



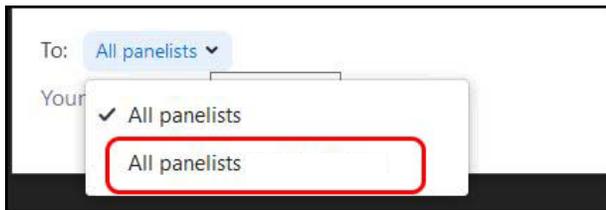
Open Enrollment Office Hour

November 22, 2023

1 Chat

Can Participants Talk?

- All attendees will be muted for this webinar.
- The Chat should be used for help with technical issues. Send messages to All panelists.



2 Q&A

How to Ask Questions?

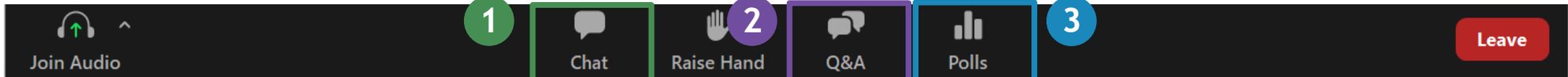
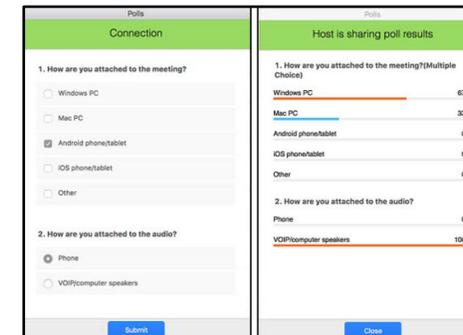
- The Q&A should be used for asking all questions.
- Click Q&A in the Zoom toolbar and type your question.



3 Polls

What is the Poll Feature?

- The Poll feature will allow us to interact during the webinar. When it is time for a Poll question, it will appear on your screen.
- Poll responses are anonymous.



Agenda

Today's Office Hour will consist of the following topics.

01 kynect resources

02 Medicaid Reinstatements

03 Cost-Sharing Reductions

04 Adjusted Annual Income

05 Questions and Answers (Q&A)



An illustration of seven diverse people standing in a row against a dark grey background. From left to right: a man with a striped shirt and sunglasses on his head; a woman in a green blazer holding a phone; a man in a white lab coat; a man in blue overalls and a cap holding a paintbrush and a red bucket; a woman in a pink shirt and blue skirt holding scissors; a large man in a brown jacket; and a small girl in a red dress holding the large man's hand. The text 'kynect resources' is overlaid in the center in white, with a blue horizontal line above the 'y' in 'kynect'.

kynect resources

kynect resources

kynect resources is a free place to find local programs and services across the Commonwealth offered to all Residents of Kentucky. The tool allows Residents to connect to Community Resources to request information or support.



What is kynect resources?

kynect resources is a place to find local programs and services. Through a partnership with United Way of Kentucky, kynect resources provide a mobile-friendly, managed directory to connect Kentuckians to the help they need.



Why should Residents use kynect resources?

kynect resources is a one-stop-shop for a variety of needs and allows Residents to search for a variety of needs. The tool reduces barriers to finding assistance by linking Residents to local help in their area.



What types of help is offered to Residents?

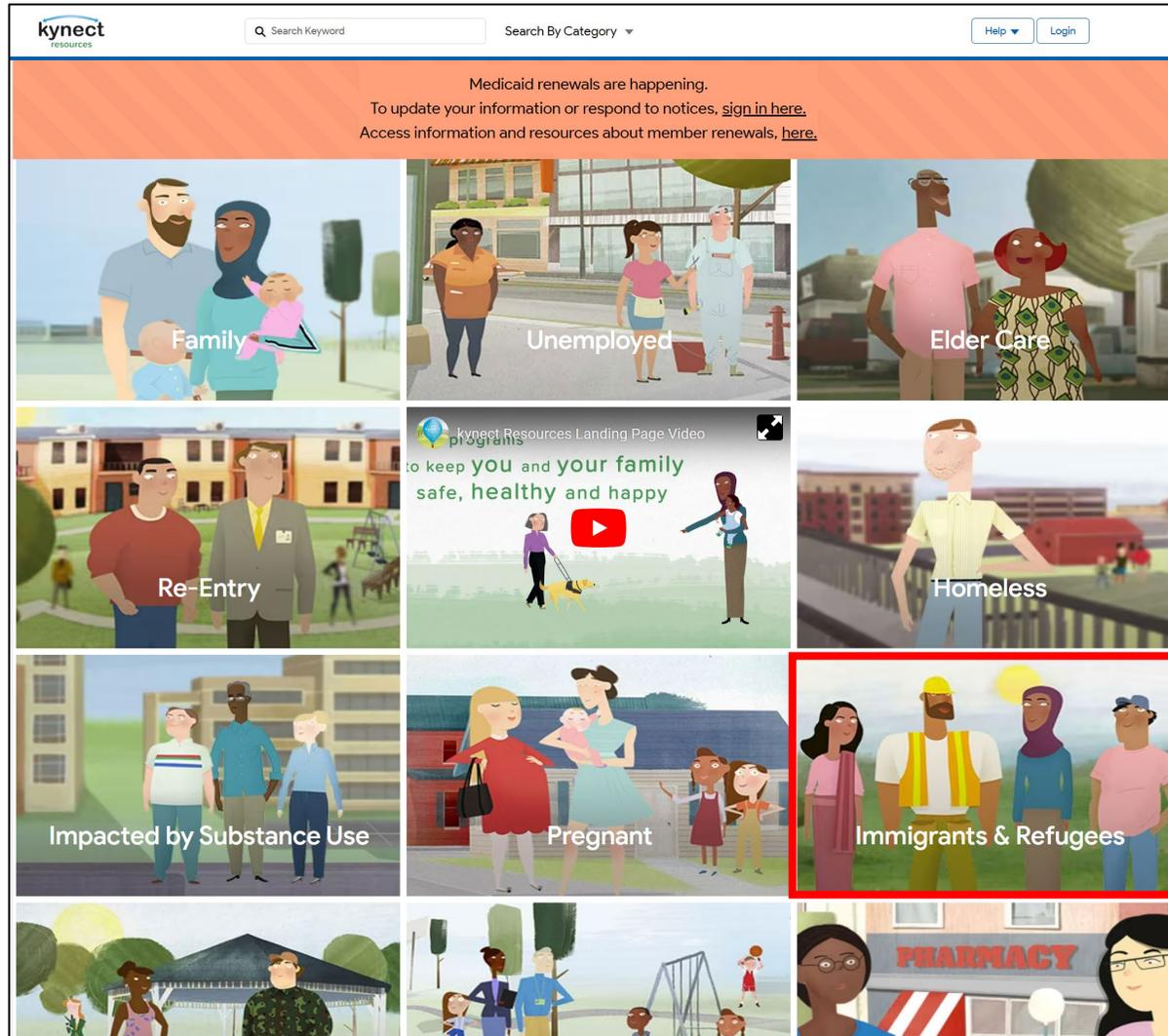
Categories of help offered by kynect resources include:

- Housing
- Employment
- Transportation
- Health
- Finances
- Education
- Finances
- Food
- Education
- Mental health and addiction
- Legal



Navigating kynect resources

kynect resources is a free place to find local programs and services across the Commonwealth offered to all Residents of Kentucky. The tool allows Residents to connect to Community Resources to request information or help. Below are instructions for utilizing kynect resources.



