or other issues. If you have a case that you need assistance with, email the KHBE Program inbox with the case number and a description of the issue. Do Not email individual members of the KHBE staff with these cases, unless asked to by KHBE staff.

3. Do not send Personal Identifiable Information (PII) via email to the inboxes.

4. If you would like to receive weekly information about important updates and currently do not, please email the KHBE Program Inbox and request to be added to the Friday Facts mailing list.

3 Agent 2027 Refresher Training Assessment

The questions below are drawn from the knowledge checks in the High Priority Content course.

1. When do the Medicaid Work Requirements start?

a. July 2025
b. January 2027
c. April 2027
d. October 2029

2. When does Open Enrollment typically begin?

a. November 1st
b. October 15th
c. December 1st
d. December 15th

3. When is it recommended that a person sign up for Medicare Parts A and B?

a. The month after their 55th birthday
b. When a person retires at 62
c. 3 months before their 65th birthday
d. The month they turn 65

4. True or False: Starting January 1, 2027, only certain lawfully present immigrants or non-citizens will qualify for APTC. These groups are: Lawful Permanent Resident (LPR) after a five-year waiting period (unless exempt), Cuban-Haitian Entrant, and Compacts of Free Association (COFA) Entrant.

a. True
b. False

5. True or False: Starting October 1, 2026, only certain lawfully present immigrants or non-citizens will qualify for Medicaid. These groups are: Lawful Permanent Resident (LPR) after a five-year waiting period (unless exempt), Cuban-Haitian Entrant, Compacts of Free Association (COFA) Entrant, and lawfully present children and pregnant women regardless of immigration status.

a. True
b. False

6. If a client is enrolled in a QHP with APTC and they lose their APTC due to immigration status, will their enrollment for Plan Year 2027 be passively renewed?

a. Yes
b. No

7. In Kentucky, many lawful permanent residents (green card holders) and other qualified immigrants who entered the U.S. on or after August 22, 1996, must wait _____ after obtaining their "qualified" status to be eligible for Medicaid or CHIP.

a. 4 months
b. 5 years
c. 10 years
d. 18 months

8. Which is NOT a qualifying life event for a Special Enrollment Period (SEP)?

a. Having a baby
b. Losing Medicaid
c. Client’s preferred provider moves out of network
d. Turning 26 and losing coverage through your parent’s plan

9. True or False: For APTC income verification, it is recommended to use the Written Statement of Yearly Income Fillable Form.

a. True
b. False

10. The time frame to submit the request for income verification for APTC is:

a. 7 days
b. 150 days
c. 360 days
d. 30 days

11. Starting Plan Year 2027, if a person receives an overpayment of APTC, how much of it will they have to repay?

a. There is a cap of $3,000 maximum
b. 25% of the APTC overpayment total
c. All of it
d. None if they are over 400% FPL actual income vs 300% FPL reported income

12. If a client needs a copy of their 1095-A, how can they get one?

a. Requesting it through the 1095-A Portal
b. By visiting a local DCBS office
c. Locating it in their Resident Dashboard via the Message Center
d. All of the above

13. When encountering an issue, what should you do first?

a. Fax your question to the KHBE Team
b. Refer to the Escalation Path
c. Call a KHBE Team Member's personal phone
d. Go to the local DCBS Office and submit a ticket

14. If an Agent is encountering issues with their commissions, which organization should they contact?

a. The KHBE Program inbox
b. The Department of Insurance (DOI)
c. The local DCBS office
d. The Professional Services Line (PSL)

15. True or False: Agents who did not complete certification or refresher training for Plan Year 2026 should complete the 2027 Refresher Training.

a. True
b. False