

The Commonwealth of Kentucky **kynect State-Based Marketplace**



Processing Applications in kynect Certification Training Guide

July 18, 2025

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Introduction

This Certification Course highlights how to submit a benefits application in kynect on behalf of a Resident. Agents and kynectors need to familiarize themselves with this process to better assist Residents with completing a benefits application.

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1. Lesson 1 Benefits Application Overview

1.1 Benefits Application Overview

Slide Voice-over: Agents and kynectors use the benefits application to help Residents apply for a variety of programs, including Medicaid and Kentucky Children's Health Insurance Program (KCHIP), Kentucky Integrated Health Insurance Premium Payment (KI-HIPP), Advance Premium Tax Credit (APTC), and Qualified Health Plan (QHP). They also support Residents with reporting changes and recertifying benefits. Additionally, some kynectors are able to assist with Supplemental Nutrition Assistance Program (SNAP) and the Child Care Assistance Program (CCAP). The application gathers household information to determine eligibility and enroll Residents in health coverage.

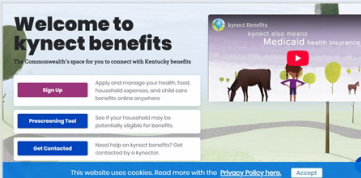
Benefits Application Overview

Kentucky Health Benefit Exchange (KHBE) has implemented a streamlined and user-friendly process for Residents to apply for and manage their benefits through the kynect benefits portal.

Agents and kynectors use the benefits application to help Residents apply for a variety of programs, including Medicaid/Kentucky Children's Health Insurance Program (KCHIP), Kentucky Integrated Health Insurance Premium Payment (KI-HIPP), Advance Premium Tax Credit (APTC), and Qualified Health Plan (QHP).

They also support Residents with reporting changes and reconfirming benefits. Additionally, **some kynectors are able to assist with Supplemental Nutrition Assistance Program (SNAP) and Child Care Assistance Program (CCAP).**

The application gathers household information to determine eligibility and enroll Residents in health coverage.

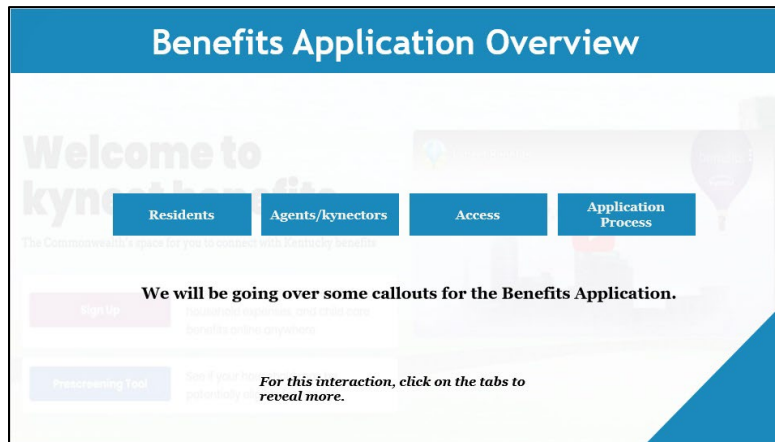


The screenshot shows the kynect benefits portal. The header says "Welcome to kynect benefits". Below the header, there are three main sections: "Sign up", "Prescreening Tool", and "Get Connected". Each section has a brief description of the service. The "Sign up" section says "Apply and manage your health, food, housing, and energy needs, and still save benefits online anytime". The "Prescreening Tool" section says "See if your household may be potentially eligible for benefits". The "Get Connected" section says "Need help enrolling benefits? Get connected by a kynector". At the bottom, there is a footer that says "This website uses cookies. Read more with the Privacy Policy here." and an "Accept" button.

1.2 Benefits Application Overview

Slide Voice-over: Benefits Application Overview continued. We will be going over some callouts for the Benefits Application.

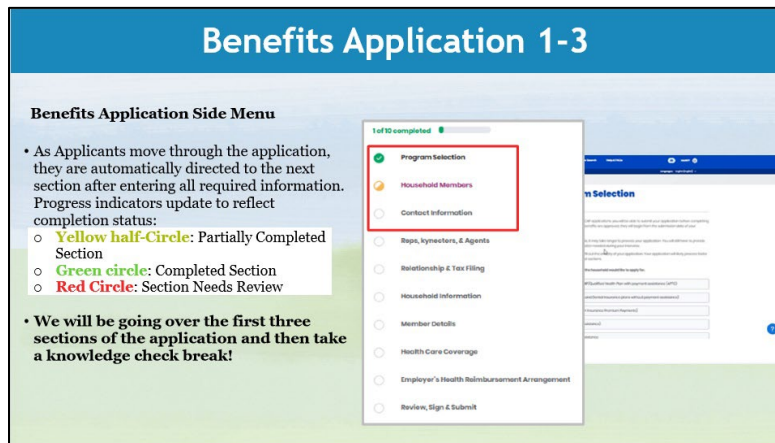
- **Residents:** Residents may apply for the following benefit programs, in kynect benefits: Medicaid/KCHIP/Qualified Health Plan (QHP) with Payment Assistance (APTC), Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP), QHP (Medical and Dental Insurance plans without Payment Assistance), Supplemental Nutrition Assistance Program (SNAP), Kentucky Transitional Assistance Program (KTAP), and Child Care Assistance Program (CCAP).
- **Agents/kynectors:** Agents and kynectors can assist Residents with the following, in kynect benefits: Medicaid/KCHIP/Qualified Health Plan (QHP) with Payment Assistance (APTC), QHP (Medical and Dental Insurance plans without Payment Assistance), Report changes in information & recertify benefits, kynectors can also support Supplemental Nutrition Assistance Program (SNAP) and the Child Care Assistance Program (CCAP).
- **Access:** Agents and kynectors initiate a benefits application from different points. Agents initiate a benefits application through the Agent Portal by clicking **Initiate an Application for Individual**. kynectors initiate a benefits application through the kynector Dashboard by clicking **Start Benefits Application**.



2. Lesson 2 Benefits Application Section 1-3

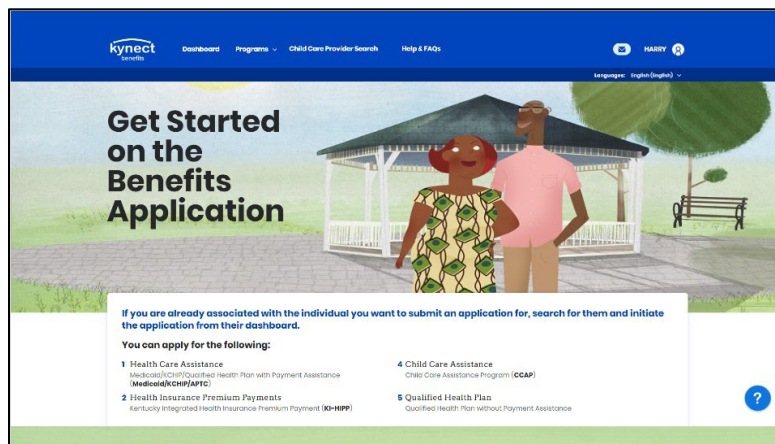
2.1 Benefits Application Intro

Slide Voice-over: As Applicants move through the application, they are automatically directed to the next section after entering all required information. Progress indicators update to reflect completion statuses: a yellow half-circle indicates a partially completed section, a green circle signifies a completed section, and a red circle shows a section that needs review.



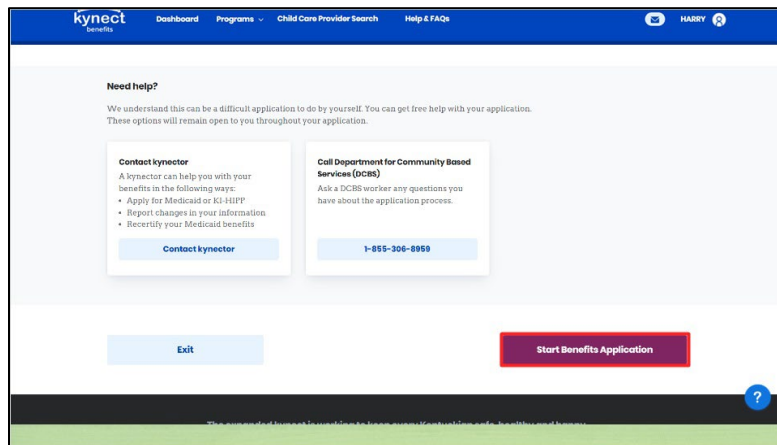
2.2 kynect benefits Page

Slide Voice-over: Upon reaching the kynect benefits page, scroll down to explore various callouts and services, each with links designed to aid the application process.



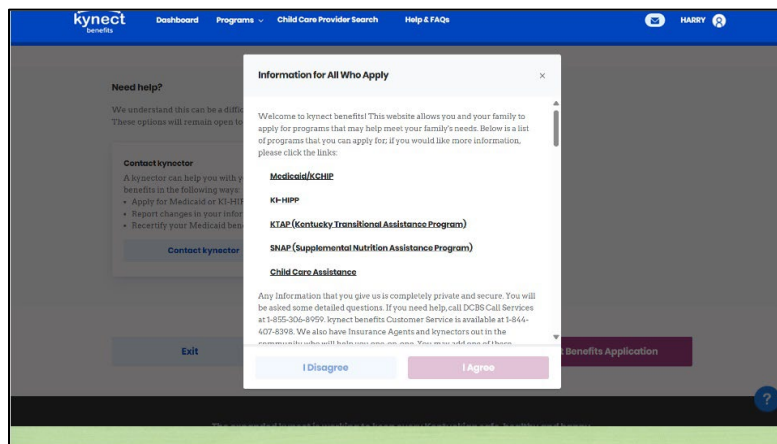
2.3 Start Benefits Application

1. Click **Start Benefits Application**.



2.4 Information for All Who Apply Pop-Up

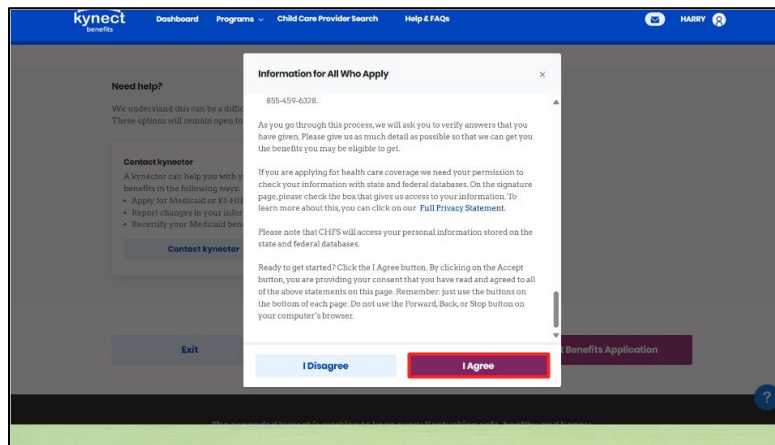
Slide Voice-over: The **Information for All Who Apply** pop-up screen provides essential details about the application process, including phone numbers and helpful links.



Please note: Agents and CACs mainly assist with medical benefits, while kynectors can also support various benefit programs such as SNAP and CCAP.

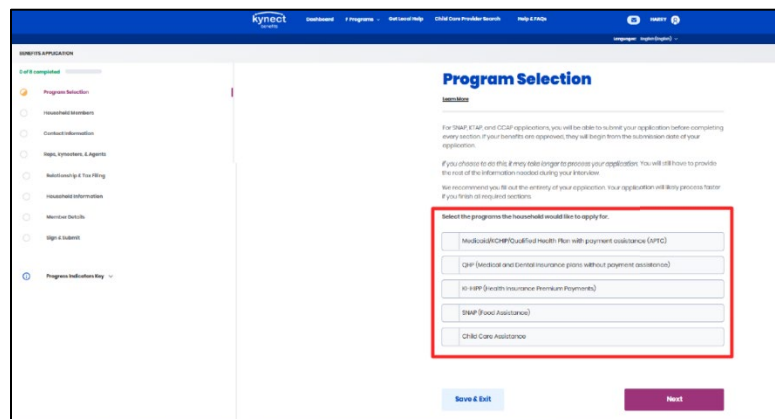
2.5 Information for All Who Apply Pop-Up

- Click **I Agree**.



2.6 Section 1: Program Selection

Slide Voice-over: In the *Program Selection* section, Applicants choose the programs they wish to apply for. The initial program options available for selection are Medicaid, KCHIP, and Qualified Health Plan with payment assistance (APTC).



Please note: A separate application is not needed if a Resident is found to be ineligible for Medicaid.

Please note: kynect automatically selects QHP to process QHP benefits alongside Medicaid, preventing coverage gaps, and ensuring continuous insurance for Individuals, and to check eligibility for a QHP if the Resident is found to be ineligible for Medicaid, and or APTC. The QHP option can also be selected independently.

2.7 Program Selection

- Click on **KI-HIPP (Health Insurance Premium Payments)**.

The screenshot shows the 'Programs' section of the kynect application. On the left, there are navigation links: 'Member Details', 'Sign & Submit', and 'Progress Indicators Key'. The main area is titled 'Select the programs the household would like to apply for.' and contains a list of program options: 'Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)', 'QHP (Medical and Dental Insurance plans without payment assistance)', 'KI-HIPP (Health Insurance Premium Payments)', 'SNAP (Food Assistance)', and 'Child Care Assistance'. The 'KI-HIPP' option is highlighted with a red square. At the bottom, there are 'Save & Exit' and 'Next' buttons, with a question mark icon next to the 'Next' button.

2.8 KI-HIPP Disclosure

Slide Voice-over: KI-HIPP reimburses Residents for insurance premium costs, which are the payments they make to their health insurance provider for coverage. Please review the eligibility criteria displayed after the program is selected.

The screenshot shows the same 'Programs' section as before, but now the 'KI-HIPP (Health Insurance Premium Payments)' option is selected with a green checkmark. Below the list of programs, a red box highlights a disclosure message: 'You have selected to apply for KI-HIPP. Please note that in order to be eligible, you must meet the following criteria: at least one member on the ESI policy MUST be eligible for Medicaid; you must have access to or enrollment in a KI-HIPP eligible health insurance plan (Employer Sponsored Insurance, United Mine Workers, Retiree Health Plan, or COBRA)'. Below this, there is a section titled 'How are you meeting this applicant?' with a question mark icon.

Please note: KI-HIPP helps for premium payments for ESI and is not APTC.

2.9 SNAP or Child Care

- Click on **SNAP (Food Assistance)** or **Child Care Assistance**.

The screenshot shows the 'kynect' application interface. On the left, there are navigation links: 'Member Details', 'Sign & Submit', and 'Progress Indicators Key'. The main area is titled 'Select the programs the household would like to apply for.' and contains a list of program options: 'Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)', 'QHP (Medical and Dental Insurance plans without payment assistance)', 'KI-HIPP (Health Insurance Premium Payments)', 'SNAP (Food Assistance)', and 'Child Care Assistance'. The 'SNAP (Food Assistance)' and 'Child Care Assistance' options are highlighted with a red box. At the bottom, there are 'Save & Exit' and 'Next' buttons, along with a help icon (?) and a 'Give Feedback' link.

2.10 SNAP & Child Care

Slide Voice-over: When choosing SNAP or Child Care Assistance in the application, take note of the instructions at the bottom of the screen. These instructions include a link for assistance and a disclaimer stating that kynectors can offer limited help, while Agents cannot assist in this category.

This screenshot shows the same 'kynect' application interface as the previous one, but with the 'SNAP (Food Assistance)' and 'Child Care Assistance' options checked with green checkmarks. A red box highlights a disclaimer at the bottom of the screen: 'You have selected to apply for Medicaid/KCHIP/APTC, QHP, SNAP and/or CCAP. If you would like assistance with your application, help is available to you by clicking [Get Local Help](#). For SNAP/CCAP benefits, please note that kynectors can only provide limited assistance and Insurance Agents cannot provide assistance.' The 'Next' button and help icon (?) are also visible.

2.11 How are you meeting this Applicant?

Slide Voice-over: The following question inquires whether the user is meeting the Applicant by phone or in person.

- For this demonstration, click **In Person**.

The screenshot shows the kynect application interface. The top navigation bar includes 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The main content area has a sidebar with 'Progress Indicators Key' and a list of selected programs: QHP (Medical and Dental insurance plans without payment assistance), KI-HIPP (Health Insurance Premium Payments), SNAP (Food Assistance), and Child Care Assistance. Below this, a message states: 'You have selected to apply for Medicaid/KCHIP/AFDC, QHP, SNAP and/or CCAP. If you would like assistance with your application, help is available to you by clicking [Get Local Help](#). For SNAP/CCAP benefits, please note that kynectors can only provide limited assistance and Insurance Agents cannot provide assistance.' The question 'How are you meeting this applicant?' is displayed with two buttons: 'Phone' and 'In Person'. The 'In Person' button is highlighted with a red box. At the bottom, there are 'Save & Exit' and 'Next' buttons, and a help icon (?) in the bottom right corner.

Please note: If the meeting is by phone, the Remote Identity Proofing Service with challenge questions will need to be used.

2.12 Verify Applicant's Identity

Slide Voice-over: The next question asks how to verify the Applicant's identity. For additional information on RIDP, refer to the [RIDP for Agents and kynectors QRG](#).

- Click **Upload Documents**.