1. Navigate to <https://kynect.ky.gov/resources>

2. Select the **box** that best describes the area of assistance needed.

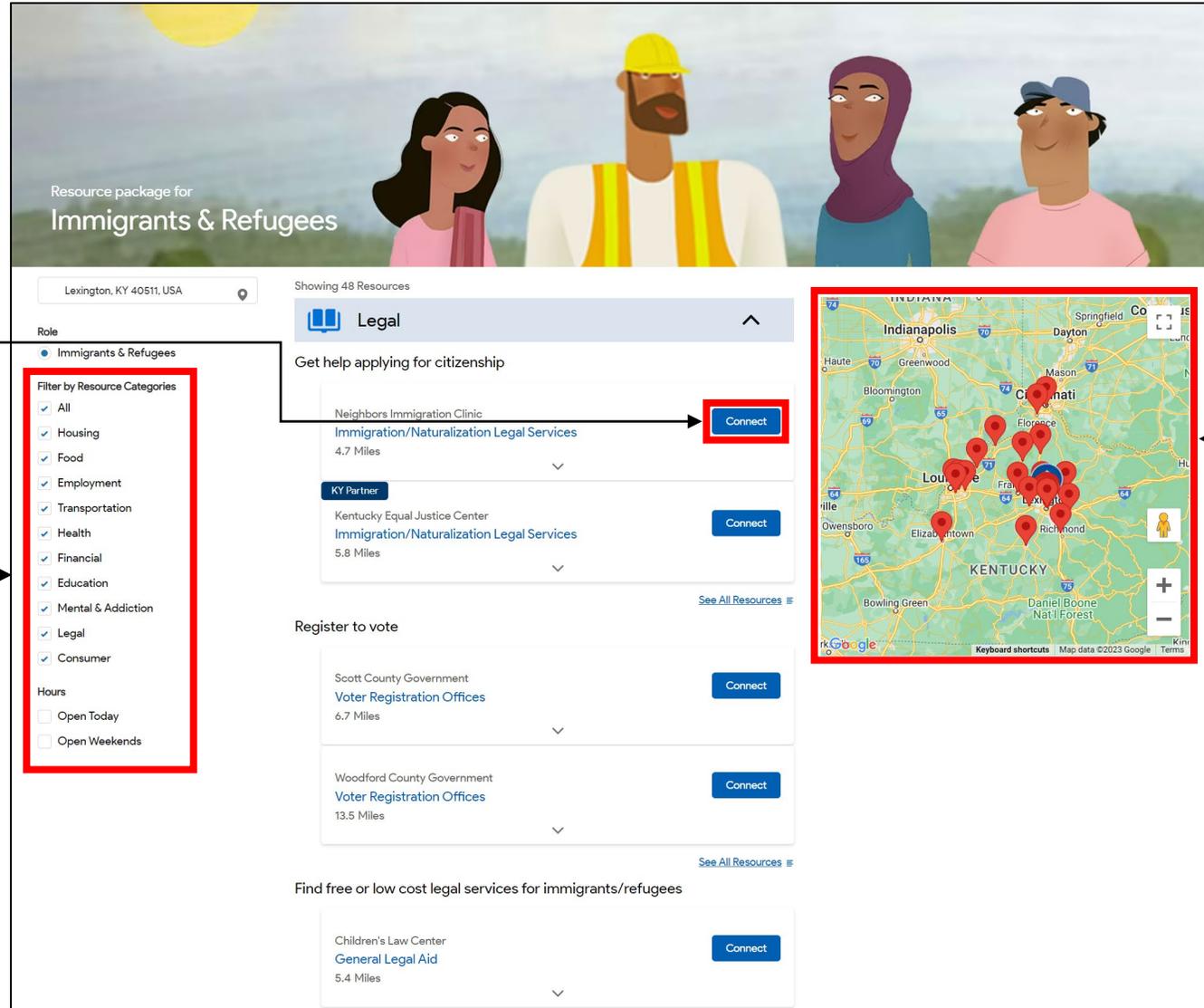
kynect resources

kynect resources is a free place to find local programs and services across the Commonwealth offered to all Residents of Kentucky. The tool allows Residents to connect to Community Resources to request information or help. Below are instructions for utilizing kynect resources.

3. When prompted, enter the **Individual's role** and **Address/Zip Code** for the resource.

4. Click **Connect** to access contact information for the desired Community Resources.

Filter by Resource Categories allows additional areas of need to be selected or deselected.

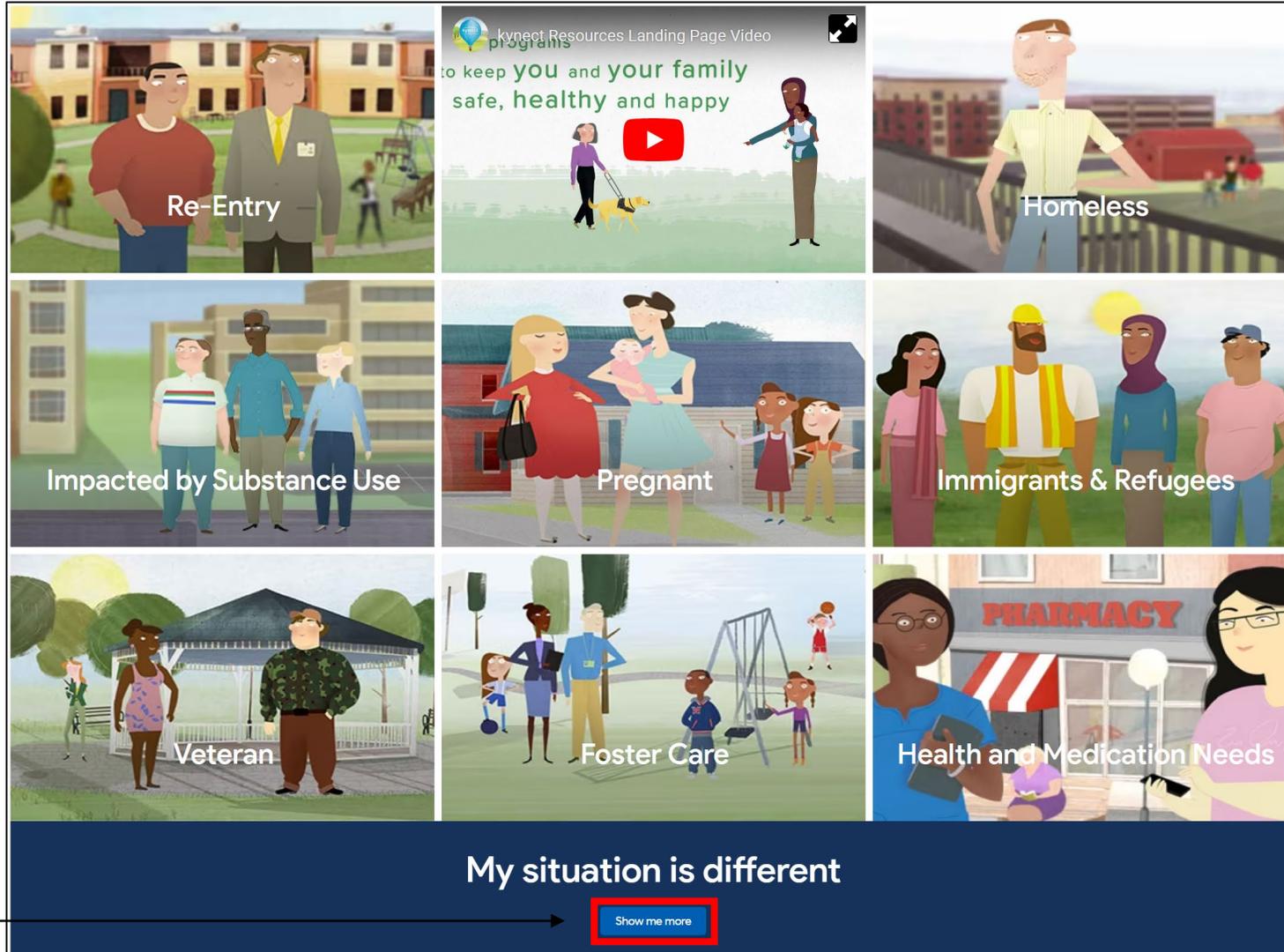


The screenshot displays the kynect website interface. At the top, it says "Resource package for Immigrants & Refugees". Below this is a search bar with "Lexington, KY 40511, USA" entered. A "Role" dropdown menu is set to "Immigrants & Refugees". A "Filter by Resource Categories" sidebar is visible, with a red box around it containing a list of categories: All, Housing, Food, Employment, Transportation, Health, Financial, Education, Mental & Addiction, Legal, and Consumer. The main content area shows "Showing 48 Resources" under the "Legal" category. It lists several resources, including "Neighbors Immigration Clinic" (4.7 Miles) and "Kentucky Equal Justice Center" (5.8 Miles), each with a "Connect" button. A map of Kentucky is shown on the right, with a red box around it and several red pins indicating resource locations. Arrows point from the instructional text boxes to the "Connect" buttons and the filter sidebar.

Individuals may also use the map functionality to select specific Community Resources across the Commonwealth.

kynect resources: My Situation is Different

Some Individual's situation may require assistance that is not listed on the kynect resources page, and a Needs Assessment will need to be performed. Below are instructions for completing a Needs Assessment.



Re-Entry

Homeless

Impacted by Substance Use

Pregnant

Immigrants & Refugees

Veteran

Foster Care

Health and Medication Needs

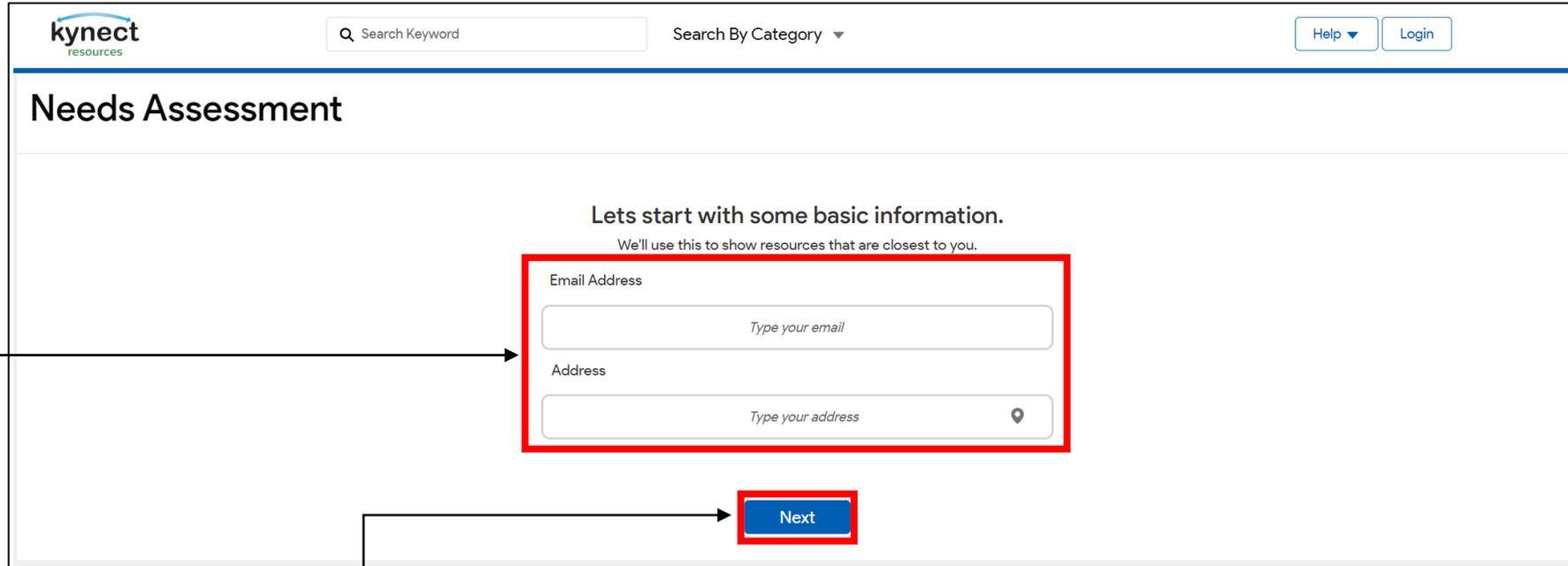
My situation is different

Show me more

1. Scroll to the bottom of the **kynect resources** page and click **Show me more** to navigate to the **Needs Assessment** page.

kynect resources: Needs Assessment

The Needs Assessment is a questionnaire Individuals may complete to receive information about resources that will best address their current area(s) of need.