The screenshot shows the kynect application interface. The top navigation bar is the same as in the previous screenshot. The main content area shows the same sidebar and program selection. The question 'How are you meeting this applicant?' is still present, with 'In Person' selected. Below it, the question 'How would you like to verify this applicant's identity?' is displayed with two buttons: 'RIDP' and 'Upload Documents'. The 'Upload Documents' button is highlighted with a red box. At the bottom, there are 'Save & Exit' and 'Next' buttons, and a help icon (?) in the bottom right corner.

Please note: For in-person verification, upload identity documents such as a Social Security Card, birth certificate, or driver's license.

2.13 Complete Section 1: Program Selection

7. Click **Next**.

The screenshot shows the 'Program Selection' step in the kynect application. The user has selected 'SNAP (Food Assistance)' and 'Child Care Assistance'. Below these selections, there is a note: 'You have selected to apply for Medicaid/KCHIP/APTC, QHP, SNAP and/or CCAP. If you would like assistance with your application, help is available to you by clicking Get Local Help. For SNAP/CCAP benefits, please note that kynectors can only provide limited assistance and Insurance Agents cannot provide assistance.' The user is then prompted to select how they are meeting the applicant ('Phone' or 'In Person') and how they would like to verify the applicant's identity ('RIDP' or 'Upload Documents'). The 'Next' button is highlighted in red, indicating it is the next step to click.

2.14 Section 2: Household Members

Slide Voice-over: We are now prompted to enter information for household members.

8. Click **Start**.

The screenshot shows the 'Household Members' step in the kynect application. The user is prompted to 'Add all current household members, any household members who have passed away in the last 3 months, and tax dependents.' Below this prompt, there is a 'Head of Household' section with a dropdown menu and a 'Start' button highlighted in red. The 'Next' button is also visible at the bottom right.

Please note: The first person listed should be the Head of Household and primary subscriber. As a best practice, if the Applicants for example are in their 60s, list the younger spouse first to ease the transition into Medicare.

2.15 Household Member Details

Slide Voice-over: In this section of the application, enter information for each household member.

Please note: If the household member has a Social Security Card, enter their name exactly as it appears on the card.

2.16 Household Member Details Complete

Slide Voice-over: The member details for this demonstration has been completed.

Please note: A household member is defined as the tax filer, their spouse, and any tax dependents. In the *Household Members* section of the benefits application, all members of the household need to be included regardless of whether they are applying for coverage.

2.17 Household Member Details: Question 1

Slide Voice-over: Continuing in the *Member Details* section, the next question asks whether this Individual has a Social Security Number.

9. Click **No**.

The screenshot shows the 'kynect' web application interface. The left sidebar contains a list of steps: Household Information, Member Details, Health Care Coverage, Employer's Health Reimbursement Arrangement, Review, Sign & Submit, and Progress Indicators Key. The main content area is titled 'Member Details' and contains the following fields: Last Name (SMITH), Suffix (Select), Sex (Male), and Date of Birth (02/02/1980). Below these fields is the question 'Does this individual have a Social Security Number?' with two buttons: 'Yes' and 'No'. The 'No' button is highlighted with a red rectangle. Below this question is another question: 'Is this individual a resident of the Commonwealth of Kentucky?' with 'Yes' and 'No' buttons. At the bottom, there is a disclaimer: 'We have to ask for ethnicity and race to ensure that program benefits are distributed without regard to race, color, or national origin, but you don't have to answer. Your answer won't affect how many benefits you get or how soon you get them.' A blue question mark icon is in the bottom right corner.

Please note: Providing a Social Security Number allows kynect to access state and federal data sources to validate case details, potentially preventing a future Request for Information.

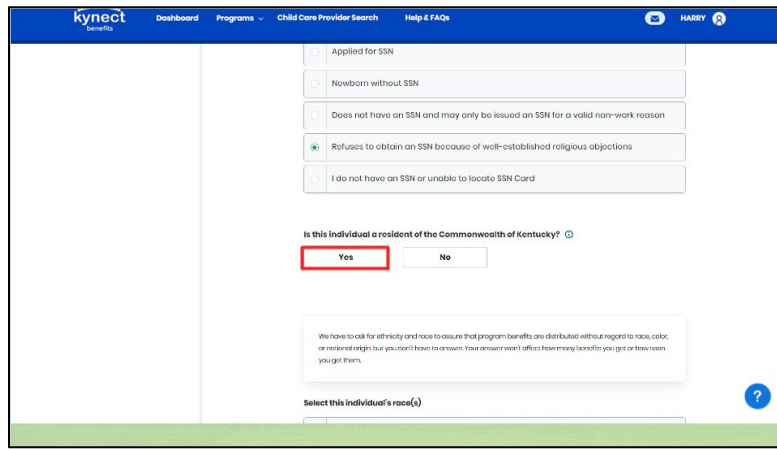
2.18 Household Member Details: Question 1a

10. For this demo, click **Refuses to obtain an SSN because of a well-established religious objection**.

The screenshot shows the 'kynect' web application interface. The left sidebar contains a list of steps: Review, Sign & Submit, and Progress Indicators Key. The main content area is titled 'Member Details' and contains the question 'Does this individual have a Social Security Number?' with two buttons: 'Yes' and 'No'. The 'No' button is highlighted with a blue background. Below this question is the question 'Why doesn't this individual have a SSN?' with a list of radio button options: 'Is not eligible to receive a SSN', 'Applied for SSN', 'Newborn without SSN', 'Does not have an SSN and may only be issued an SSN for a valid non-work reason', 'Refuses to obtain an SSN because of well-established religious objections', and 'I do not have an SSN or unable to locate SSN Card'. The 'Refuses to obtain an SSN because of well-established religious objections' option is highlighted with a red rectangle. Below this question is another question: 'Is this individual a resident of the Commonwealth of Kentucky?' with 'Yes' and 'No' buttons. A blue question mark icon is in the bottom right corner.

2.19 Household Member Details: Question 2

11. Click **Yes**, for the question asking *Is this Individual a Resident of the Commonwealth of Kentucky?*

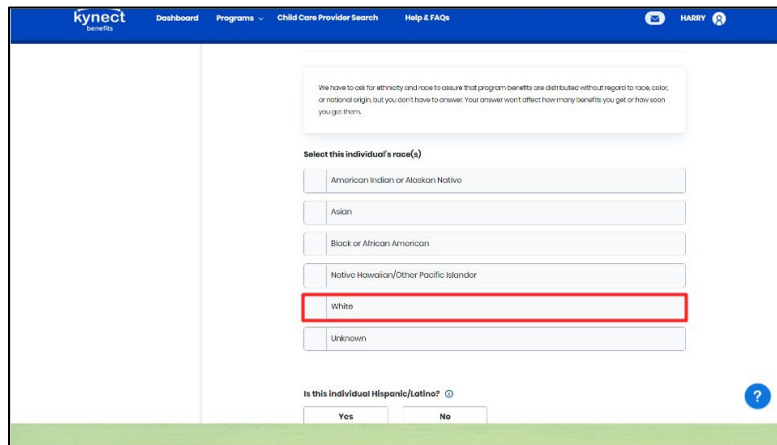


The screenshot shows the 'kynect benefits' application interface. The top navigation bar includes 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The user is logged in as 'HARRY'. The main content area displays a list of radio button options for Social Security Number (SSN) status: 'Applied for SSN', 'Newborn without SSN', 'Does not have an SSN and may only be issued an SSN for a valid non-work reason', 'Refuses to obtain an SSN because of well-established religious objections' (which is selected), and 'I do not have an SSN or unable to locate SSN Card'. Below this, the question 'Is this Individual a resident of the Commonwealth of Kentucky?' is shown with 'Yes' and 'No' buttons. The 'Yes' button is highlighted with a red rectangular box. A disclaimer text is visible below the question, and a 'Select this individual's race(s)' dropdown menu is partially visible at the bottom.

2.20 Household Member Details: Question 3

Slide Voice-over: Next, select the Individual's race.

12. Click the applicable **Race**.



The screenshot shows the same 'kynect benefits' application interface. The 'Is this Individual a resident of the Commonwealth of Kentucky?' question is now completed, and the 'Yes' button remains highlighted. The 'Select this individual's race(s)' dropdown menu is open, displaying a list of race options: 'American Indian or Alaskan Native', 'Asian', 'Black or African American', 'Native Hawaiian/Other Pacific Islander', 'White', and 'Unknown'. The 'White' option is highlighted with a red rectangular box. Below the dropdown, the question 'Is this Individual Hispanic/Latino?' is visible with 'Yes' and 'No' buttons. A disclaimer text is also present above the dropdown menu.

Please note: Choosing American Indian or Alaskan Native will determine eligibility for enhanced benefits, but they must belong to a federally recognized tribe.

2.21 Household Member Details: Question 4

Slide Voice-over: The next question asks if this Individual is Hispanic or Latino.

13. Click **No**.

The screenshot shows the 'kynect' application interface. At the top, there's a navigation bar with 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The main content area has a sidebar on the left and a form on the right. The form includes a section for race selection with options: 'Black or African American', 'Native Hawaiian/Other Pacific Islander', 'White' (selected with a green checkmark), and 'Unknown'. Below this is the question 'Is this individual Hispanic/Latino?' with 'Yes' and 'No' buttons; 'No' is selected and highlighted with a red box. Under the 'Program Selection' heading, the question 'What programs would this individual like to apply for?' is followed by two options: 'Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)' (selected with a red box) and 'QHP (Medical and Dental Insurance plans without payment assistance)'. A blue question mark icon is in the bottom right corner.

2.22 Household Member Details: Question 5

Slide Voice-over: Next up is a question asking which programs this Individual would like to apply for.

14. Click on the first program, **Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)** and remember that QHP is automatically selected during a Medicaid benefits application to prevent coverage gaps and ensure continuous insurance for Individuals.

This screenshot shows the same form as the previous one, but with changes. The 'No' button for the question 'Is this individual Hispanic/Latino?' is now highlighted with a blue box. In the 'Program Selection' section, the 'Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)' option is now highlighted with a red box. The 'QHP' option remains unselected. At the bottom of the form, there are two buttons: 'Cancel' (light blue) and 'Save' (purple). A blue question mark icon is still in the bottom right corner.

Please note: The program selection checkbox indicates who is requesting coverage. Residents may select QHP only for full-price QHPs, and if they have outside coverage, and are not requesting coverage through kynect, this checkbox can be left blank.

2.23 Household Member Details: Question 6

Slide Voice-over: Now, let's move on to the question asking *Is this Individual a U.S. Citizen or a U.S. National?*

15. Click **Yes**.

The screenshot shows the 'Program Selection' section of the kynect application. The header includes 'kynect benefits', 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The user is logged in as 'HARRY'. The question is 'What programs would this individual like to apply for?'. Two options are checked: 'Medicaid/KCHIP/Qualified Health Plan with payment assistance (APTC)' and 'QHP (Medical and Dental Insurance plans without payment assistance)'. Below this is the question 'Is this individual a U.S. Citizen or a U.S. National?'. The 'Yes' button is highlighted with a red border. At the bottom are 'Cancel' and 'Save' buttons, and a help icon (?) in the bottom right corner.

2.24 Household Member Details: Question 7

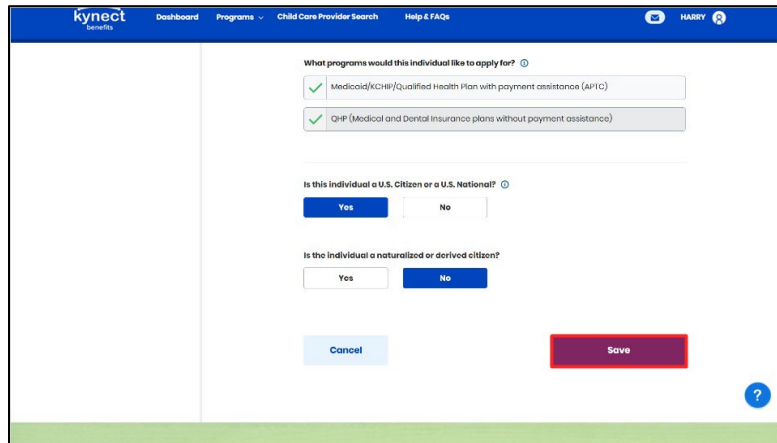
Slide Voice-over: The next question is determining whether the Individual is a naturalized, or derived citizen, which would require additional information on documentation type.

16. Click **No**.

The screenshot shows the same kynect application form as in the previous image. The question 'Is this individual a U.S. Citizen or a U.S. National?' is now answered with 'Yes' (the 'Yes' button is blue). The next question is 'Is the individual a naturalized or derived citizen?'. The 'No' button is highlighted with a red border. The 'Cancel' and 'Save' buttons remain at the bottom, along with the help icon (?) in the bottom right corner.

2.25 Save Member Details

17. Click **Save**.



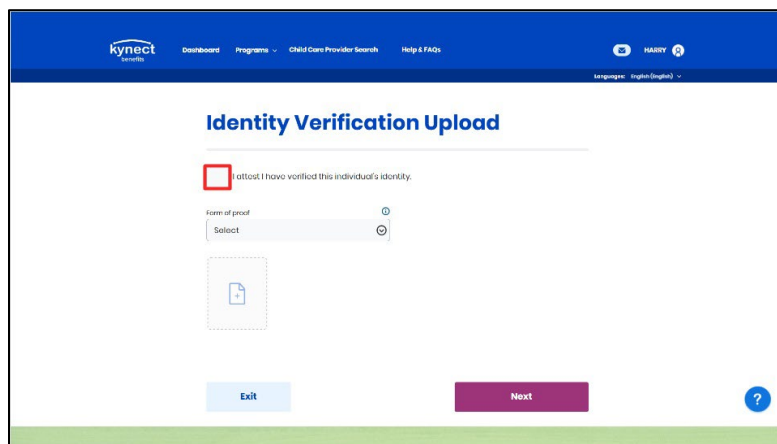
The screenshot shows the 'kynect' application interface. The top navigation bar includes 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The main content area has a blue header with the 'kynect' logo. Below the header, there are two sections: 'What programs would this individual like to apply for?' and 'Is this individual a U.S. Citizen or a U.S. National?'. The first section has two checkboxes, both of which are checked: 'Medicaid/KCHIP/Qualified Health Plan with payment assistance (APIC)' and 'QHP (Medical and Dental Insurance plans without payment assistance)'. The second section has two radio buttons: 'Yes' and 'No'. Below these, there is a third section: 'Is the individual a naturalized or derived citizen?' with two radio buttons: 'Yes' and 'No'. At the bottom of the form, there are two buttons: 'Cancel' and 'Save'. The 'Save' button is highlighted with a red border. A blue question mark icon is located in the bottom right corner of the form area.

Please note: If the Applicant is not a U.S. Citizen, they may be subject to a 5-year bar before they may be eligible for Medicaid benefits.

2.26 Identity Verification Upload

Slide Voice-over: It is now time to complete Identity Verification Upload.

18. Check the **box** to attest that the Applicant's identity has been verified.



The screenshot shows the 'kynect' application interface for 'Identity Verification Upload'. The top navigation bar includes 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The main content area has a blue header with the 'kynect' logo. Below the header, there is a section titled 'Identity Verification Upload'. This section contains a checkbox labeled 'I attest I have verified this individual's identity.' which is currently unchecked. Below the checkbox, there is a 'Form of proof' section with a 'Select' button. Below the 'Select' button, there is a dashed box containing a document icon. At the bottom of the form, there are two buttons: 'Exit' and 'Next'. The 'Next' button is highlighted with a red border. A blue question mark icon is located in the bottom right corner of the form area.

2.27 Identity Verification Form of Proof

19. Click the **Form of proof** drop-down menu.

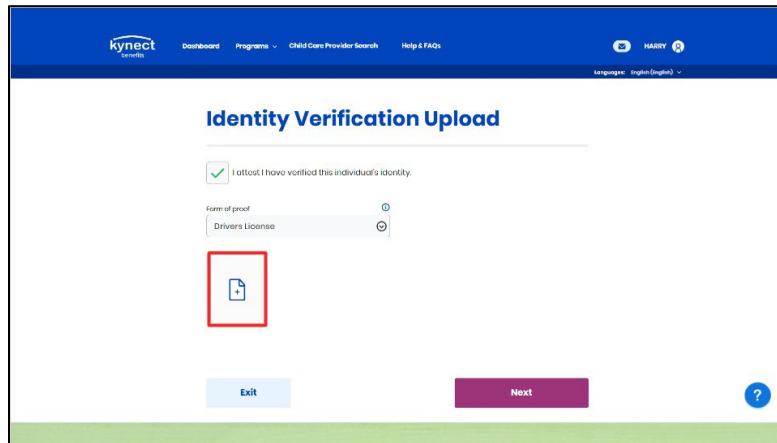
2.28 Form of Proof Upload Callout

Slide Voice-over: The form of proof options are displayed. A driver's license is used for this demo. Social Security Card and birth certificates are commonly used as well.