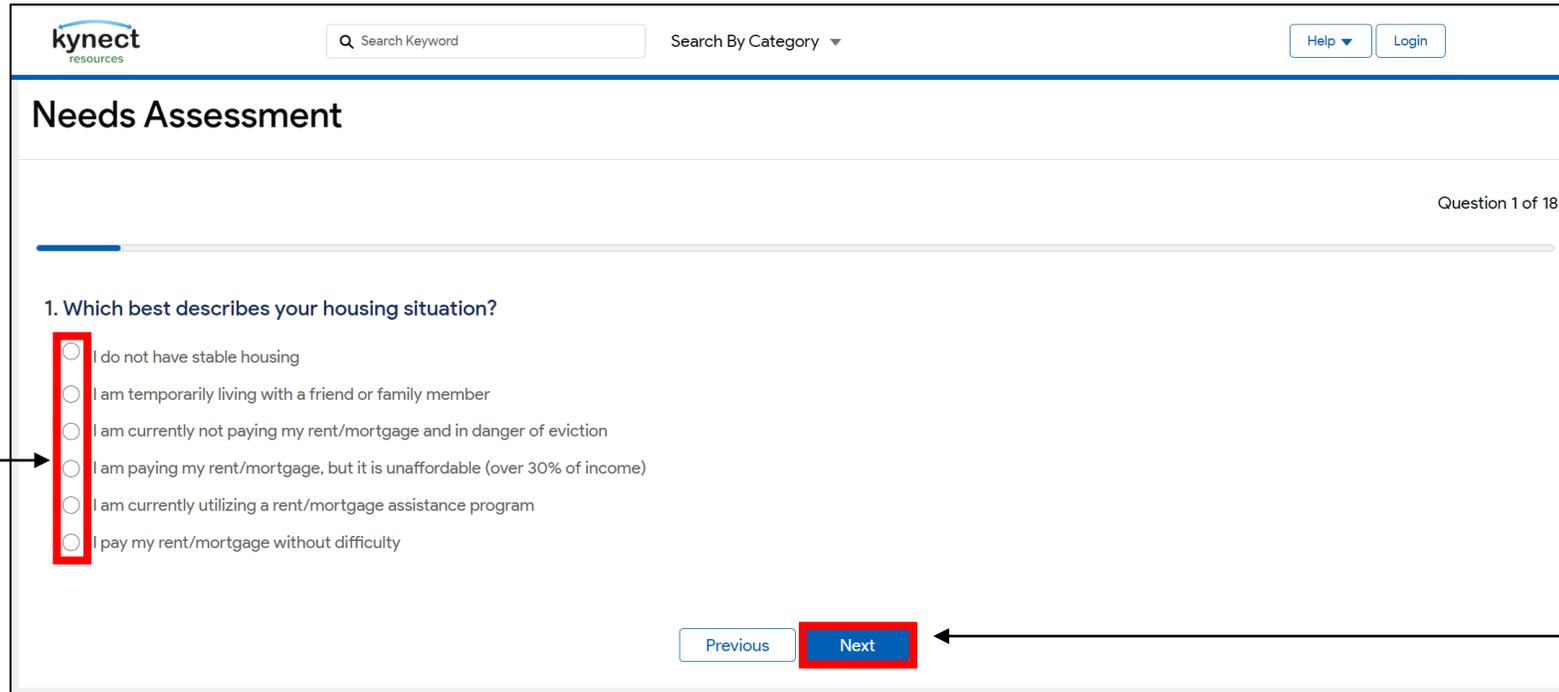


2. Enter an **email address** and **address** in the respective boxes. If the Resident does not have an email address, enter your email address.

3. Click **Next** to navigate to the Needs Assessment.

kynect resources: Needs Assessment

The Needs Assessment is a questionnaire Individuals may complete to receive information about resources that will best address their current area(s) of need.



The screenshot shows the 'Needs Assessment' page on the kynect resources website. At the top, there is a search bar with the text 'Search Keyword', a 'Search By Category' dropdown menu, and 'Help' and 'Login' buttons. The main heading is 'Needs Assessment'. Below the heading, there is a progress indicator showing 'Question 1 of 18'. The first question is: '1. Which best describes your housing situation?'. There are seven radio button options listed below the question. The first option, 'I do not have stable housing', is highlighted with a red box. At the bottom of the form, there are two buttons: 'Previous' and 'Next'. The 'Next' button is highlighted with a red box.

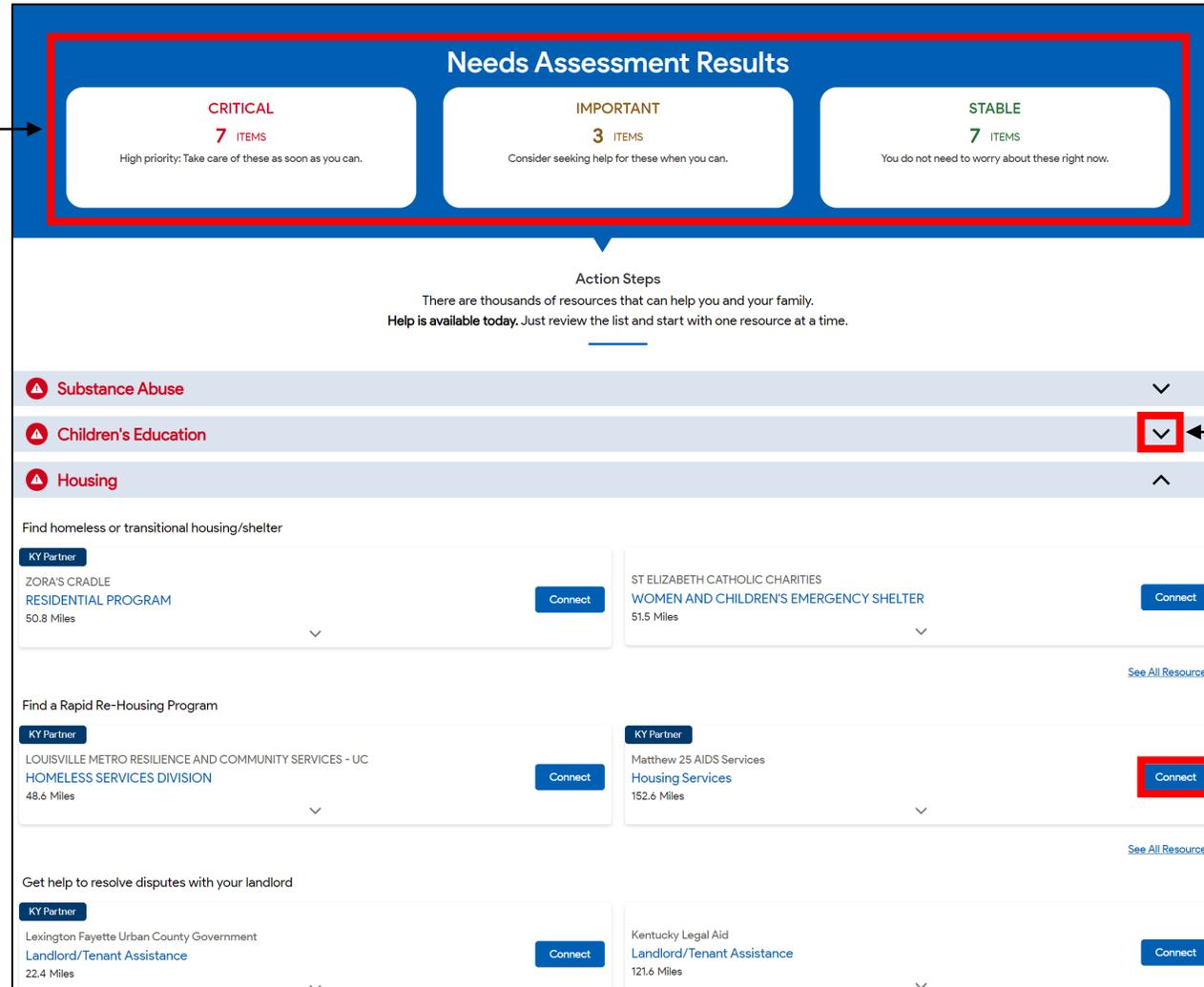
4. Select an **answer** to each question that best fits the Individual's situation.