20. Click **Driver's License**.

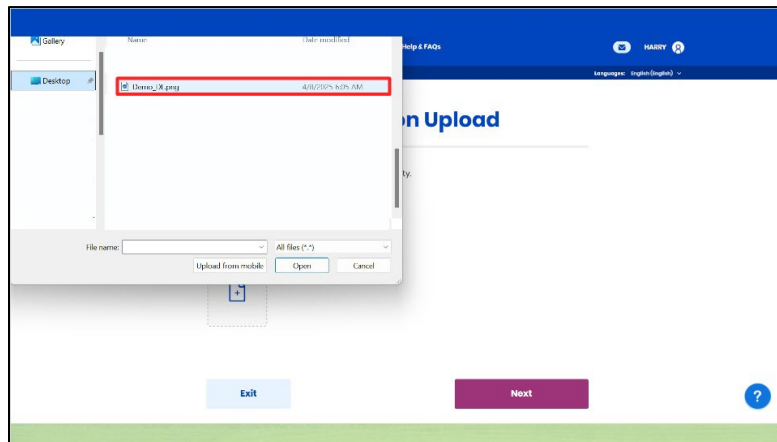
2.29 Upload Form of Proof

21. Click the **Upload Icon** to upload the document.



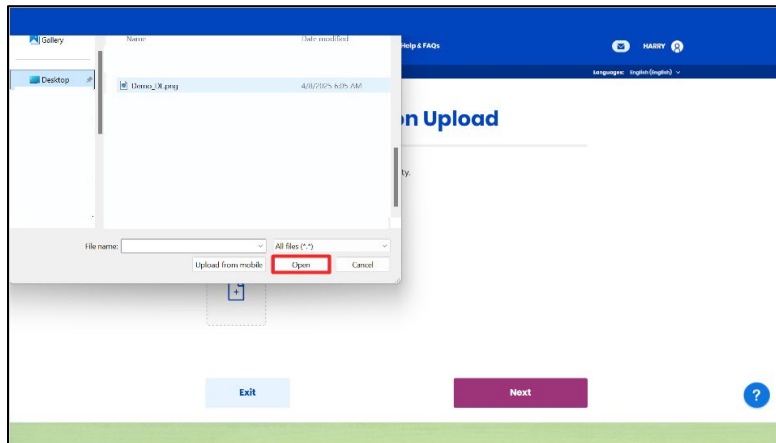
2.30 Select Documentation to Upload

22. Click the **applicable document** to upload from your local device.



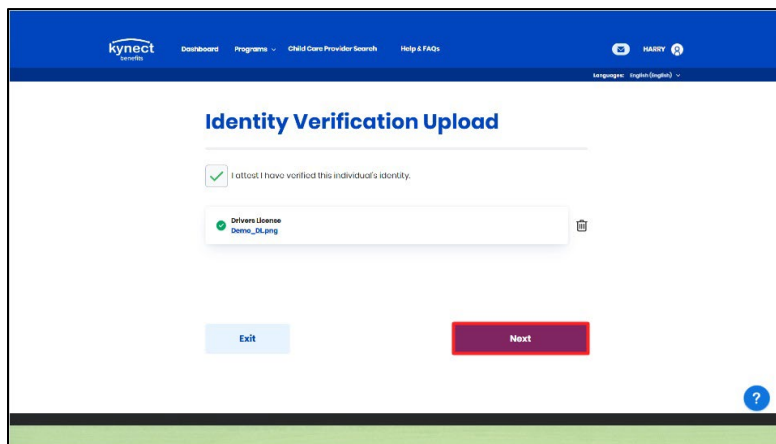
2.31 Upload Documentation

23. Click **Open** to upload the document.



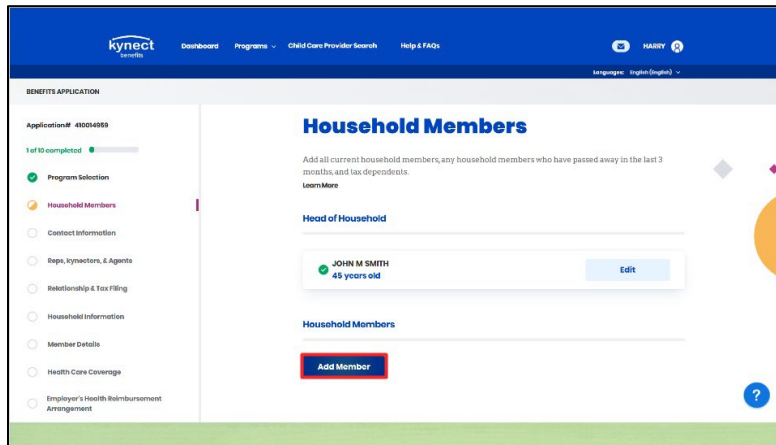
2.32 Complete Identity Verification Upload

24. Click **Next**.



2.33 Add a Household Member

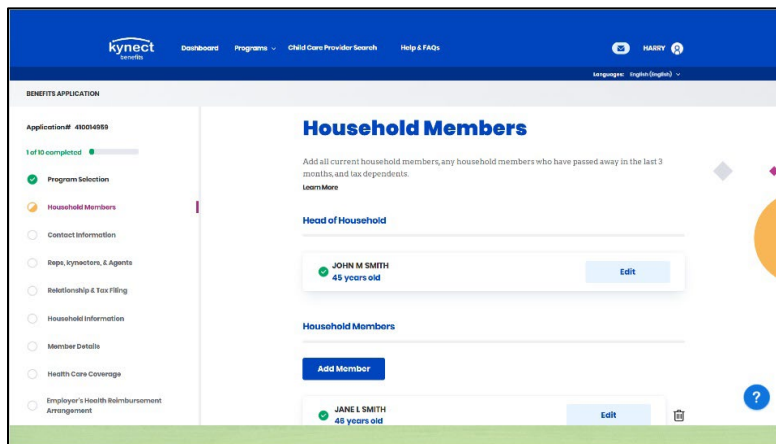
25. Click **Add Member** to add additional household members, if needed.



Please note: During the *Household Members* section of the benefits application, all members of the household must be included regardless of whether they are applying for coverage.

2.34 Adding additional Household Members

Slide Voice-over: Following the same steps used for the Head of Household member details, two additional household members were added for this demo: a spouse and a child.



2.35 Complete Section 2: Household Members

26. Click **Next**.

The screenshot shows the 'kynect' interface for 'Household Members'. On the left, a sidebar lists steps: 'Contact Information', 'Registration, & Agents', 'Relationship & Tax Filing', 'Household Information', 'Member Details', 'Health Care Coverage', 'Employer's Health Reimbursement Arrangement', 'Review, Sign & Submit', and 'Progress Indicators Key'. The main content area shows 'JOHN M SMITH' (45 years old) with an 'Edit' button. Below, 'Household Members' are listed: 'JANE L SMITH' (45 years old) and 'JIMMY D SMITH' (8 years old), each with an 'Edit' button and a trash icon. At the bottom are 'Back', 'Save & Exit', and 'Next' buttons. A user profile 'HARRY' is in the top right.

2.36 Section 3: Contact Information

Slide Voice-over: Great job on completing the *Household Members* section! Next up is the *Contact Information* section of the application.

The screenshot shows the 'kynect' interface for 'Contact Information'. The left sidebar highlights 'Contact Information' under 'BENEFITS APPLICATION'. The main area shows 'JOHN M SMITH' and 'Section 1 of 2'. Instructions state: 'Complete the questions below about contact information. Select your preferred contact method for items such as messages and tax related forms. We encourage you to select "Electronic - Email and Text Message" for best communication. You must click "Yes" in agreement to being sent text messages above to select these options. Note: Emails and Text Messages will alert you when there is a new communication that can be viewed in your kynect Benefits account. You must have a KOG account to view kynect electronic communications. You can find information on how to set up a Kentucky Online Gateway (KOG) account in the Quick Reference Guide.' Two radio button options are shown: 'Electronic - Email only (Go Paperless)' and 'Electronic - Email and Text Message (Go Paperless)'. A user profile 'HARRY' is in the top right.

Please note: Applicants must keep their preferred contact method current to ensure timely receipt and transmission of information such as notices, updated policies, and requested documents.

2.37 Preferred Method of Contact

Slide Voice-over: Select the preferred contact method that best fits the Individual.

27. Click **Electronic - Email and Text Message**.

The screenshot shows the 'kynect' application interface for 'JOHN M SMITH'. The left sidebar lists various sections: Program Selection, Household Members, Contact Information (selected), Steps, Kynectors, & Agents, Relationship & Tax Filing, Household Information, Member Details, Health Care Coverage, Employer's Health Reimbursement Arrangement, and Review, Sign & Submit. The main content area is titled 'Contact Information' and includes instructions to select a preferred contact method. Three radio button options are visible: 'Electronic - Email only (Go Paperless)', 'Electronic - Email and Text Message (Go Paperless)' (highlighted with a red box), and 'Mail'. A 'Mail and SMS' option is partially visible at the bottom.

2.38 Opt Out & Email & Phone Number

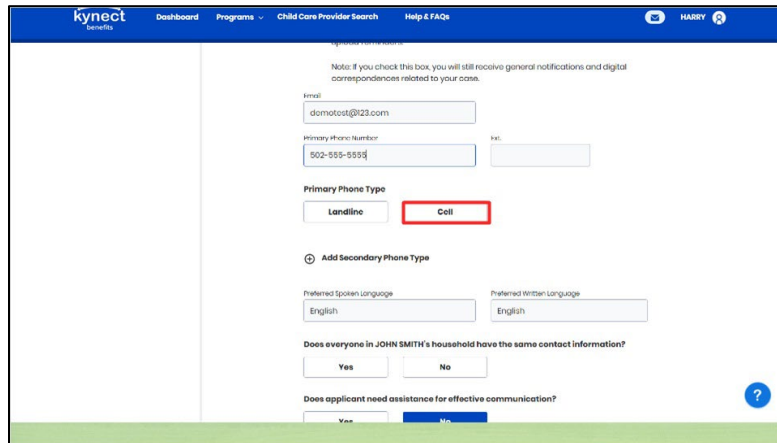
Slide Voice-over: Next, the *Email and Primary Phone Number* section needs to be filled in. It is completed for this demo.

The screenshot shows the 'kynect' application interface for 'JOHN M SMITH'. The left sidebar shows 'Progress Indicators Key'. The main content area is titled 'Opt Out & Email & Phone Number'. It includes three radio button options for communication preferences: 'Mail and SMS', 'Mail and Electronic - Email', and 'Mail, SMS, and Electronic - Email'. Below these is a checkbox labeled 'I would like to opt out of detailed case updates via email and text. Examples of these messages include benefits application updates, recurring renewal reminders, and document upload reminders.' This checkbox is checked and highlighted with a red box. Below the checkbox is a note: 'Note: If you check this box, you will still receive general notifications and digital correspondences related to your case.' Further down, there are input fields for 'Email', 'Primary Phone Number', and 'Last', along with a 'Primary Phone Type' section with 'Landline' and 'Cell' radio buttons. The 'Email' and 'Primary Phone Number' fields are highlighted with a red box. At the bottom, there are links for 'Add Secondary Phone Type', 'Preferred Spoken Language', and 'Preferred Written Language'.

Please note: Take notice of the opt out checkbox. If the Individual checks this box, they will continue to receive general notifications and correspondences related to their case, but not reminders and updates. It is advised not to select this option to ensure they receive the maximum amount of information regarding their case.

2.39 Primary Phone Type

28. Click **Cell**, to select the *Primary Phone Type*.

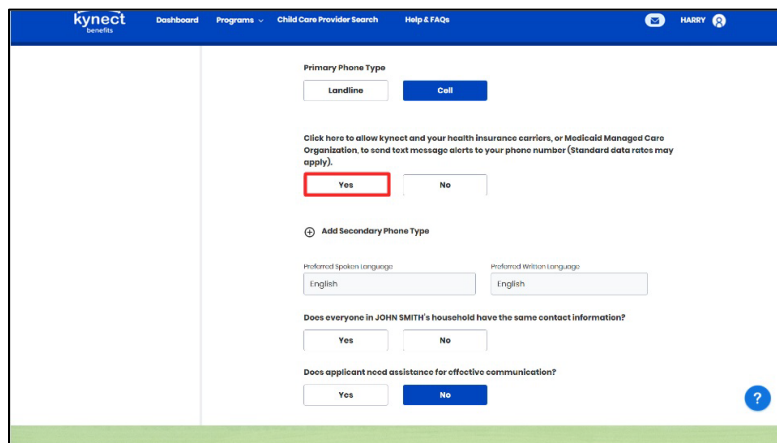


The screenshot shows the 'kynect benefits' application form. The 'Primary Phone Type' section has two buttons: 'Landline' and 'Cell'. The 'Cell' button is highlighted with a red rectangle. Above this section, there are fields for 'Email' (domotest@r23.com) and 'Primary Phone Number' (502-555-5555). Below the 'Cell' button, there is a section for 'Add Secondary Phone Type' with fields for 'Preferred Spoken Language' and 'Preferred Written Language', both set to 'English'. At the bottom, there are two questions: 'Does everyone in JOHN SMITH's household have the same contact information?' with 'Yes' and 'No' buttons, and 'Does applicant need assistance for effective communication?' with 'Yes' and 'No' buttons. A blue question mark icon is in the bottom right corner.

2.40 Text Message and Alerts Authorization

Slide Voice-over: The following question seeks authorization for kynect, health insurance carriers, or Medicaid Managed Care Organizations to send text messages and alerts. This is optional.

29. Click **Yes**.



The screenshot shows the 'kynect benefits' application form. The 'Primary Phone Type' section has two buttons: 'Landline' and 'Cell'. The 'Cell' button is highlighted with a red rectangle. Below this section, there is a question: 'Click here to allow kynect and your health insurance carriers, or Medicaid Managed Care Organization, to send text message alerts to your phone number (standard data rates may apply)'. There are two buttons: 'Yes' and 'No'. The 'Yes' button is highlighted with a red rectangle. Below this, there is a section for 'Add Secondary Phone Type' with fields for 'Preferred Spoken Language' and 'Preferred Written Language', both set to 'English'. At the bottom, there are two questions: 'Does everyone in JOHN SMITH's household have the same contact information?' with 'Yes' and 'No' buttons, and 'Does applicant need assistance for effective communication?' with 'Yes' and 'No' buttons. A blue question mark icon is in the bottom right corner.

2.41 Household Contact Information

Slide Voice-over: Next, there is a section for preferred spoken and written language, which is preset to English. Update this section as needed. Take note on the question about whether the Applicant requires assistance for effective communication, which is preselected to No. Selecting Yes, will prompt further required information to assist the Applicant.

There is a question confirming if everyone in the household has the same contact information. If some members have different preferred contact information, when No is selected, additional steps will be required.

30. Click **Yes**.

The screenshot shows the 'Add Secondary Phone Type' section of the kynect application. At the top, there are 'Yes' and 'No' buttons. Below them is a section titled 'Add Secondary Phone Type' with two dropdown menus for 'Preferred Spoken Language' and 'Preferred Written Language', both set to 'English'. Below these are two questions: 'Does everyone in JOHN SMITH's household have the same contact information?' with 'Yes' selected, and 'Does applicant need assistance for effective communication?' with 'No' selected. At the bottom are 'Back', 'Save & Exit', and 'Next' buttons. The 'Next' button is highlighted in purple. A footer banner reads 'The expanded kynect is working to keep every Kentuckian safe, healthy and happy.'

2.42 Complete Preferred Method of Contact

31. Click **Next**.

This screenshot is identical to the one above, showing the 'Add Secondary Phone Type' section. The 'Next' button is highlighted in purple, indicating the next step in the process.

2.43 Address Information

Slide Voice-over: This section requires the Applicant to provide their address. As the address is entered, valid matching addresses will automatically populate based on the criteria provided.

The screenshot shows the 'Address Information' section of the kynect Benefits Application for JOHN M SMITH. The form is titled 'What is JOHN M SMITH's physical address?' and contains the following fields:

- Address: (Text input field)
- City: (Text input field)
- State: (Dropdown menu)
- County: (Text input field)
- Zip Code: (Text input field)
- Zip+4 Code: (Text input field)

A red box highlights the form area. The left sidebar shows the application progress: 2 of 10 completed, with steps including Program Selection, Household Members, Contact Information, and Address Information.

Please note: Be aware that the physical address affects the types of plans available in the area. If a Resident relocates, they should update their address details to continue receiving notices from kynect.

2.44 Completed Address Information

Slide Voice-over: All of the Applicant's information has been filled out for this demo. There are options to indicate if the Individual does not have a physical address or if the mailing address is different. If these options are selected, additional prompts will appear requesting further information.

The screenshot shows the 'Address Information' section of the kynect Benefits Application for JOHN M SMITH. The form is titled 'What is JOHN M SMITH's physical address?' and contains the following fields:

- Address: 275 EAST MAIN STREET
- City: FRANKFORT
- State: Kentucky
- County: Franklin County
- Zip Code: 40001
- Zip+4 Code: 2321

A red box highlights the form area. Below the form, there are two checkboxes:

- ☐ JOHN M SMITH does not have a physical address
- ☐ JOHN M SMITH's mailing address is different from the provided physical address

At the bottom, there is a question: 'Does everyone in JOHN M SMITH's household have the same address information?' with 'Yes' and 'No' buttons. The left sidebar shows the application progress: 2 of 10 completed, with steps including Program Selection, Household Members, Contact Information, and Address Information.

Please note: If the physical or mailing address entered is not in Kentucky but the Applicant intends to return to Kentucky, additional questions will appear to enter a temporary address within the state. Applicants can then shop for plans if all other eligibility requirements are met.

2.45 Complete Section 3: Contact Information

Slide Voice-over: The question asking does everyone in the Applicant's household have the same address information, is defaulted to Yes. If No is selected, the previously completed steps will need to be repeated for the other household members.