5. Click **Next** to navigate to the next question. Complete all questions and click **Submit**.

kynect resources: Needs Assessments Results

The Needs Assessment Results Page will indicate identified areas of need ranked by importance, and Community Resources that offer assistance for each area of need.

Assessment results are displayed to indicate the risk level for each area.



Needs Assessment Results

CRITICAL
7 ITEMS
High priority: Take care of these as soon as you can.

IMPORTANT
3 ITEMS
Consider seeking help for these when you can.

STABLE
7 ITEMS
You do not need to worry about these right now.

Action Steps

There are thousands of resources that can help you and your family.
Help is available today. Just review the list and start with one resource at a time.

- Substance Abuse
- Children's Education
- Housing

Find homeless or transitional housing/shelter

KY Partner ZORA'S CRADLE RESIDENTIAL PROGRAM 50.8 Miles	Connect	ST ELIZABETH CATHOLIC CHARITIES WOMEN AND CHILDREN'S EMERGENCY SHELTER 51.5 Miles	Connect
---	----------------	---	----------------

Find a Rapid Re-Housing Program

KY Partner LOUISVILLE METRO RESILIENCE AND COMMUNITY SERVICES - UC HOMELESS SERVICES DIVISION 48.6 Miles	Connect	KY Partner Matthew 25 AIDS Services Housing Services 152.6 Miles	Connect
--	----------------	--	----------------

Get help to resolve disputes with your landlord

KY Partner Lexington Fayette Urban County Government Landlord/Tenant Assistance 22.4 Miles	Connect	Kentucky Legal Aid Landlord/Tenant Assistance 121.6 Miles	Connect
--	----------------	---	----------------

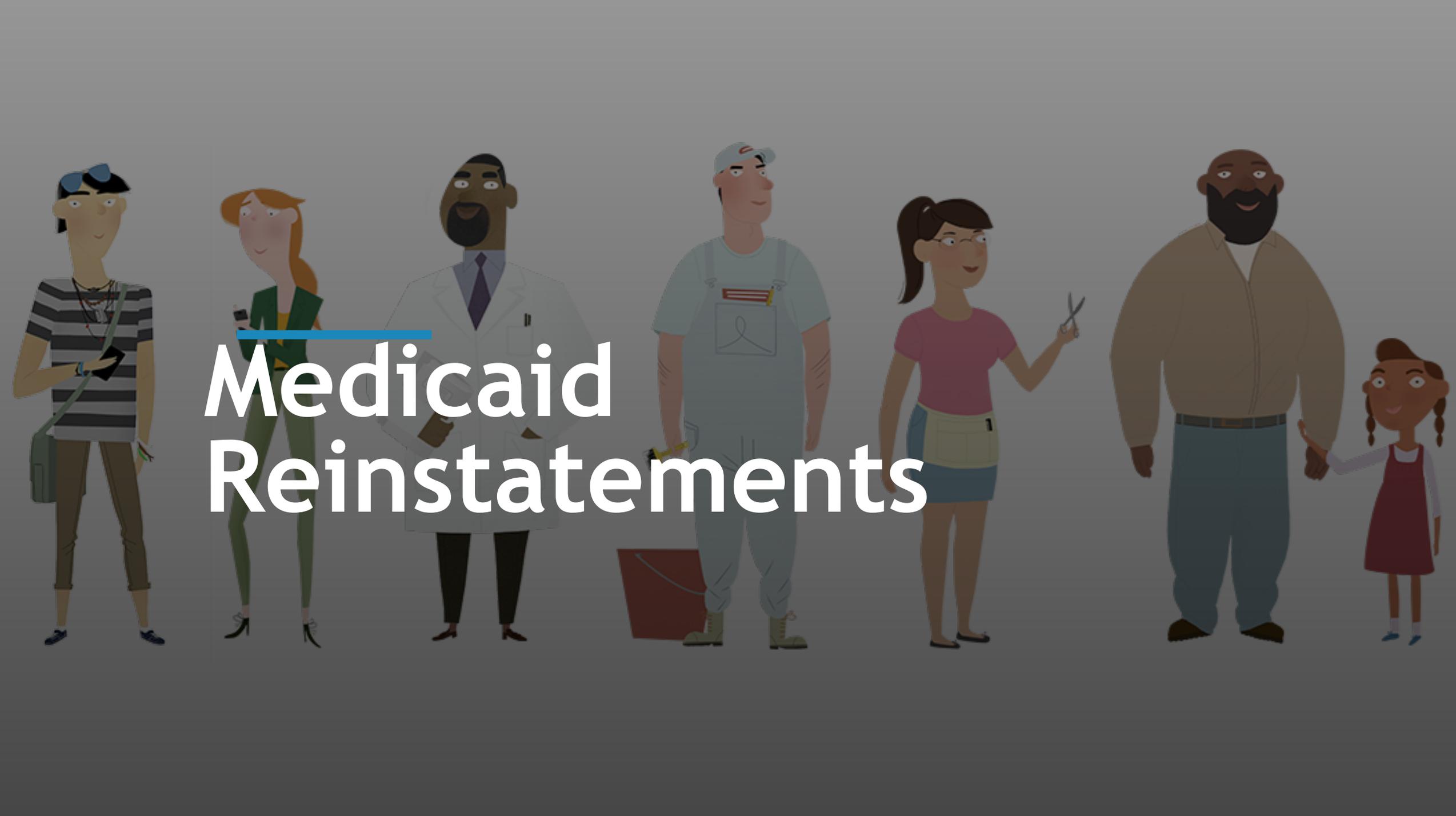
4. Click the **arrow** for each area of need to display suggested resources.

5. Click **Connect** to view information about the desired resource.



True or False: Individuals may use kynect resources to complete a Needs Assessment to find Community Resources within their area.

Answer using the Polls box!

An illustration of seven diverse people standing in a line against a dark grey background. From left to right: a young man with a striped shirt and a messenger bag; a woman in a green blazer holding a smartphone; a man in a white lab coat and tie; a man in blue overalls and a cap holding a red bucket; a woman in a pink shirt and blue skirt holding scissors; a large man in a brown jacket; and a young girl in a red dress holding the large man's hand. The text 'Medicaid Reinstatements' is overlaid in the center in white, with a blue horizontal line above the word 'Medicaid'.