32. Click **Next**.

The screenshot shows the 'kynect benefits' application interface. On the left is a sidebar with a 'Progress Indicators Key' showing steps: Member Details, Health Care Coverage, Employer's Health Reimbursement Arrangement, Review, Sign & Submit, and the current step, Progress Indicators Key. The main content area is titled 'Household Information' and contains fields for 'Franklin County', 'Zip Code 40601', and 'Zip+4 Code 2321'. Below these are two text boxes: 'JOHN M SMITH does not have a physical address' and 'JOHN M SMITH's mailing address is different from the provided physical address'. A red box highlights a question: 'Does everyone in JOHN M SMITH's household have the same address information?' with 'Yes' and 'No' buttons. At the bottom are 'Back', 'Save & Exit', and 'Next' buttons. The 'Next' button is highlighted in red. A footer banner states: 'The expanded kynect is working to keep every Kentuckian safe, healthy and happy. Go to kynect.ky.gov to see all your options.'

3. Lesson 3 Benefits Application 4-6

3.1 Section 4: Reps, kynectors, & Insurance Agents

Slide Voice-over: The *Reps, kynectors, & Insurance Agents* is the fourth section of the benefits application where Applicants can designate an Authorized Representative, kynector, or Agent for their application.

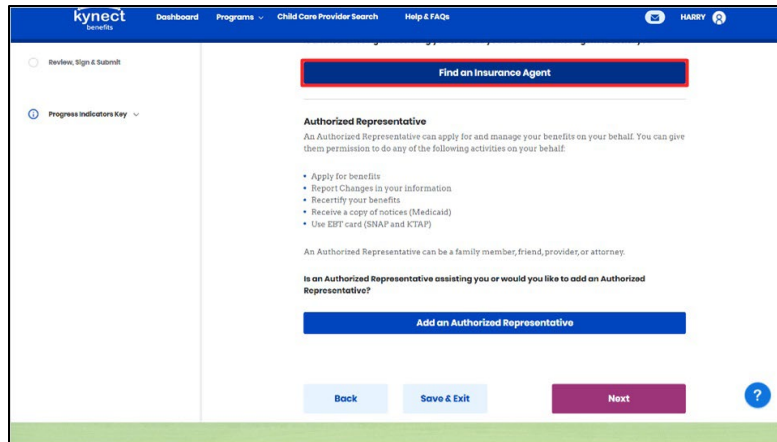
The screenshot shows the 'kynect benefits' application interface for 'Section 4: Reps, kynectors, & Insurance Agents'. The sidebar on the left shows the progress: Application# 40014079, 3 of 10 completed, Program Selection, Household Members, Contact Information, and the current step, 'Reps, kynectors, & Agents', which is highlighted with a red box. The main content area is titled 'Authorized Representatives, kynectors & Insurance Agents'. It includes a note: 'Please indicate if you are working with an Authorized Representative, kynector, or Insurance Agent below. This is not required to continue your application, but you can add them to your case at any time.' Below this is a section for 'Insurance Agent' with a list of ways they can help: 'Apply for APTC or QHP', 'Apply for Medicaid', 'Report Changes in your information', and 'Recertify your benefits'. At the bottom is a question: 'Is an Insurance Agent assisting you or would you like an Insurance Agent to assist you?'. A red box highlights the 'Reps, kynectors, & Agents' step in the sidebar.

Please note: Insurance Agents and kynectors should not be listed as authorized representatives. Agents and kynectors will be automatically associated to a case. Occasionally, a kynector may need to add an Agent to a case. Similarly, an Agent can also add a kynector to a case.

3.2 Find an Insurance Agent

Slide Voice-over: In this demonstration, the kynector intends to add an Agent to the case.

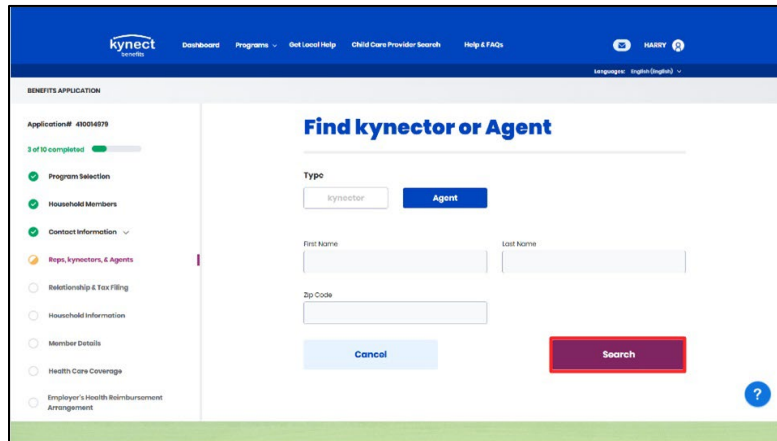
33. Click **Find an Insurance Agent**.



The screenshot shows the 'Find an Insurance Agent' screen in the kynect system. The top navigation bar includes 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The user is logged in as 'HARRY'. On the left sidebar, there are options for 'Review, Sign & Submit' and 'Progress Indicators Key'. The main content area has a red-bordered button labeled 'Find an Insurance Agent'. Below this, there is a section titled 'Authorized Representative' with a description: 'An Authorized Representative can apply for and manage your benefits on your behalf. You can give them permission to do any of the following activities on your behalf.' A bulleted list of activities includes: 'Apply for benefits', 'Report Changes in your information', 'Recertify your benefits', 'Receive a copy of notices (Medicaid)', and 'Use EBT card (SNAP and KTAG)'. It also states: 'An Authorized Representative can be a family member, friend, provider, or attorney.' Below this, it asks: 'Is an Authorized Representative assisting you or would you like to add an Authorized Representative?'. There is a blue button labeled 'Add an Authorized Representative'. At the bottom, there are three buttons: 'Back', 'Save & Exit', and 'Next', along with a help icon (?) in the bottom right corner.

3.3 Search for an Insurance Agent

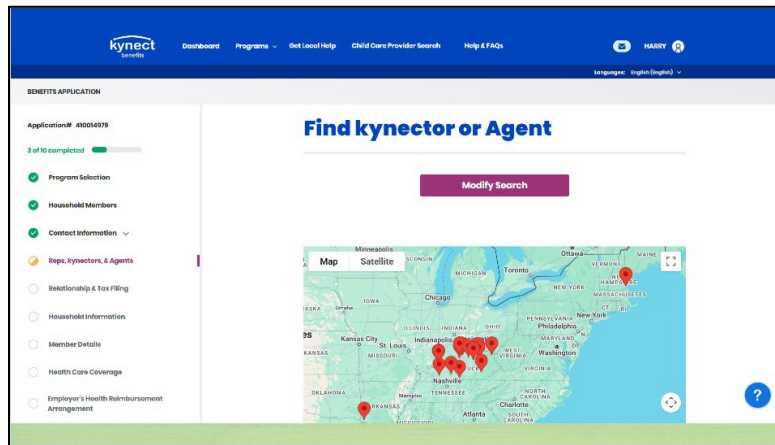
34. Enter any known search criteria or click **Search** to display all available Agents or kynectors.



The screenshot shows the 'Find kynector or Agent' search screen in the kynect system. The top navigation bar is the same as the previous screen. The user is logged in as 'HARRY'. The left sidebar shows a 'BENEFITS APPLICATION' progress bar for Application # 45054579, with '3 of 10 completed'. The progress steps are: 'Program Selection' (completed), 'Household Members' (completed), 'Contact Information' (completed), 'Regs, kynectors, & Agents' (active), 'Relationship & Tax Filing' (pending), 'Household Information' (pending), 'Member Details' (pending), 'Health Care Coverage' (pending), and 'Employer's Health Reimbursement Arrangement' (pending). The main content area is titled 'Find kynector or Agent'. It has a 'Type' dropdown menu with 'kynector' selected and a blue 'Agent' button. Below this are input fields for 'First Name', 'Last Name', and 'Zip Code'. At the bottom, there are two buttons: 'Cancel' and 'Search', along with a help icon (?) in the bottom right corner.

3.4 Find kynector or Agent

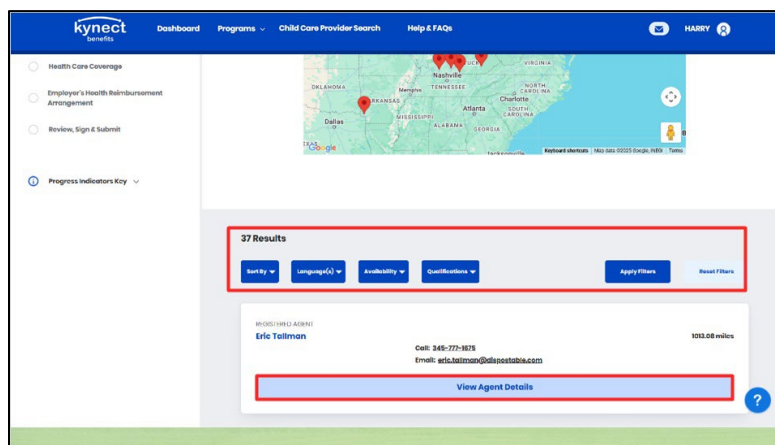
Slide Voice-over: The next screen shows available Agents with a map that displays their locations across the country.



3.5 View Agent Details

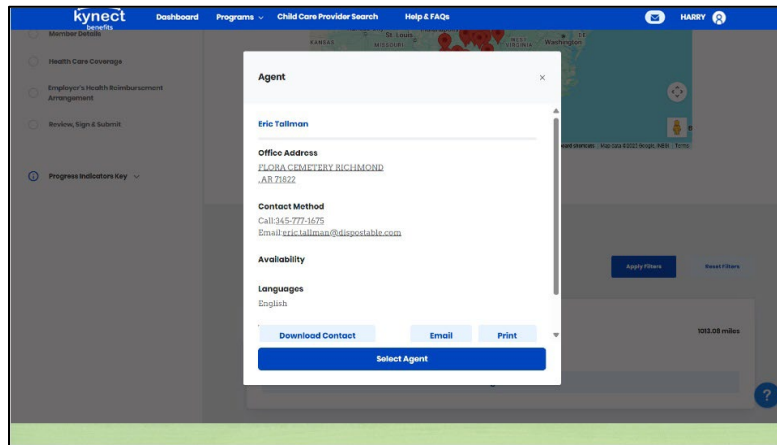
Slide Voice-over: Filters are available to refine searches based on various helpful criteria, such as qualifications and availability. Let's examine the first Agent, Eric.

35. Click on **View Agent Details**.



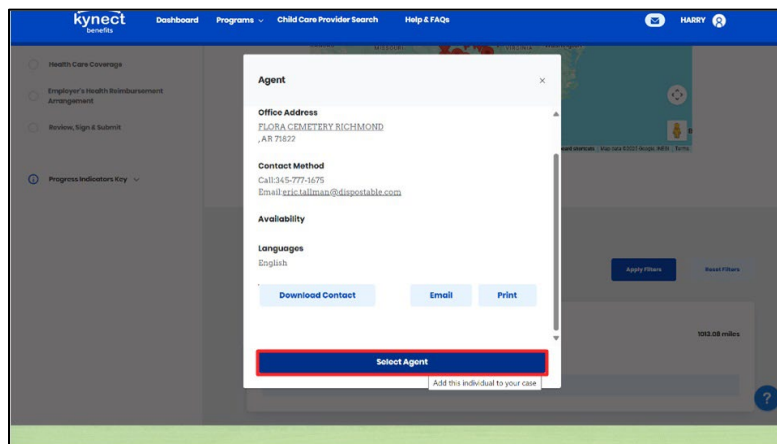
3.6 Agent Details Pop-up

Slide Voice-over: The **Agent** pop-up screen shows their office address, contact method, availability, languages spoken, and options to download, email, or print the information.



3.7 Select Agent

36. Click **Select Agent**.



3.8 Insurance Agent Selected

Slide Voice-over: The Agent has been added to the application.

kynect Dashboard Programs Child Care Provider Search Help & FAQs

Program Selection

Household Members

Contact Information

Reps, Kynectors, & Agents

Relationship & Tax Filing

Household Information

Member Details

Health Care Coverage

Employer's Health Reimbursement Arrangement

Review, Sign & Submit

Progress Indicators Key

Please indicate if you are working with an Authorized Representative, kynector, or Insurance Agent below. This is not required to continue your application, but you can add them to your case at any time.

Note: The same individual cannot be a kynector and Authorized Representative at the same time for SNAP benefits.

Insurance Agent

An Insurance Agent can help you with your benefits in the following ways:

- Apply for APTC or QHP
- Apply for Medicaid
- Report Changes in your information
- Recertify your benefits

Eric Tallman
Application #: 410014079

Is an Insurance Agent assisting you or would you like an Insurance Agent to assist you?

Find an Insurance Agent

3.9 Complete Agent Selection

37. Click **Next**.

kynect Dashboard Programs Child Care Provider Search Help & FAQs

Authorized Representative

An Authorized Representative can apply for and manage your benefits on your behalf. You can give them permission to do any of the following activities on your behalf:

- Apply for benefits
- Report Changes in your information
- Recertify your benefits
- Receive a copy of notices (Medicaid)
- Use EBT card (SNAP and KTAG)

An Authorized Representative can be a family member, friend, provider, or attorney.

Is an Authorized Representative assisting you or would you like to add an Authorized Representative?

Add an Authorized Representative

Back **Save & Exit** **Next**

The expanded kynect is working to keep every Kentuckian safe, healthy and happy.

3.10 Request Electronic Consent

Slide Voice-over: The next step is to request electronic consent, which will be sent according to the Applicant's communication preferences. Ask the Applicant to accept the request by logging into kynect benefits or by responding to the text or email they receive.

The screenshot shows the 'kynector Access Request' page within the 'BENEFITS APPLICATION' section. The page has a blue header with the kynect logo and navigation links. The main content area is white with a blue title 'kynector Access Request'. Below the title are links for 'Learn More' and 'Download Appendix B Form'. The text states: 'Please confirm that JOHN M SMITH has given permission for Harry Lloyd to serve as a kynector for this application.' It also explains that clicking 'Request Electronic Consent' will send a notification to the client based on their communication preferences. At the bottom, there are three buttons: 'Cancel' (light blue), 'Request Electronic Consent' (red), and 'Next' (pink). A help icon (?) is in the bottom right corner.

3.11 Client Does Not Respond

Slide Voice-over: If they do not respond to the electronic request, they can grant access to the kynector or Agent by providing verbal consent in the following screen prompts.

This screenshot is identical to the previous one, showing the 'kynector Access Request' page. However, the 'Request Electronic Consent' button is now a light pink color. Below the button, the text 'Client did not respond.' is displayed. The rest of the page layout, including the header, title, links, and other buttons, remains the same.

Please note: Residents will need to respond to the electronic request to associate the kynector or Agent.

3.12 Verbal Consent

38. Click **Confirm Verbal Consent**.

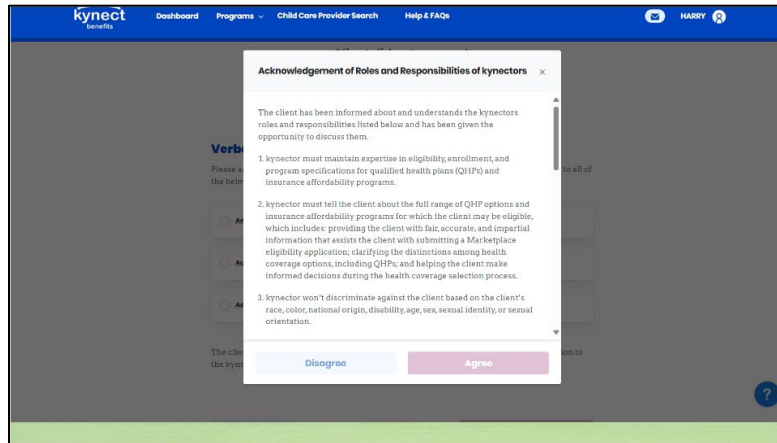
3.13 Acknowledgement of Roles & Responsibilities of kynectors

Slide Voice-over: Agents and kynectors must review three verbal consents with the Applicant: *Acknowledgment of Roles and Responsibilities of kynectors*, *Authorizations*, and *Additional Important Information*. Ensure all important information is read.

39. Click on **Acknowledgment of the Roles and Responsibilities of kynectors**.

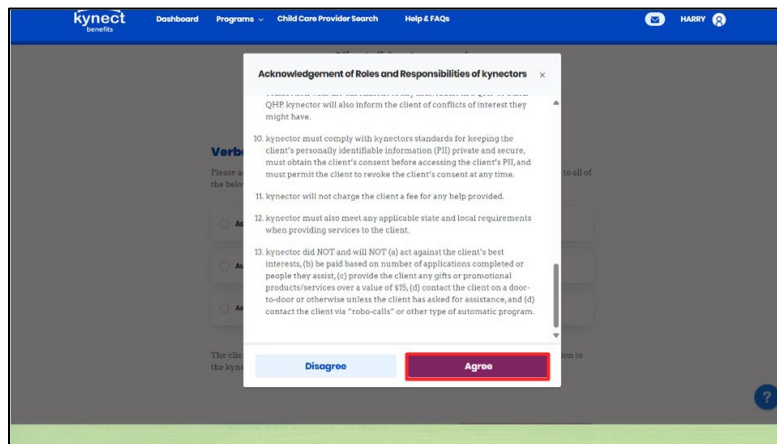
3.14 Agree Pop-Up

Slide Voice-over: Read the information displayed in the pop-up.



3.15 Agree to the Three Verbal Consents

40. Click **Agree** when complete.



3.16 Complete Section 4: Reps, kynectors, & Insurance Agents

41. After completing all authorizations, click **Next**.

The screenshot shows the 'kynect' application interface. At the top, there's a navigation bar with 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. Below this, a message states: 'Please agree to each of the following to confirm consent from the client. If you do not agree to all of the below, you will be unable to continue this application.' There are three green checkmarks indicating completed sections: 'Acknowledgement of Rules and Responsibilities of Kynectors', 'Authorizations', and 'Additional Important Information'. Below these, a note says: 'The client will receive a confirmation of this agreement and will be able to remove association to the kynector at any time via kynect benefits.' At the bottom, there are two buttons: 'Cancel' (light blue) and 'Next' (purple). A footer banner reads: 'The expanded kynect is working to keep every Kentuckian safe, healthy and happy.'

3.17 Section 5: Relationship & Tax Filing

Slide Voice-over: Next is section 5 of the application, *Relationship & Tax Filing*. This section collects details about the household's relationships and tax filing status. The *Relationship* section will not appear if there are no additional household members.

42. Click the **Applicant's Current Living Situation** from the drop-down.

The screenshot shows the 'kynect' application for 'JOHN M SMITH', 'Section 1 of 3'. The left sidebar shows a progress bar '4 of 10 completed' and a list of sections: 'Program Selection', 'Household Members', 'Contact Information', 'Reps, Kynectors, & Agents', 'Relationship & Tax Filing' (highlighted with a red box), 'Household Information', 'Member Details', and 'Health Care Coverage'. The main content area is titled 'Living Arrangements'. It asks: 'What is JOHN M SMITH's current living situation?' with a dropdown menu showing 'Select'. Below this, it asks: 'Does everyone in JOHN M SMITH's household have the same living situation?' with 'Yes' and 'No' buttons. At the bottom, there are 'Back', 'Save & Exit', and 'Next' buttons. A footer banner is partially visible.

3.18 Current Living Situation

Slide Voice-over: Depending on the Applicant's living situation, select the most appropriate response to the conditional questions.

43. For this demo, click **In a residence owned/rented by you/household members**.

The screenshot shows the 'BENEFITS APPLICATION' interface for 'JOHN M SMITH'. A dropdown menu is open, displaying various living situations. The option 'In a residence owned/rented by you/household members' is highlighted in red. Other options include 'Someone else's residence', 'Drug Addition and Alcohol Treatment Centers', 'Dormitories/ On - Campus Housing', 'Group Living Arrangement', 'Half - Way House', 'Homeless or Homeless Shelter', 'Incarcerated', 'Shelter for Battered women and children', 'Long Term Care Facility', 'Psychiatric Residential Treatment Facility', 'Personal Care Home', 'Family Care Home', 'Job Corps', 'Hospitalization', 'Military Base', 'Emergency Custody Situation', 'Staying somewhere else due to employment', and 'Living elsewhere while attending school'.

Please note: Living situation may trigger long-term care questions.

3.19 In-home Assistance

44. Click **What type of in-home assistance does the Applicant receive** from the drop-down.

The screenshot shows the 'Living Arrangements' section of the application. It asks 'What is JOHN M SMITH's current living situation?' and 'What type of in-home assistance does JOHN M SMITH receive?'. The dropdown menu for the second question is open, showing 'Select' as the only option. Below the questions, there are 'Yes' and 'No' buttons for the question 'Does everyone in JOHN M SMITH's household have the same living situation?'. At the bottom, there are 'Back', 'Save & Exit', and 'Next' buttons.

3.20 In-home Assistance Selection

45. Click **Not Applicable**.

The screenshot shows the 'Living Arrangements' section of the kynect application. The left sidebar lists various steps: Program Selection, Household Members, Contact Information, Regs, Kynectors, & Agents, Relationship & Tax Filing (selected), Household Information, Member Details, Health Care Coverage, Employer's Health Reimbursement Arrangement, Review, Sign & Submit, and Progress Indicators Key. The main content area has a title 'Living Arrangements' and a question: 'What is JOHN M SMITH's current living situation?'. The selected answer is 'In a residence owned/rented by you/hou.'. Below this, a second question asks: 'What type of in-home assistance does JOHN M SMITH receive?'. A dropdown menu is open, showing options: 'Select', 'Wolver', 'Non-institutionalized Hospice', 'Not Applicable' (highlighted with a red box), and 'Program of All-Inclusive Care for the Elderly (PACE)'. At the bottom, there are 'Back', 'Save & Exit', and 'Next' buttons.

3.21 Household Member Living Situation

Slide Voice-over: The next question asks does everyone in the Applicant's household have the same living situation.

46. For this demo, click **Yes**.

This screenshot shows the same 'Living Arrangements' section as the previous one, but the dropdown menu is closed. The question 'Does everyone in JOHN M SMITH's household have the same living situation?' is now visible. Below it are two radio buttons: 'Yes' (highlighted with a red box) and 'No'. The 'Next' button is also visible at the bottom right.

Please note: Selecting Yes will apply the same living situation to all household members. If any household members have different living situations, choose No and enter the specific details for each person as needed.

3.22 Complete Living Arrangements

47. Click **Next**.

Please note: In-home assistance can impact benefits during the application process, so it is crucial for the Applicant to understand the importance of answering this question accurately.

3.23 Relationships

Slide Voice-over: Next, there are two questions regarding the relationship between other household members and the Head of Household. Begin typing in the box or choose from the available options that display.

48. Click the **Start Typing** box to proceed.

3.24 Relationship Selection

49. Click on **Spouse**.

The screenshot shows the 'kynect' logo and navigation menu at the top. The main heading is 'JOHN M SMITH' with 'Section 2 of 3' below it. The 'Relationships' section is active, showing a dropdown menu for 'Relationship With JANE L SMITH'. The dropdown options are: 'Start Typing', 'Spouse' (highlighted with a red box), 'Father', 'Step Father', and 'Grandfather (including Great)'. The left sidebar shows progress indicators for various application steps, with 'Relationship & Tax Filing' currently selected.

3.25 Parent/Caretaker Relative

Slide Voice-over: The next question asks if the Head of Household is the parent or caretaker of the spouse.

50. Click **No**.

The screenshot shows the 'kynect' logo and navigation menu at the top. The main heading is 'JOHN M SMITH' with 'Section 2 of 3' below it. The 'Relationships' section is active, showing a dropdown menu for 'Relationship With JANE L SMITH' with 'Spouse' selected. Below this, a question is asked: 'Is JOHN M SMITH JANE L SMITH's Parent/Caretaker Relative?'. The 'No' button is highlighted with a red box. The left sidebar shows progress indicators for various application steps, with 'Relationship & Tax Filing' currently selected. At the bottom, there are 'Back', 'Save & Exit', and 'Next' buttons.

Please note: If the Applicant is a caretaker, they may qualify for a higher standard deduction and potentially lower tax rates.

3.26 Relationship Selection

Slide Voice-over: Now the relationship question is asking the relationship between the Head of Household with the child.

51. Click the **Start Typing** box.

The screenshot shows the 'kynect' application interface. On the left is a sidebar with navigation options: Contact Information, Steps, Kynectors, & Agents, Relationship & Tax Filing (selected), Household Information, Member Details, Health Care Coverage, Employer's Health Reimbursement Arrangement, Review, Sign & Submit, and Progress Indicators Key. The main content area is titled 'Relationship With JANE L SMITH'. It contains a text input field with 'JOHN M SMITH is JANE L SMITH's' and a dropdown menu showing 'Spouse'. Below this is a question: 'Is JOHN M SMITH JANE L SMITH's Parent/Caretaker Relative?' with 'Yes' and 'No' buttons. The next section is 'Relationship With JIMMY D SMITH', with a text input field showing 'JOHN M SMITH is JIMMY D SMITH's' and a dropdown menu with 'Start Typing' selected. A red rectangle highlights the 'Start Typing' option. A tooltip says 'Start typing or click here to see relationship types'. At the bottom are 'Back', 'Save & Exit', and 'Next' buttons. A footer banner reads 'The expanded kynect is working to keep every Kentuckian safe, healthy and happy.' with a help icon.

3.27 Relationship Selection

52. Click **Father**.

This screenshot is similar to the previous one but shows the dropdown menu for 'Relationship With JIMMY D SMITH' open. The dropdown list includes 'Start Typing', 'Spouse', 'Father' (highlighted with a red rectangle), 'Step Father', and 'Grandfather (including Great)'. The 'Next' button is visible at the bottom right of the form area. The rest of the interface, including the sidebar and the 'Relationship With JANE L SMITH' section, remains the same.

3.28 Complete Relationships

53. Click **Next**.

3.29 Tax Filing

Slide Voice-over: We are now on the *Tax Filing* section of the benefits application.

54. Click **Married Filing Jointly**.

Please note: Selecting Married Filing Separately will make the Applicant ineligible for APTC. Additionally, only members of the same tax household can enroll in the same QHP.

3.30 Dependents in the Household

55. Click **Yes**, for the question asking if the Head of Household is claiming any household members as a dependent.

The screenshot shows the 'Household Information' section of the kynect Benefits application. The left sidebar lists navigation options: Household Information, Member Details, Health Care Coverage, Employer's Health Reimbursement Arrangement, Review, Sign & Submit, and Progress Indicators Key. The main content area has three questions with radio button options:

- Married Filing Jointly (selected)
- Married Filing Separately
- I do not intend to file taxes

The first question is: "Is JOHN M SMITH claiming any household members as dependents?". The "Yes" button is highlighted with a red box.

The second question is: "Will JOHN M SMITH's tax filing status be the same previous year?". The "Yes" button is selected.

The third question is: "Did JOHN M SMITH reconcile premium tax credits on his tax return for the last two consecutive tax years? Select 'Yes' below if: [\[link\]](#)". The "Yes" button is selected.

Below the third question, there are three bullet points:

- You received payment assistance to help for coverage.
- You filed federal income tax returns for the last two consecutive years, and you used payment assistance. For example, in the year 2024 and 2023 you got help paying coverage and you also filed tax returns for both years.
- You submitted IRS Form 8962 with these tax returns.

3.31 Which Household Members are Dependents

56. Click **Jimmy D Smith**, the Head of Household's dependent.

The screenshot shows the 'Household Information' section of the kynect Benefits application. The left sidebar lists navigation options: Household Information, Member Details, Health Care Coverage, Employer's Health Reimbursement Arrangement, Review, Sign & Submit, and Progress Indicators Key. The main content area has three questions with radio button options:

- Married Filing Jointly (selected)
- Married Filing Separately
- I do not intend to file taxes

The first question is: "Is JOHN M SMITH claiming any household members as dependents?". The "Yes" button is selected.

The second question is: "Which household member(s) is JOHN M SMITH claiming as a dependent?". The "JIMMY D SMITH" button is highlighted with a red box.

The third question is: "Will JOHN M SMITH's tax filing status be the same previous year?". The "Yes" button is selected.

3.32 Confirm Previous Years' Tax Filing Status

Slide Voice-over: The next question ensures that the Applicant accurately reflects the current tax situation for eligibility assessment.

57. Click **Yes**, for will the Head of Household's tax filing status be the same as the previous year.

The screenshot shows the kynect application interface. At the top, there's a navigation bar with 'kynect' logo and links for Dashboard, Programs, Child Care Provider Search, and Help & FAQs. The main content area has a question: 'Which household member(s) is JOHN M SMITH claiming as a dependent?'. Below this, there are two input fields: 'JANE L SMITH' and 'JIMMY D SMITH', with a green checkmark next to the latter. The next question is 'Will JOHN M SMITH's tax filing status be the same previous year?'. There are two radio buttons: 'Yes' (which is highlighted with a red box) and 'No'. Below this, there's a section titled 'Did JOHN M SMITH reconcile premium tax credits on his tax return for the last two consecutive tax years?'. It includes a list of bullet points explaining the requirements for reconciliation. At the bottom, there are three buttons: 'Back', 'Save & Exit', and 'Next' (which is highlighted with a purple box). A help icon (?) is also present.

3.33 Reconcile APTC

Slide Voice-over: Take note of the callouts for the question asking if the Head of Household has reconciled Premium Tax Credits on tax returns for the previous year.

58. Click **Yes**.

This screenshot is similar to the previous one, but with a red callout box highlighting the question 'Did JOHN M SMITH reconcile premium tax credits on his tax return for the last two consecutive tax years?'. The callout box contains the same bullet points as in the previous screenshot. The 'Yes' radio button for this question is also highlighted with a red box. The 'Next' button remains highlighted with a purple box. The navigation bar and other UI elements are consistent with the previous screenshot.

3.34 Complete Section 5: Relationships & Tax Filing

59. Click **Next**.

The screenshot shows the kynect website interface. The user is JIMMY D SMITH. The form is titled 'Will JOHN M SMITH's tax filing status be the same previous year?'. The 'Yes' button is selected. Below this, it asks 'Did JOHN M SMITH reconcile premium tax credits on his tax return for the last two consecutive tax years?'. The 'Yes' button is also selected. A list of bullet points explains what 'reconciled' means: 'You received payment assistance to help for coverage.', 'You filed federal income tax returns for the last two consecutive years, and you used payment assistance. For example, in the year 2024 and 2023 you got help paying coverage and you also filed tax returns for both years.', and 'You submitted RS Form 8062 with those tax returns.' At the bottom are 'Back', 'Save & Exit', and 'Next' buttons.

Please note: Residents must identify whether they reconciled Premium Tax Credits in the past year to remain eligible for APTC.

3.35 Section 6: Household Information

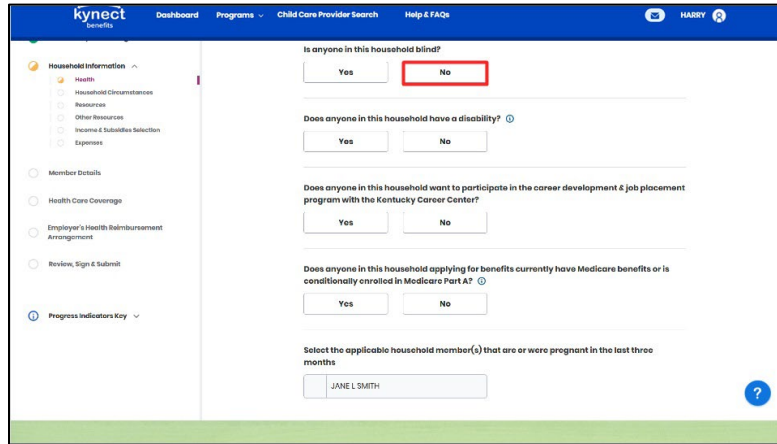
Slide Voice-over: We are on Section 6 of the benefits application, *Household Information*. This section is used to collect details about the circumstances affecting the members of the household. These next set of questions help determine eligibility and applicable benefits based on the household's circumstances.

The screenshot shows the kynect website interface for the 'Household Information' section. The left sidebar shows a progress bar for '5 of 10 completed' and a list of sections: Program Selection, Household Members, Contact Information, Reps, Kynectors, & Agents, and Relationship & Tax Filing. The 'Household Information' section is highlighted with a red box. The main content area shows the 'Household Information' title, a 'Health' section, and questions about household members being blind or having a disability.

3.36 Is anyone in the household blind?

Slide Voice-over: The first question in the series asks if anyone in the household is blind.

60. Click **No**.



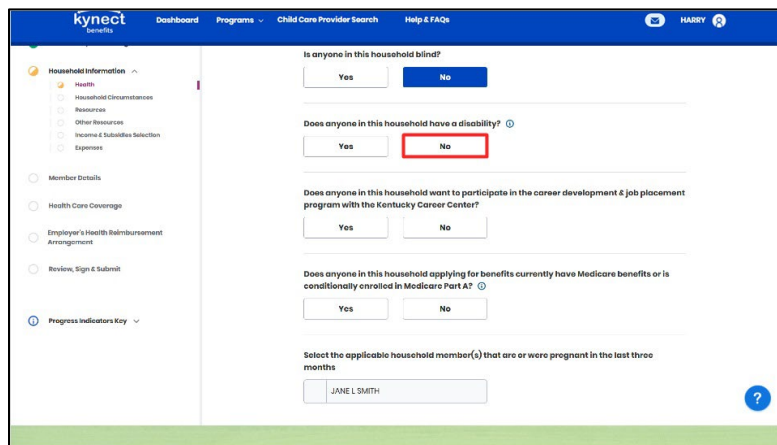
The screenshot shows the 'kynect benefits' application interface. On the left is a sidebar with a 'Household Information' section containing links for Health, Household Circumstances, Resources, Other Resources, Income & Subsidies Selection, Expenses, Member Details, Health Care Coverage, Employer's Health Reimbursement Arrangement, Review, Sign & Submit, and Progress Indicators Key. The main content area displays a series of questions. The first question, 'Is anyone in this household blind?', has 'Yes' and 'No' buttons, with the 'No' button highlighted by a red rectangle. Subsequent questions include 'Does anyone in this household have a disability?', 'Does anyone in this household want to participate in the career development & job placement program with the Kentucky Career Center?', and 'Does anyone in this household applying for benefits currently have Medicare benefits or is conditionally enrolled in Medicare Part A?'. Each of these questions also has 'Yes' and 'No' buttons. At the bottom, there is a section for selecting applicable household members, with a text box containing 'JANE L SMITH' and a blue question mark icon.