Medicaid Reinstatements

Medicaid Reinstatement Scenario: Naomi

Individuals procedurally terminated on their Medicaid renewal due date are given 90 days to respond and provide requested information. If they are determined eligible, coverage may be reinstated back to their termination date. Below is a scenario in which Naomi's coverage was discontinued.



Naomi's Medicaid coverage was due for renewal, but she failed to return verification within the allotted time period.



She now has 90 days to return verification.



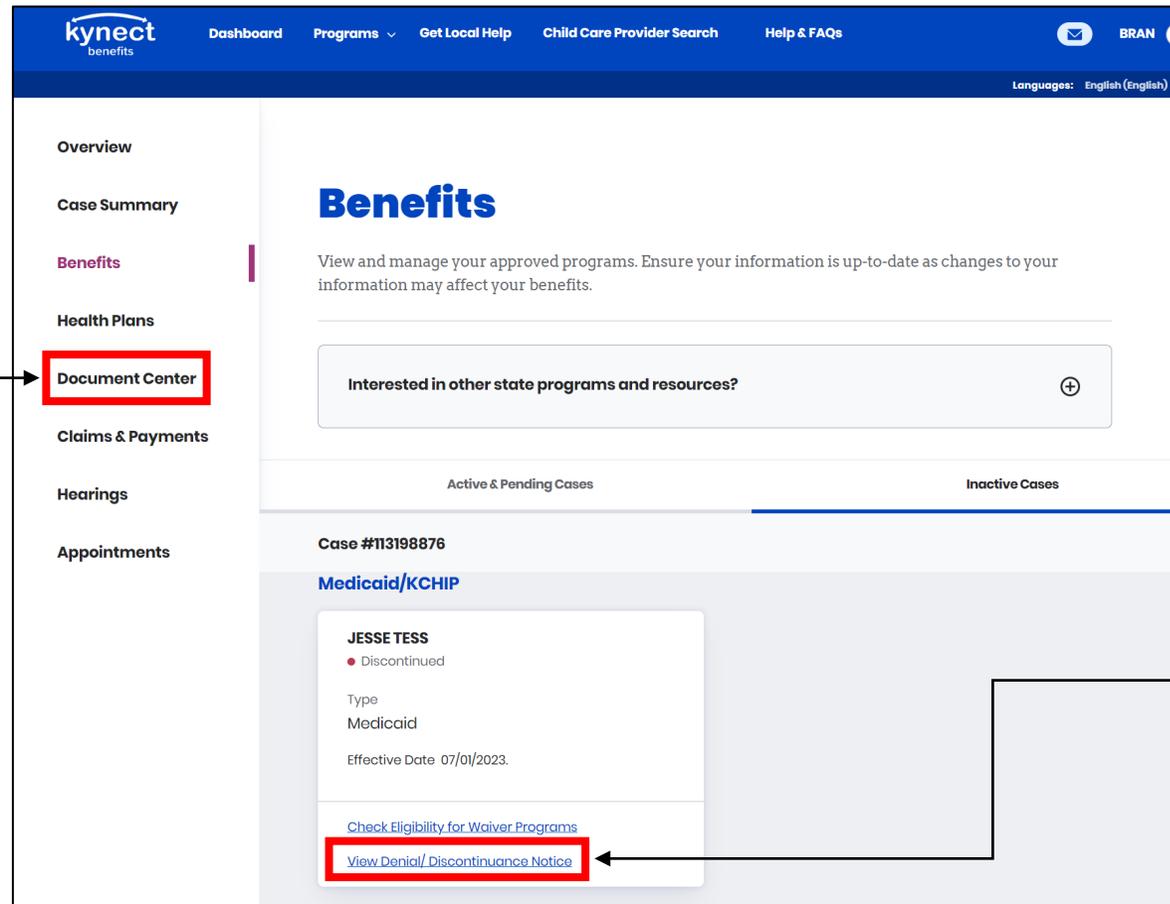
Naomi can also request retroactive coverage for the previous month(s) she did not have Medicaid coverage.



Medicaid Reinstatements

Below are instructions for viewing a Resident's discontinuation and uploading documentation for Medicaid reinstatement in the *Benefits* tab in kynect.

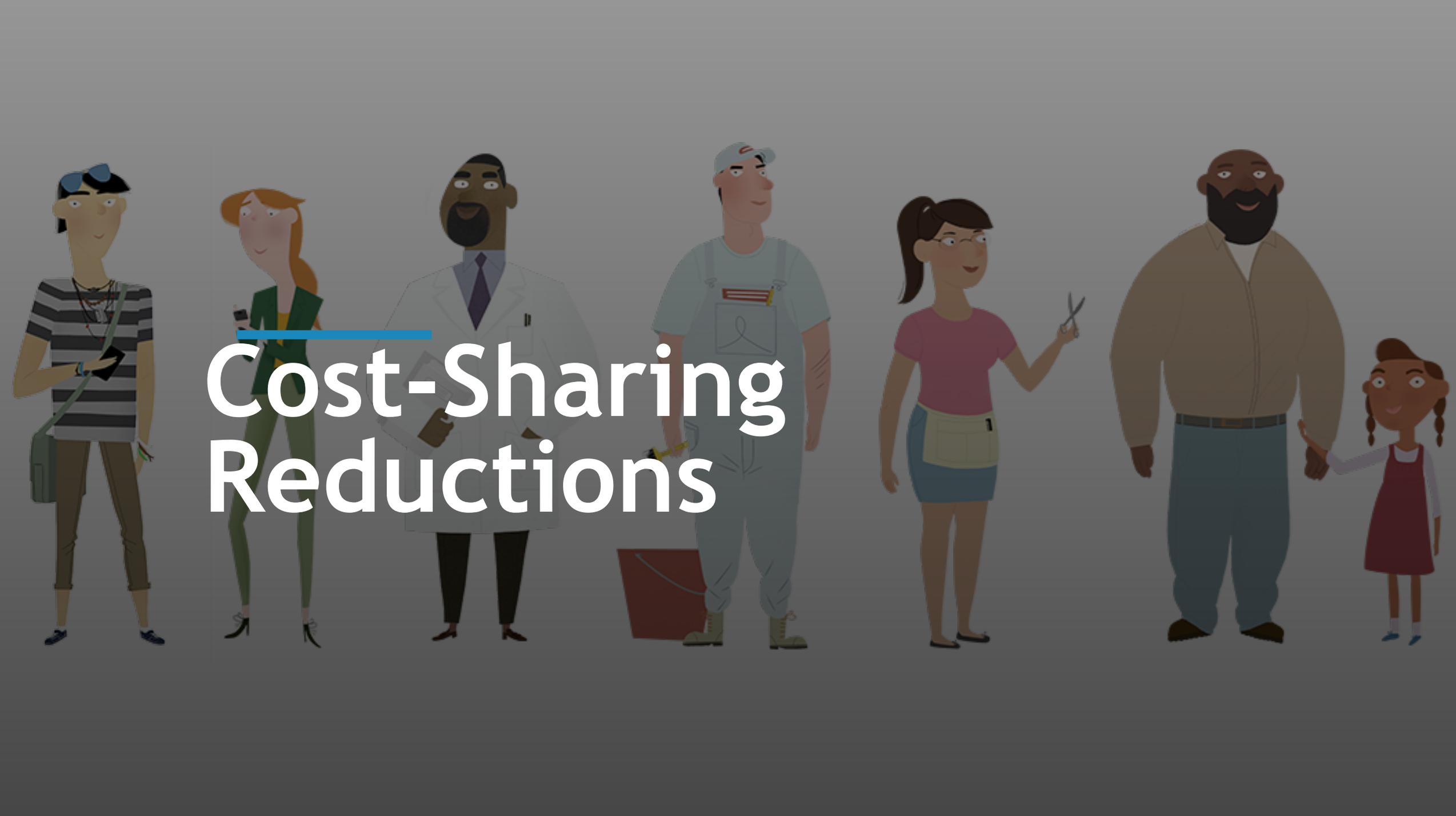
Click **Document Center** to upload documentation for Medicaid reinstatement.