Please note: If someone is blind or disabled, it will prompt Adult Medicaid Questions and Non-MAGI.

3.37 Does anyone in this household have a disability?

Slide Voice-over: The next question asks if anyone in this household has a disability.

61. Click **No**.



This screenshot is identical to the previous one, showing the same 'kynect benefits' application interface. However, the 'No' button for the question 'Does anyone in this household have a disability?' is now highlighted with a red rectangle, indicating the next step in the process.

3.38 Career Development and Job Placement Program

Slide Voice-over: The Kentucky Career Center (KCC) provides various services to support career development and job placement. This question inquires if anyone in the household is interested in participating in the program, with additional information available to connect the Applicant.

62. Click **No**.

The screenshot shows the 'Household Information' section of the kynect application. The left sidebar lists various sections: Household Information (selected), Member Details, Health Care Coverage, Employer's Health Reimbursement Arrangement, Review, Sign & Submit, and Progress Indicators Key. The main content area contains several questions with 'Yes' and 'No' buttons. The question 'Does anyone in this household want to participate in the career development & job placement program with the Kentucky Career Center?' has the 'No' button highlighted with a red box. Below this, there is a question about Medicare benefits and a field to select a household member who was pregnant in the last three months, with 'JANE L SMITH' entered.

3.39 Do any household members currently have Medicare or Medicare part A?

Slide Voice-over: The following question asks whether anyone in the household has Medicare benefits or is conditionally enrolled in Medicare Part A.

63. Click **No**.

This screenshot is identical to the one above, showing the same 'Household Information' section. The 'No' button for the question 'Does anyone in this household applying for benefits currently have Medicare benefits or is conditionally enrolled in Medicare Part A?' is highlighted with a red box.

Please note: Choosing Yes will activate Medicare Supplement Plan questions, including resource inquiries, which could potentially impact APTC eligibility. Additionally, if anyone is enrolled in Medicare, they cannot purchase a QHP.

3.40 Pregnant Household Members

Slide Voice-over: There is a question about whether anyone in the household is currently pregnant or was pregnant in the past three months. The next question asks if anyone in the household, has used tobacco at least four times a week for the past six months.

64. Click **No**.

The screenshot shows the 'kynect' application interface. The left sidebar has a 'Progress Indicators Key' with a blue circle next to 'Pregnant Household Members'. The main content area has a question: 'Does anyone in this household applying for benefits currently have Medicare benefits or is conditionally enrolled in Medicare Part A?'. Below this is a 'Yes' button and a blue 'No' button. A red box highlights the 'No' button. Below this is a question: 'Select the applicable household member(s) that are or were pregnant in the last three months'. Below this is a text input field containing 'JANE L SMITH'. Below this is a question: 'Has anyone in this household used tobacco at least 4 times a week in the past 6 months?'. Below this is a 'Yes' button and a blue 'No' button. A red box highlights the 'No' button. At the bottom, there are three buttons: 'Back', 'Save & Exit', and a purple 'Next' button. A blue question mark icon is in the bottom right corner.

Please note: Pregnancy can increase household size for Medicaid purposes for each expected birth.

Please note: Tobacco use will increase plan premiums for APTC.

3.41 Complete Household Information: Health

65. Click **Next**.

The screenshot shows the 'kynect' application interface. The left sidebar has a 'Progress Indicators Key' with a blue circle next to 'Complete Household Information: Health'. The main content area has a question: 'Has anyone in this household used tobacco at least 4 times a week in the past 6 months?'. Below this is a 'Yes' button and a blue 'No' button. A red box highlights the 'No' button. At the bottom, there are three buttons: 'Back', 'Save & Exit', and a purple 'Next' button. A red box highlights the 'Next' button. A blue question mark icon is in the bottom right corner.

3.42 Household Circumstances

Slide Voice-over: We are now in the *Household Circumstances* subsection of the *Household Information* section. The upcoming questions are intended to help identify additional potential benefits and any circumstances that may require further attention and impact eligibility.

3.43 Household Circumstances: Question 1

Slide Voice-over: The first question in this series asks if anyone in the household is eligible for entitled benefits, such as pensions, that can directly impact eligibility.

66. Click **No**.

3.44 Household Circumstances: Question 2

Slide Voice-over: The next question inquires whether anyone in the household wishes to participate in a needs assessment, to connect with local community support resources.

67. Click **No**.

The screenshot shows the 'Household Circumstances' form in the kynect system. The left sidebar lists various sections: Program Selection, Household Members, Contact Information, Reps, Kynectors, & Agents, Relationship & Tax Filing, Household Information (selected), Member Details, Health Care Coverage, Employer's Health Reimbursement Arrangement, Review, Sign & Submit, and Progress Indicators Key. Under 'Household Information', 'Household Circumstances' is highlighted. The main content area is titled 'Household Circumstances' and includes a 'Learn More' link. It contains two questions with 'Yes' and 'No' buttons. The first question is 'Is anyone in this household eligible for entitled benefits, such as annuities, pensions, retirement, Black Lung, unemployment compensation, or VA pension?'. The second question is 'Would anyone in your household like to take a needs assessment to connect you with local community support resources/services/programs, such as housing, utility, or transportation assistance?'. The 'No' button for the second question is highlighted with a red box. At the bottom, there are 'Back', 'Save & Exit', and 'Next' buttons. A help icon (?) is in the bottom right corner.

Please note: The needs assessment is optional and will evaluate needs that may be addressed through kynect resources. A series of subsequent screens will help initiate connections to kynect resources.

3.45 Complete Household Information: Household Circumstances

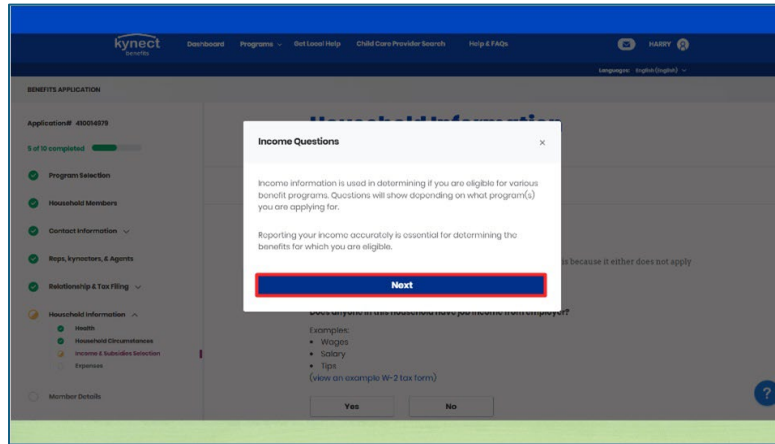
68. Click **Next**.

This screenshot is identical to the one above, showing the 'Household Circumstances' form. In this instance, the 'Next' button at the bottom right is highlighted with a red box, indicating the next step in the process.

3.46 Income Questions Pop-up

Slide Voice-over: The questions vary based on the specific programs Residents are applying for.

69. Click **Next**.

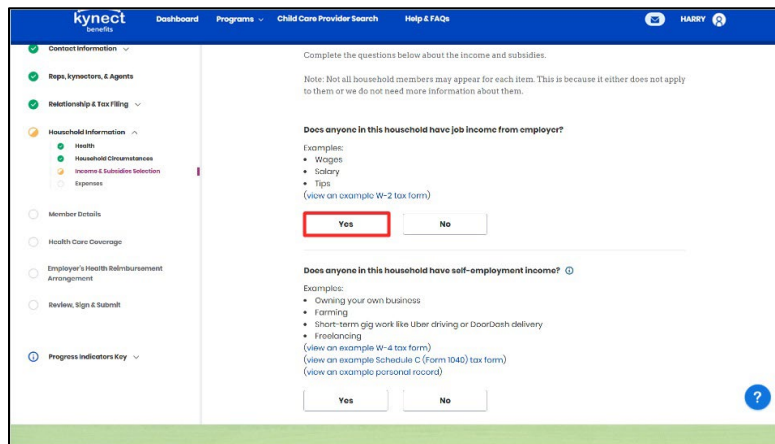


Please note: A pop-up about income questions highlights the importance of accurately reporting income, as this information is crucial for determining eligibility for various benefit programs.

3.47 Household Information: Income and Subsidies Selection: Question 1

Slide Voice-over: The following question inquires whether anyone in the household receives job income from an employer.

70. Click **Yes**.



3.48 Income & Subsidies Selection: Question 2-3

Slide Voice-over: The subsequent two questions ask about self-employment income and whether anyone is receiving benefits such as Social Security. The responses to these questions can affect eligibility for benefits.

71. For this demonstration, click **No** for either question to continue.

The screenshot shows the kynect application interface. The top navigation bar includes 'kynect', 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The main content area displays two questions with 'Yes' and 'No' response buttons. The first question is 'Does anyone in this household have self-employment income?' with examples: Owning your own business, Farming, Short-term gig work like Uber driving or DoorDash delivery, and Freelancing. The second question is 'Does anyone in this household receive income from Social Security, retirement, or a pension?' with examples: Aged or disabled: SSI through Social Security, Retirement: RSD through Social Security Payments, and 401k fund. Both 'No' buttons are highlighted with a red box.

Please note: It is crucial to review the examples provided for each question and click on the linked examples when further clarification is required.

3.49 Income & Subsidies Selection: Question 4-5

Slide Voice-over: The following two questions inquire whether anyone in the household receives income from dividends, interest, or royalties, and whether anyone is receiving support or maintenance income, such as alimony or child support. Examples with links for further information are provided.

72. For this demonstration, click **No** for both questions.

The screenshot shows the kynect application interface. The top navigation bar includes 'kynect', 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The main content area displays two questions with 'Yes' and 'No' response buttons. The first question is 'Does anyone in this household receive income from dividends, interest, or royalties?' with examples: Royalties: patents, music royalties, book royalties, oil & gas, Dividends: 1099-DIV, and Interest: 1099-INT. The second question is 'Does anyone in this household receive support or maintenance income, such as alimony, child support, adoption subsidy payments, or foster care income?' with examples: Spousal support, Alimony, Child support, Adoption subsidy payments, Foster care income, and Money from family and/or friends. Both 'No' buttons are highlighted with a red box.

3.48 Income & Subsidies Selection: Question 6-8

Slide Voice-over: The next three questions inquire whether anyone in the household receives income from an insurance settlement or unemployment benefits, whether anyone receives non-cash income in exchange for work, and whether there have been any gambling or lottery winnings in the past three months.

73. For this demonstration, click **No** for all three questions.

The screenshot shows the kynect application interface. The top navigation bar includes 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The main content area contains three questions, each with 'Yes' and 'No' buttons. A red rectangular box highlights the 'No' buttons for all three questions.

Question 6: Does anyone in the household receive income from an insurance settlement or unemployment benefit? (Examples: Foster care income, Money from family and/or friends)

Question 7: Does anyone in this household receive any other types of income that is not cash in exchange for work (including any goods, services, or payments) not listed in above questions? (Examples: Life insurance policies, In-kind income, Room & board and/or utilities in exchange for work)

Question 8: Has anyone in the household won money from gambling or the lottery in the past 3 months?

3.48 Income & Subsidies Selection: Question 9

Slide Voice-over: The final question in this sequence asks whether anyone in the household is receiving Medicaid benefits from another state during the current benefit application month and the subsequent month.

74. Click **No**.

The screenshot shows the kynect application interface. The top navigation bar includes 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The main content area contains three questions, each with 'Yes' and 'No' buttons. A red rectangular box highlights the 'No' button for the third question.

Question 9: Does anyone in this household receive Medicaid benefits in another state in the month of May or expect to receive benefits in the month of June?

At the bottom of the form, there are three buttons: 'Back', 'Save & Exit', and 'Next'. A blue question mark icon is located in the bottom right corner.

Please note: Receiving Medicaid benefits from another state may impact eligibility through kynect.

3.50 Complete Household Information: Income & Subsidies Selection

75. Click **Next**.

The screenshot shows the 'Income & Subsidies Selection' section of the kynect application. The form includes three questions with 'Yes' and 'No' buttons:

- Does anyone in this household receive any other types of income that is not cash in exchange for work (including any goods, services, or payments) not listed in above questions?
 Examples:
 • In-kind income
 • Room & board and/or utilities in exchange for work
- Has anyone in the household won money from gambling or the lottery in the past 3 months?
- Does anyone in this household receive Medicaid benefits in another state in the month of May or expect to receive benefits in the month of June?

At the bottom, there are three buttons: 'Back', 'Save & Exit', and 'Next' (highlighted in red). A help icon (?) is also present.

3.51 Expenses Questions Pop-up

Slide Voice-over: A pop-up regarding expense questions appears, explaining that the purpose of these questions is to help determine benefits. As emphasized in multiple callouts, it is crucial to accurately report expenses in this section.

76. Click **Next**.

The screenshot shows the 'Expenses Questions' pop-up window. The pop-up contains the following text:

Expenses Questions

Expense information is used in determining if you are eligible for various benefit programs. Questions will show depending on what program(s) you are applying for.

Reporting your expenses accurately is essential for determining the benefits for which you are eligible.

At the bottom of the pop-up is a red 'Next' button.

The background shows the 'Household Information' section of the application, with a progress bar indicating '5 of 10 completed'. The 'Expenses' section is currently selected.

3.52 Household Information: Expenses Question 1-2

Slide Voice-over: The following two questions inquire whether anyone in the household requires assistance with unpaid or partially paid medical bills from the past three months, and whether anyone has deductible expenses as indicated in the callout.

77. Click **No** for both questions.

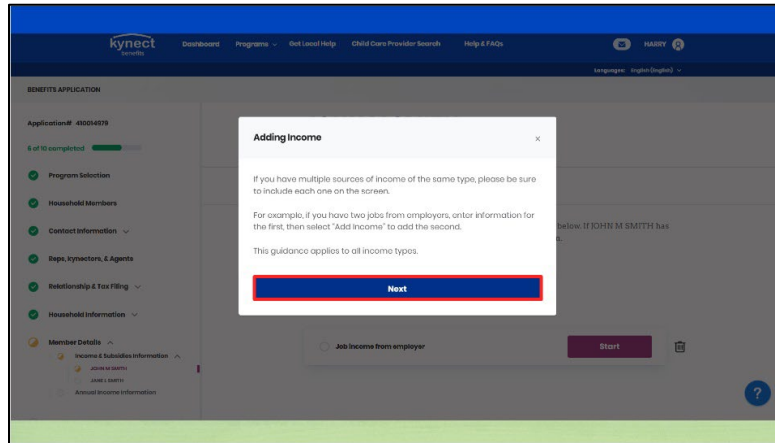
3.53 Complete Section 6: Household Information

78. Click **Next**.

3.54 Adding Income Pop-up

Slide Voice-over: An Adding Income pop-up appears, instructing users to accurately enter their income and if there are multiple jobs with the same employer, to add secondary income by clicking the **Add Income** button.

79. Click **Next**.

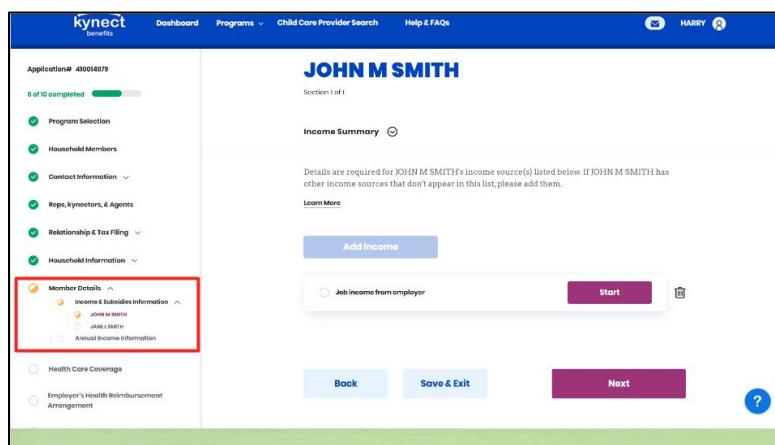


Please note: If Applicants are uncertain about their total yearly income, they can provide an estimate and will have the opportunity to make corrections later. Some Applicants, such as seasonal workers, may need to update their estimated yearly income as their circumstances change.

4. Lesson 4 Benefits Application 7-10

4.1 Section 7: Member Details

Slide Voice-over: In the *Member Details* section, additional income information is gathered to help determine benefits.



4.2 Member Details: Income Summary

80. Click **Start**.

The screenshot shows the 'Income Summary' section of the Kynect Benefits Application for JOHN M SMITH. The application is 6 of 10 completed. The left sidebar lists sections: Program Selection, Household Members, Contact Information, Regs, Kynectors, & Agents, Relationship & Tax Filing, Household Information, and Member Details. Under Member Details, 'Income & Subsidies Information' is expanded, showing 'JOHN M SMITH', 'JANE L SMITH', and 'Annual Income Information'. The main content area shows 'Income Summary' with a note: 'Details are required for JOHN M SMITH's income source(s) listed below. If JOHN M SMITH has other income sources that don't appear in this list, please add them.' Below this is an 'Add Income' button and a radio button for 'Job income from employer' with a red 'Start' button next to it.

Please note: Income Summary will pre-populate based on the income sources selected in the *Household Information* section.