The screenshot shows the 'Benefits' section of the kynect dashboard. The left sidebar contains a menu with 'Document Center' highlighted in a red box. A callout box points to this menu item. The main content area shows a 'Benefits' header and a section for 'Active & Pending Cases'. Under this section, there is a card for 'Case #113198876' titled 'Medicaid/KCHIP'. The card displays the name 'JESSE TESS' with a red dot indicating 'Discontinued', the type 'Medicaid', and the effective date '07/01/2023'. At the bottom of the card, there are two links: 'Check Eligibility for Waiver Programs' and 'View Denial/Discontinuation Notice', with the latter link highlighted in a red box. A callout box points to this link.

Click **View Denial/Discontinuation Notice** to view the reasoning for the Resident's discontinuance of coverage.

Please note: If Medicaid coverage is discontinued, Residents can reapply for benefits on the kynect dashboard by clicking **Add Other Benefits**. Residents may request coverage if needed.

An illustration of seven diverse people standing in a row against a dark grey background. From left to right: a man with a striped shirt and sunglasses on his head; a woman in a green blazer holding a phone; a man in a white lab coat; a man in blue overalls and a cap holding a red bucket; a woman in a pink shirt and blue skirt holding scissors; a large man in a brown jacket; and a small girl in a red dress holding the large man's hand. The text 'Cost-Sharing Reductions' is overlaid in the center in white, with a blue horizontal line above the word 'Cost'.

Cost-Sharing Reductions

Cost-Sharing Reductions (CSR) Subsidies Scenario One: Jane

CSRs are a means of keeping healthcare costs affordable for enrollees with household income between 100% and 250% of the Federal Poverty Level (FPL). CSRs lower coinsurance, copays, deductibles and maximum out-of-pocket costs and are available for Silver-level plans.

Jane has CSR Silver Plan B: \$250 deductible, \$2000 out-of-pocket maximum, \$500 for hospital admission (after deductible), \$15 copayment for physician office visits.

Jane received the following healthcare services during the coverage year: One hospitalization, three physician visits, 15 physical therapy visits.

Total cost of Jane's year-to-date services: \$7,300

Jane's share of cost: = \$1,020 (\$250 deductible + \$500 for hospitalization + \$15 copayment each for three physician visits = \$45 + \$15 copayment each for 15 physical therapy visits = \$225)

Please note: Jane's maximum out-of-pocket cost for healthcare services during the coverage year is \$2,000 regardless of the total cost of the healthcare services she received year-to-date.



CSR Plan Comparison

Below is a comparison of Bronze to Silver-level plans with CSRs. When comparing or selecting plans for Individuals, review the out-of-pocket maximums and deductible amounts.

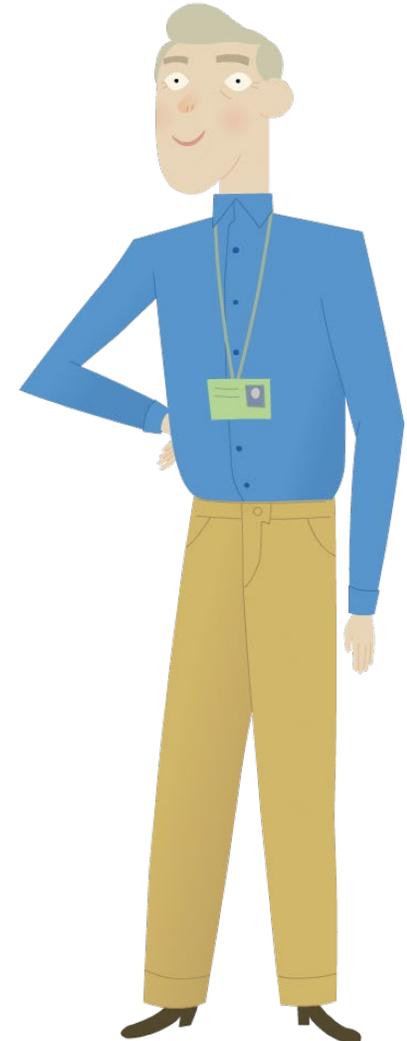


Export All Plans		Export Selected Plans		Compare Selected Plans		
Insurance Company Name	Total Monthly Premium	Your Monthly Payment	Individual Deductible	Individual Out-Of-Pocket Maximum	Actions	
 Anthem Bronze Pathway X Transition HMO 9450 (\$0 Virtual PCP + \$0 Select Drugs + Incentives) ★★★★★ Bronze P	\$264.37	\$0.00	\$9,450	\$9,450	<input type="radio"/> Compare	
Summary (In-Network)					⌵	
Premium Details					⌵	
Payment Assistance Details					⌵	
 Anthem Silver Pathway X Transition HMO 4500 S05 Adult Dental & Vision (\$0 Virtual PCP + \$0 Select Rx) ★★★★★ Silver S P	\$334.80	\$9.80	\$400	\$3,150	<input type="radio"/> Compare	
Summary (In-Network)					⌵	
Premium Details					⌵	
Payment Assistance Details					⌵	

CSR Plan Comparison

Below is a comparison of Gold to Silver-level plans with CSRs. When comparing or selecting plans for Individuals, review the out-of-pocket maximums and deductible amounts.

Export All Plans		Export Selected Plans		Compare Selected Plans		
Insurance Company Name	Total Monthly Premium	Your Monthly Payment	Individual Deductible	Individual Out-Of-Pocket Maximum	Actions	
 CareSource Marketplace Low Premium Silver 2	\$392.32	\$67.32	\$1,000	\$2,700	<input type="radio"/> Compare	
Silver S P T						
Summary (In-Network)					<input type="checkbox"/>	
Premium Details					<input type="checkbox"/>	
Payment Assistance Details					<input type="checkbox"/>	
 CareSource Marketplace Core Gold	\$454.66	\$129.66	\$2,000	\$7,000	<input type="radio"/> Compare	
Gold P T						
Summary (In-Network)					<input type="checkbox"/>	
Premium Details					<input type="checkbox"/>	
Payment Assistance Details					<input type="checkbox"/>	





True or False: Cost-Sharing Reductions are only available to Silver-level plans.