4.3 Income Details

Slide Voice-over: Answer the questions provided in the *Income Details* section for the Applicant, aiming to gather as much information as possible. For the demonstration, the employer information has already been completed.

The screenshot shows the 'Income Details' section of the Kynect Benefits Application for JOHN M SMITH. The left sidebar is the same as in the previous screenshot. The main content area shows 'Complete the questions below about income.' A red box highlights the following fields: 'Type of income' (dropdown menu with 'Job income from employer' selected), 'Employer name' (text field), 'Employer identification number (en)' (text field), 'Employer address' (text field), 'Address Line 2' (text field with placeholder 'IE. APT. #, SUITE, UNIT, BUILDING, FLOOR, P.O. B.'), 'Primary Phone Number' (text field with placeholder '##-##-####-####'), 'DC' (text field), and 'Income frequency' (dropdown menu with 'Sole' selected). Below the red box, it says 'Does JOHN M SMITH still have this source of'.

4.4 Income Frequency

81. Click on the **Income frequency** drop-down.

The screenshot shows the 'kynect' application form. The 'Income & Subsidies Information' section is active. The 'Income frequency' dropdown menu is open, showing a list of options: Select, Every 2 weeks, Monthly, Quarterly, Twice a month, Weekly, Yearly, Hourly, Contractual/Single Payment Covering More than One Month, and One Time Only - Lump sum. The 'Monthly' option is highlighted with a red box. The form also includes fields for Employer Identification Number (EIN), Employer address, Address Line 2, Primary Phone Number, and a question: 'Does JOHN M SMITH still have this source of income?' with 'Yes' and 'No' buttons. At the bottom, there are 'Cancel' and 'Save' buttons.

4.5 Select Income Frequency

Slide Voice-over: There are various income frequency options available.

82. For this demo, click **Monthly**.

This screenshot is identical to the previous one, but the 'Monthly' option in the 'Income frequency' dropdown menu is now selected and highlighted with a red box. The 'Save' button is visible at the bottom right of the form.

Please note: For calculation purposes, Medicaid considers monthly income, while APTC evaluates annual income.

4.6 Current Income Source Question

Slide Voice-over: Next, there are two monthly income fields that request income from wages and tips, if applicable. A monthly income of \$2,000 and \$0 for tips have been entered.

83. Click **Yes**.

The screenshot shows the 'kynect' application interface. On the left, there's a sidebar with navigation options: 'Health Care Coverage', 'Employer's Health Reimbursement Arrangement', 'Review, Sign & Submit', and 'Progress Indicators Key'. The main content area displays the 'Current Income Source Question' form. It includes a date field at the top, followed by 'Income frequency' set to 'Monthly'. Below that are two input fields: 'Monthly income before taxes (gross)' with a value of '\$ 2,000' and 'Monthly income from tips before taxes (gross)' with a value of '\$ 0'. The question 'Does JOHN M SMITH still have this source of income?' is followed by 'Yes' and 'No' radio buttons. The 'Yes' button is highlighted with a red border. At the bottom, there are 'Cancel' and 'Save' buttons, and a help icon (?) on the right.

Please note: Enter the gross amounts in the displayed fields.

4.7 Save Income Details

84. Click **Save**.

This screenshot is identical to the one in the previous block, showing the same 'Current Income Source Question' form. However, in this image, the 'Save' button at the bottom right is highlighted with a red box, indicating the next step in the process.

Please note: If the Resident no longer receives this source of income, an end date will need to be provided.

4.8 Complete Member Details: Income Summary

Slide Voice-over: Users are returned to the **Income Summary** screen. Verify that the entered income is correct.

85. Click **Next**.

4.9 Adding Income Pop-up

Slide Voice-over: An Adding Income pop-up appears, instructing users to accurately enter their income and if there are multiple jobs with the same employer, to add secondary income by clicking the **Add Income** button.

86. Click **Next**.

Please note: If Applicants are uncertain about their total yearly income, they can provide an estimate and will have the opportunity to make corrections later. Some Applicants, such as seasonal workers, may need to update their estimated yearly income as their circumstances change.

4.10 Complete Section 7: Member Details

Slide Voice-over: Next, users are prompted to confirm the estimated amount of income for the year.

87. Click **Yes** to confirm the estimated yearly income displayed on screen is correct.

88. Click **Next**.

The screenshot shows the 'Adjusted Annual Income' section of the kynect application. The left sidebar lists various steps, with 'Member Details' and 'Annual Income Information' expanded. The main content area displays the 'Adjusted Annual Income' heading, followed by a message: 'We calculated the below yearly income based on the income and expenses you reported.' Below this, the 'Estimated Yearly Income' is shown as '\$24,000.00'. A question asks: 'Is the estimated yearly income amount of \$24,000.00 a good estimate of your income in 2020?'. There are two buttons: 'Yes' (highlighted with a red box) and 'No'. At the bottom, there are three buttons: 'Back', 'Save & Exit', and 'Next' (highlighted with a red box).

4.11 Member Details: Additional Household Members

Slide Voice-over: Users will need to repeat the previous annual income steps for each household member. This includes manually entering zero in the *Income* section for young children. These steps have been completed in the demo.

The screenshot shows the 'Adjusted Annual Income' section of the kynect application. The left sidebar lists various steps, with 'Member Details' and 'Annual Income Information' expanded. The main content area displays the 'Adjusted Annual Income' heading, followed by a message: 'We calculated the below yearly income based on the income and expenses you reported.' Below this, the 'Estimated Yearly Income' is shown as '\$0.00'. A question asks: 'Is the estimated yearly income amount of \$0.00 a good estimate of your income in 2020?'. There are two buttons: 'Yes' (highlighted with a red box) and 'No'. At the bottom, there are three buttons: 'Back', 'Save & Exit', and 'Next' (highlighted with a red box).

4.12 Section 8: Health Care Coverage

Slide Voice-over: The *Healthcare Coverage* section collects details about the household's healthcare coverage. This section appears exclusively for Medicaid, KCHIP, and KI-HIPP applications.

Please note: Enrollment in other coverage will disqualify Applicants from APTC and render the child ineligible for KCHIP.

4.13 Health Care Coverage Selection: Question 1

89. Click **No** to the question asking if anyone in the household applying for benefits is enrolled in healthcare coverage.

Please note: If anyone has an offer of employer-sponsored insurance, but it is deemed unaffordable, the family could be eligible for benefits through kynect.

4.14 Health Care Coverage Selection: Question 2

90. Click **No** for the question asking if anyone in the household applying for benefits has an employer that offered healthcare coverage but has not yet enrolled.

4.15 Complete Section 8: Health Care Coverage

91. Click **Next** to proceed to the *Employer's Health Reimbursement Arrangement* section.

4.16 Section 9: Employer's Health Reimbursement Arrangement

Slide Voice-over: The *Employer's Health Reimbursement Arrangement* section is where information on the household's Individual Coverage Health Reimbursement Arrangements (ICHRA) and Qualified Small Employer Health Reimbursement Arrangements (QSEHRA) is gathered, if applicable.

92. For this demo, click **No** for both questions about current enrollment in or offers for an ICHRA or a QEHR

93. Click **Next**.

Please note: ICHRA and QSEHRA offer employees health benefits without traditional group plans. ICHRA allows employers to set their own reimbursement amounts, while QSEHRA follows IRS set limits annually.

4.17 Section 10: Application Review

Slide Voice-over: The **Application Review** screen allows users to review and edit application details as needed. Click on any blue text item to return to that corresponding section of the application to update information or make edits. Users may also click on the completed sections in the status menu to make edits.

4.18 Complete Application Review

Slide Voice-over: Review to confirm all applications details are correct.

94. Click **Next**.

The screenshot shows the 'Member Details - Income Summary' section of the Kynect application. It displays income information for three individuals: JIMMY D SMITH, JANE L SMITH, and JOHN M SMITH. At the bottom, there are three buttons: 'Back', 'Save & Exit', and 'Next'.

Member Name	Income Type	Estimated Annual Income in 2023	Estimated Annual Income in 2024
JIMMY D SMITH	No information provided	\$0.00	
JANE L SMITH	Job income from employer	\$2,000.00/month	\$24,000.00
JOHN M SMITH	Job income from employer	\$2,000.00/month	\$24,000.00

4.19 Signature Page

Slide Voice-over: Next is the **Signature Page**. There are three terms of agreements to read and agree to: *Application Statement of Understanding*, *Medicaid Penalty Warning*, and *Failure to Reconcile Statement of Understanding*. We will demo the first section.

95. Click on **Application Statement of Understanding**.

The screenshot shows the 'Signature Page' of the Kynect application. It displays the 'Terms of Agreement Summary' with four numbered points. Below the summary, there are three radio button options for agreement. The first option, 'Read and agree to Application Statement of Understanding', is highlighted with a red box.

Terms of Agreement Summary

- 1 I have answered all questions truthfully and to the best of my ability.
- 2 If any changes occur to my situation, I am responsible for reporting them.
- 3 Providing false information may result in penalties.
- 4 Please read and agree to each of the terms. If you do not agree, your application may be affected, and you may be ineligible to receive benefits.

☒ Read and agree to Application Statement of Understanding

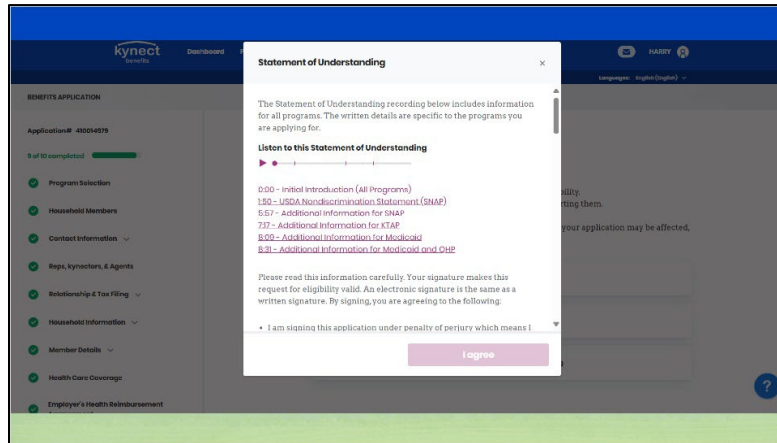
☐ Read and agree to Medicaid Penalty Warning

☐ Read and agree to Failure to Reconcile Statement of Understanding

4.20 Statement of Understanding Demo

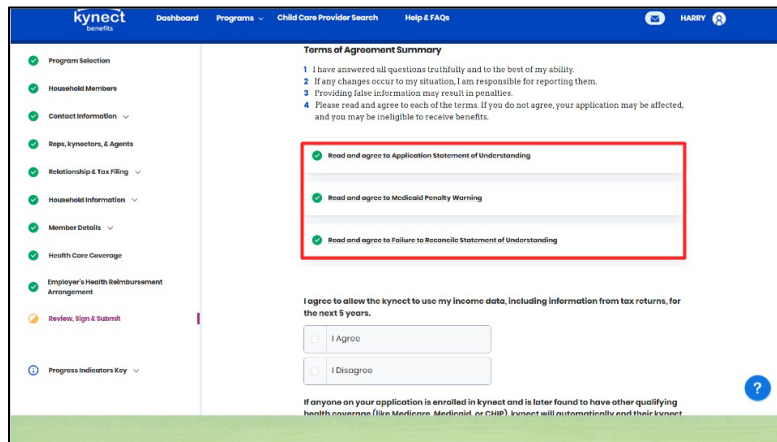
Slide Voice-over: An audio play feature is available to read the information displayed on the screen. Ensure all the information is read aloud.

96. Click **I agree** when finished.



4.21 Complete Terms of Agreement

Slide Voice-over: Repeat the previous steps for the remaining two Terms of Agreements. They have been completed for this demo.



4.22 Signature Page: Question 1

Slide Voice-over: The next question asks for confirmation to allow kynect to use income and tax information for the next five years.

97. Click **I Agree**.

The screenshot shows the 'kynect' interface with a sidebar on the left containing 'Dashboard', 'Programs', 'Child Care Provider Search', and 'Help & FAQs'. The main content area displays a form for 'Question 1'. The first question is 'I agree to allow the kynect to use my income data, including information from tax returns, for the next 5 years.' The 'I Agree' radio button is selected and highlighted with a red box. Below this, a second question asks if anyone on the application has other qualifying health coverage (like Medicare, Medicaid, or CHIP). This question also has 'I Agree' and 'I Disagree' radio buttons. Further down, there are two more questions: 'Is there a DCBS or DMS employee living in the home?' and 'Would you like assistance from an insurance Agent if you are not eligible for Medicaid benefits but are eligible for APTC/QHP benefits?'. Each of these has 'Yes' and 'No' buttons. A blue question mark icon is in the bottom right corner.

Please note: Authorizing kynect to utilize income data, including details from tax returns, for the next five years enables cases to be renewed passively (automatically), reducing additional actions for Individuals to complete active renewal.

4.23 Signature Page: Question 2

Slide Voice-over: The following question calls out if it is discovered that anyone in the application has other qualifying health coverage, kynect will automatically terminate their medical and dental coverage through kynect. The system will disenroll household members who are found to have other qualifying health coverage.

98. Click **I Agree**.

This screenshot shows the same 'kynect' interface as the previous one. In this step, the 'I Agree' radio button for the second question, 'If anyone on your application is enrolled in kynect and is later found to have other qualifying health coverage (like Medicare, Medicaid, or CHIP), kynect will automatically end their kynect medical plan and dental coverage. This will help make sure that anyone who's found to have other qualifying coverage won't stay enrolled in kynect medical and dental coverage and will have to pay full cost.', is selected and highlighted with a red box. The 'I Disagree' radio button is also visible. The rest of the form, including the first question and the bottom two questions, remains the same as in the previous screenshot.

Please note: If household members are found to be eligible for a better benefit program, such as Medicaid or Medicare, selecting **I Agree** will allow kynect to discontinue the QHP to avoid paying for a full-price QHP.

4.24 Signature Page: Question 3-4

Slide Voice-over: The initial question asks if there are DCBS or DMS employees living in the household to ensure there is no conflict of interest and for program integrity reasons. The subsequent question offers assistance from Agents if Residents are ineligible for Medicaid benefits but qualify for APTC and QHP.

99. For this demo, click **No** for both questions.

The screenshot shows the 'kynect' web application interface. At the top, there is a navigation bar with links: Dashboard, Programs, Child Care Provider Search, and Help & FAQs. The main content area contains two questions, each with 'Yes' and 'No' buttons. The first question is 'Is there a DCBS or DMS employee living in the home?' and the second is 'Would you like assistance from an Insurance Agent if you are not eligible for Medicaid benefits but are eligible for APTC/QHP benefits?'. Both 'No' buttons are highlighted with a red rectangular box. Below the questions, there is a section for 'JOHN M SMITH - E-Signature' with fields for First Name, Middle Initial (MI), Last Name, and Suffix. A checkbox indicates 'Household member does not have a middle initial.' and a 'Select' button is next to the Suffix field. A blue question mark icon is visible in the bottom right corner.

4.25 E-Signature

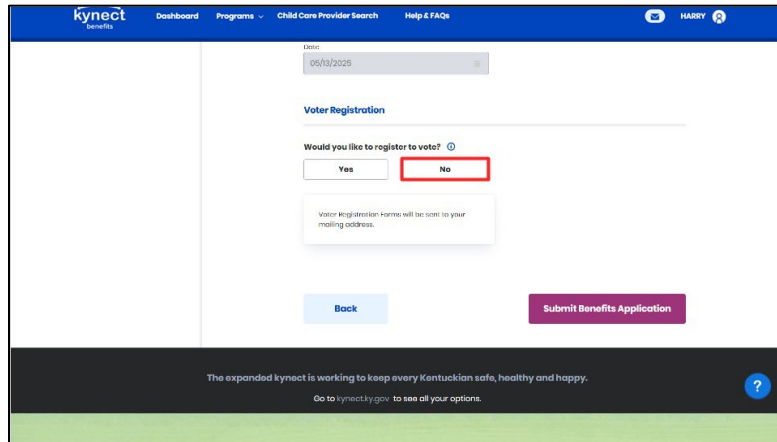
Slide Voice-over: Make sure the information entered in the *E-Signature* section exactly matches the information in the benefits application. For this demo, the Applicant's information is completed.

This screenshot shows the same 'kynect' web application interface, but with the E-Signature section completed. The two questions from the previous screenshot are still present, but the 'No' button for the second question is now highlighted in blue. The 'JOHN M SMITH - E-Signature' section is filled out: First Name is 'JOHN', MI is 'M', Last Name is 'SMITH', and Suffix is 'Select'. A date field shows '05/13/2025'. Below this, there is a 'Voter Registration' section with the question 'Would you like to register to vote?'. A blue question mark icon is visible in the bottom right corner.

4.26 Voter Registration

Slide Voice-over: There is a question asking if the Applicant wishes to register to vote, with registration forms to be sent to the address and email on record.