Answer using the Polls box!

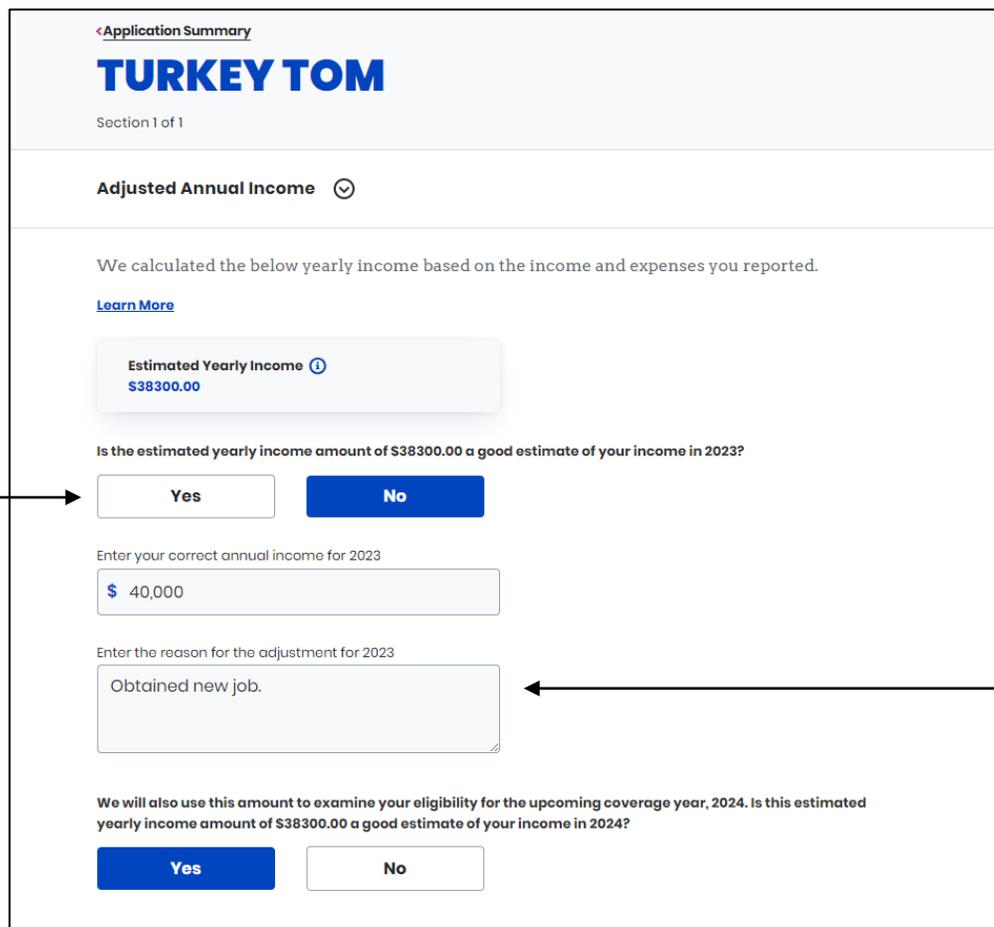
An illustration of seven diverse people standing in a row against a dark grey background. From left to right: a young man with a striped shirt and a messenger bag; a woman in a green suit holding a phone; a man in a white lab coat; a man in blue overalls and a cap holding a brush and a red bucket; a woman in a pink shirt and blue skirt holding scissors; a large man in a brown jacket; and a small girl in a red dress holding the large man's hand. The text 'Adjusted Annual Income' is overlaid in the center in white, with a blue horizontal line above the word 'Adjusted'.

Adjusted Annual Income

Adjusted Annual Income

During an application, the Estimated Yearly Income displays the amount that will be used when considering Advance Premium Tax Credit (APTC) eligibility. If the estimate is incorrect, the adjusted amount reported will be used.

If Yes is selected, the Estimated Yearly Income amount displayed will be used to consider APTC eligibility.



< Application Summary

TURKEY TOM

Section 1 of 1

Adjusted Annual Income

We calculated the below yearly income based on the income and expenses you reported.

[Learn More](#)

Estimated Yearly Income ⓘ
\$38300.00

Is the estimated yearly income amount of \$38300.00 a good estimate of your income in 2023?

Enter your correct annual income for 2023

\$ 40,000

Enter the reason for the adjustment for 2023

Obtained new job.

We will also use this amount to examine your eligibility for the upcoming coverage year, 2024. Is this estimated yearly income amount of \$38300.00 a good estimate of your income in 2024?

If No is selected, enter the **correct amount for annual income and reasoning** for the adjustment in the provided boxes.

Please note: Common occurrences that may lead to adjustments to current annual income include, but are not limited to, mid-year salary adjustments, lump sum payments, and changes in employment status.

Adjusted Annual Income: Application Summary Screen

Before signing and submitting an application, confirm the updated information in the *Income Summary* section is correct when adjusting annual income.

The two client reported income line items are combined and the sum is the yearly income for APTC.
\$40,000 +
\$37,000
= \$77,000 Total
Yearly
Income for APTC.

✓ **Member Details - Income Summary**

TURKEY TOM

Job income from employer	\$38,300.00/year
Estimated Annual income in 2023	\$38,300.00
Estimated Annual income in 2024	\$38,300.00
Client reported income in 2023	\$40,000.00

HAM TOM

No Information Provided

Estimated Annual income in 2023	\$0.00
Estimated Annual income in 2024	\$0.00
Client reported income in 2023	\$37,000.00
Client reported income in 2024	\$37,000.00

Please note: Client reported income amounts are used towards APTC calculation within the Application Summary screen. Be sure to double check coverage effective dates on the *Benefits* tab after updating income.



True or False: Client reported income is the amount that will be considered for APTC eligibility.

Answer using the Polls box!



What additional topics would you like to see covered in upcoming Insight Newsletters and Office Hour sessions?

Answer using the Polls box!

An illustration of seven diverse people standing in a row against a dark grey background. From left to right: a man with a striped shirt and sunglasses on his head; a woman with a green blazer holding a phone; a man in a white lab coat; a man in blue overalls and a cap with a red bucket; a woman in a pink shirt and blue skirt holding scissors; a large man in a brown jacket; and a small girl in a red dress holding the large man's hand. The text "Questions and Answers (Q&A)" is overlaid in the center in white, with a blue horizontal line above the word "Questions".

Questions and Answers (Q&A)

Questions and Answers (Q&A)

Please ask any Open Enrollment questions using the **Q&A Icon** located at the bottom of your Zoom screen.