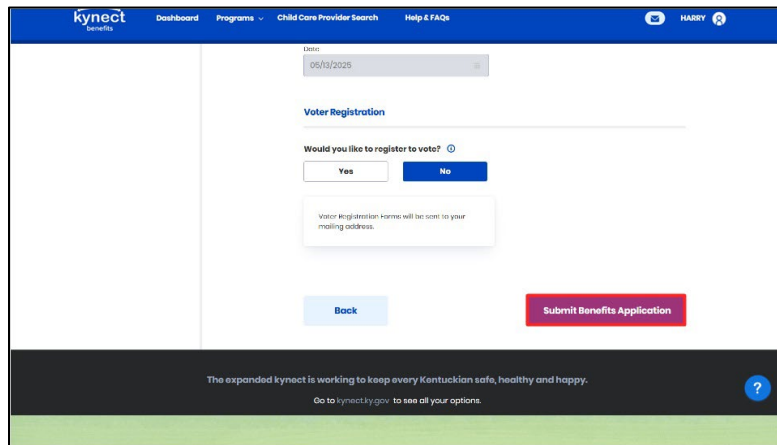
100. Click **No**.



The screenshot shows the kynect KYNECT portal interface. At the top, there is a navigation bar with links for Dashboard, Programs, Child Care Provider Search, and Help & FAQs. The main content area is titled "Voter Registration" and contains a question: "Would you like to register to vote?". Below the question are two buttons: "Yes" and "No". The "No" button is highlighted with a red rectangular box. Below the buttons, a message states: "Voter Registration forms will be sent to your mailing address." At the bottom of the main content area, there are two buttons: "Back" and "Submit Benefits Application". The footer of the page contains a message: "The expanded kynect is working to keep every Kentuckian safe, healthy and happy. Go to kynect.ky.gov to see all your options." and a help icon.

4.27 Submit Benefits Application

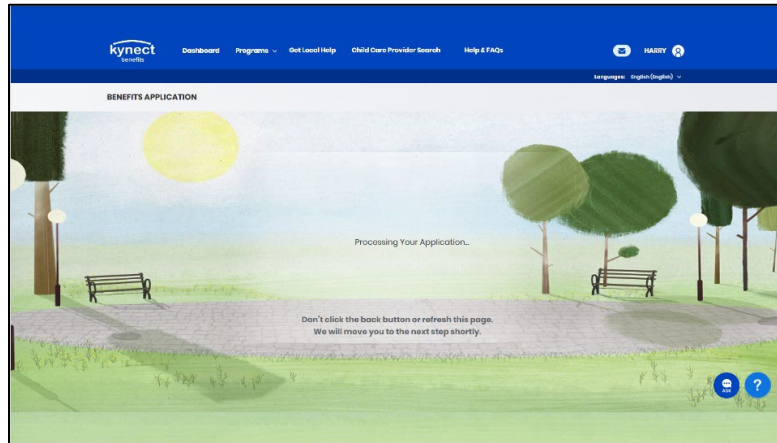
101. Click **Submit Benefits Application**.



The screenshot shows the kynect KYNECT portal interface, identical to the previous one. However, in this version, the "Submit Benefits Application" button at the bottom right of the main content area is highlighted with a red rectangular box. All other elements, including the "No" button, remain unchanged.

4.28 Application Processing

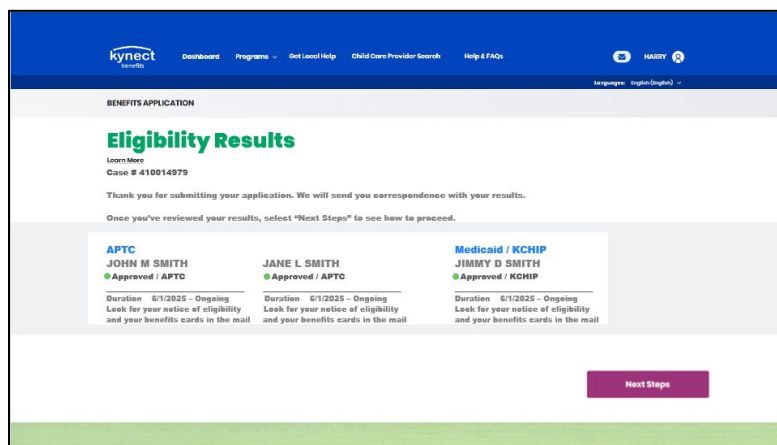
Slide Voice-over: The application is currently processing, which may take a few minutes. Please refrain from closing the window or engaging in other tasks.



Please note: Eligibility results may vary among household members due to specific circumstances such as pregnancy, immigration status, income, and age, potentially making one member eligible and another ineligible for specific benefits.

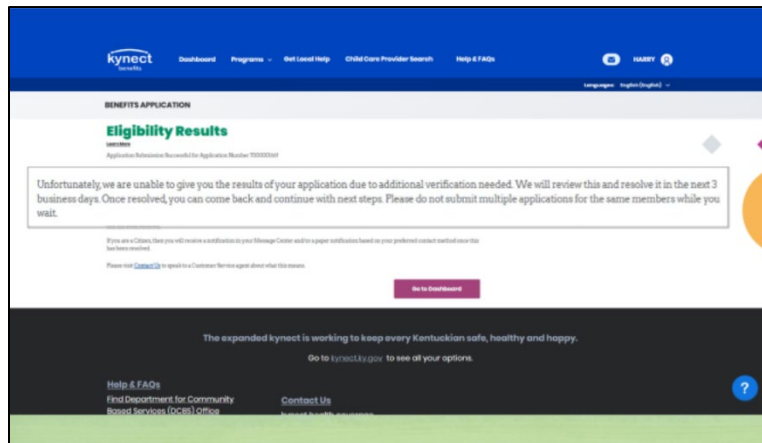
4.29 Eligibility Results

Slide Voice-over: Eligibility results will display QHP with Payment Assistance (APTC) if they are eligible for QHP and APTC. Additionally, the coverage effective date of QHP and APTC will generally be through the end of the year.



4.30 Eligibility Results Continued

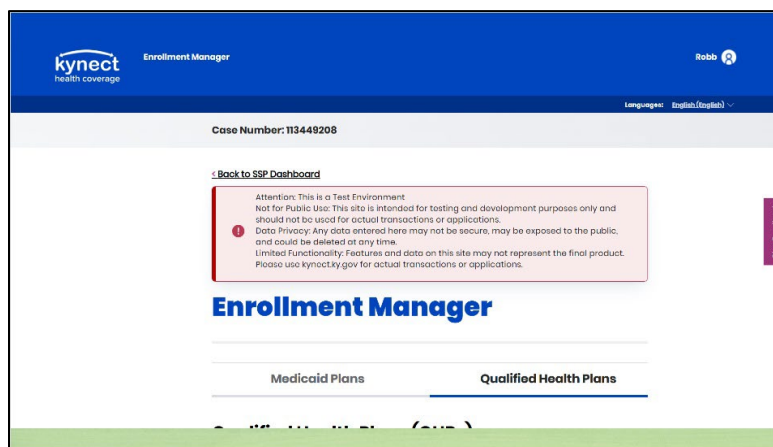
Slide Voice-over: Occasionally, the **Eligibility Results** screen may be unable to provide results and will instead indicate that the application requires review, advising that further information will be available in three business days. As mentioned earlier, do not submit another application for the household members. Residents may need to upload documents, schedule an appointment, or fulfill additional next-step requirements. Follow the instructions and steps provided on the screen.



5. Lesson 5 Enrollment Management Module (EMM)

5.1 Enrollment Manager

Slide Voice-over: Please refer to Course 2: *Navigating the kynect Dashboard* course for accessing the Enrollment Management Module as a kynector or Agent.

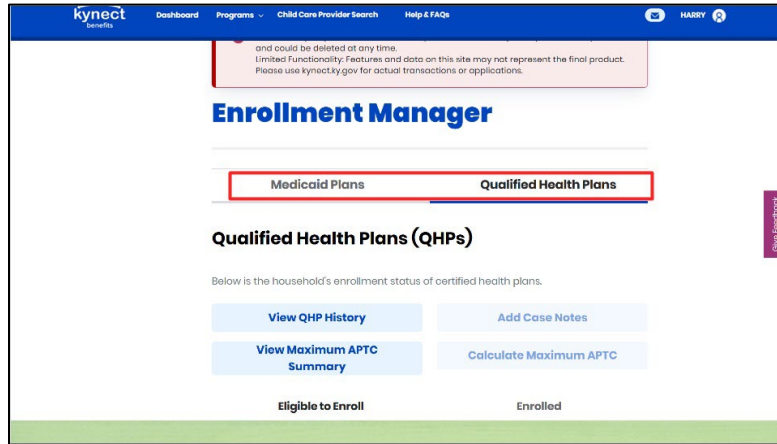


Please note: The Enrollment Management Module allows Applicants to shop Medicaid, Qualified Health Plans, and compare plans that they are approved for. Once they choose a plan, Applicants can enroll themselves and their household members, subject to an initial premium payment, if applicable.

5.2 Medicaid & QHP Plans

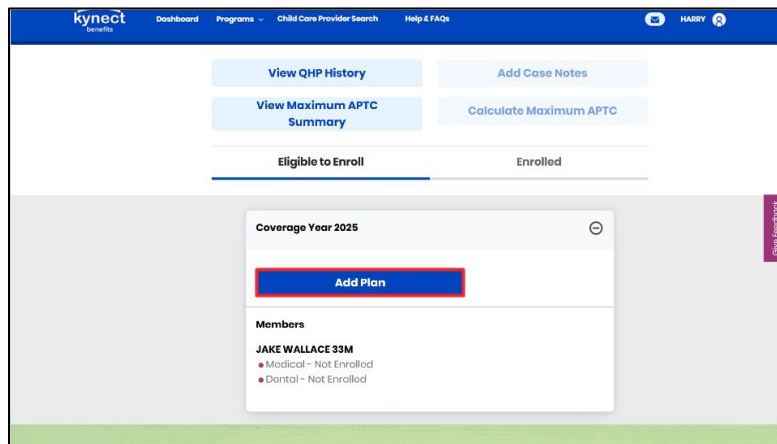
Slide Voice-over: Select Medicaid or Qualified Health Plans.

1. For this demo, click **QHP**.



5.3 Add Plan

2. Click **Add Plan**.



5.4 Add New Plan: Member Selection

Slide Voice-over: For this question, select the household member that would like to shop for plans.

3. Click on **JAKE WALLACE 33M**.

The screenshot shows the 'Add New Plan' interface. At the top, there's a navigation bar with 'kynect' logo and links for Dashboard, Programs, Child Care Provider Search, and Help & FAQs. Below this, there are links to 'Back to SSP Dashboard' and 'Back to Enrollment Manager'. The main heading is 'Add New Plan'. A paragraph explains that users can select multiple members to enroll in a health insurance plan. The 'Select Members' section shows 'Tax Group 1' with a list containing 'JAKE WALLACE 33M', which has a red checkbox next to it. The 'Select Coverage Type' section has two options: 'Medical' and 'Dental', with 'Medical' having a red checkbox. A 'Shop for Plans' button is located at the bottom right of the form area. A 'Give Feedback' link is on the right side.

5.5 Add New Plan: Coverage Type Selection

Slide Voice-over: Next, select Medical or Dental Coverage Type.

4. Click **Medical**.

This screenshot shows the same 'Add New Plan' interface as the previous one, but with the 'Medical' coverage type selected (indicated by a red checkbox). The 'JAKE WALLACE 33M' member remains selected. The 'Shop for Plans' button is still present. At the bottom of the screen, there are two buttons: 'Cancel' and 'Checkout'. A footer message at the very bottom reads: 'The expanded kynect is working to keep every Kentuckian safe, healthy and happy.'

5.6 Shop for Plans

5. Click **Shop for Plans**.

Select the members to enroll in a health insurance plan. By checking multiple members, you are able to enroll members together when you shop. You may shop for a new plan by clicking "Shop for Plans".

Select Members
Tax Group 1
☒ JAKE WALLACE 33M

Select Coverage Type
☒ Medical
☐ Dental

Shop for Plans

Cancel Checkout

Please note: Some QHPs include embedded pediatric dental benefits. If Residents would like to shop for a stand-alone dental plan, they may do so by selecting **Dental**.

5.7 Cost-Sharing Reduction (CSR) Callout

Slide Voice-over: In the Enrollment Management Module, CSR plans will be clearly identified when a Resident is eligible.

Case Number: IT3445208

Medical Plan Search

Email Print

Talk to a Licensed Insurance Agent Live!
 800-522-9728
 Absolutely Free Assistance Enrolling in a Quality Health Plan
 *subject to agent availability

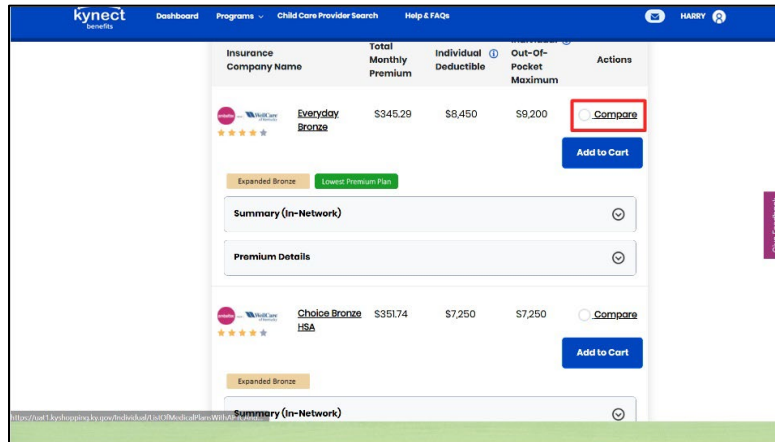
You selected the qualifying event as "Will lose qualified health insurance coverage in next 90 days", your coverage will start from 06/01/2026.

Please note: A CSR is applicable exclusively to Silver Metal Plans and can help lower copays, deductibles, and coinsurance costs.

5.8 Select a Plan to Compare

Slide Voice-over: In this demonstration, we will compare two plans. To begin, select the first plan to review.

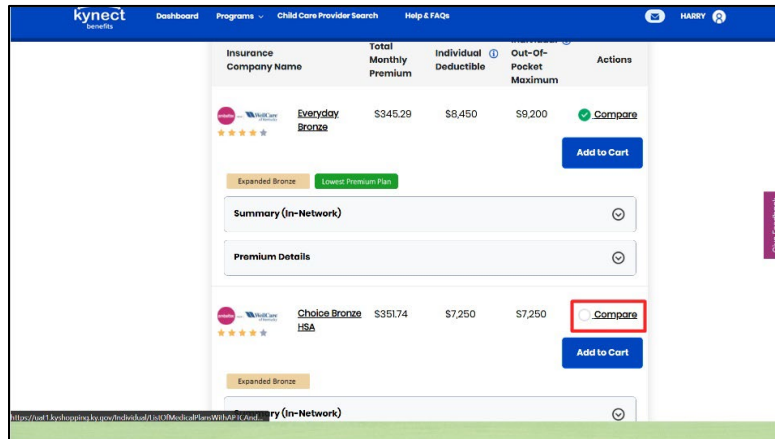
- Click the **Compare checkbox** located in the upper-right corner of the screen.



5.9 Select an Additional Plan to Compare

Slide Voice-Over: Repeat the previous step and select the second plan to compare.

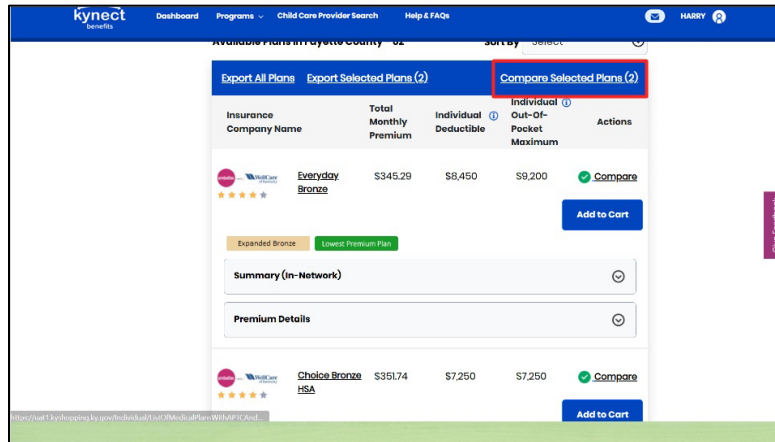
- Click the **Compare checkbox** for the other plan.



5.10 Compare Selected Plans

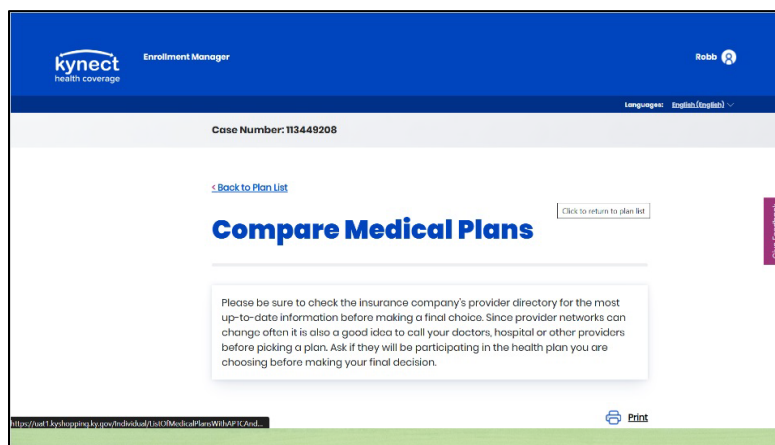
Slide Voice-over: Users will have the option to select multiple plans. For this demonstration, we will be comparing two plans.

- Click on **Compare Selected Plans** in the upper-right corner of the screen.



5.11 Compare Medical Plans

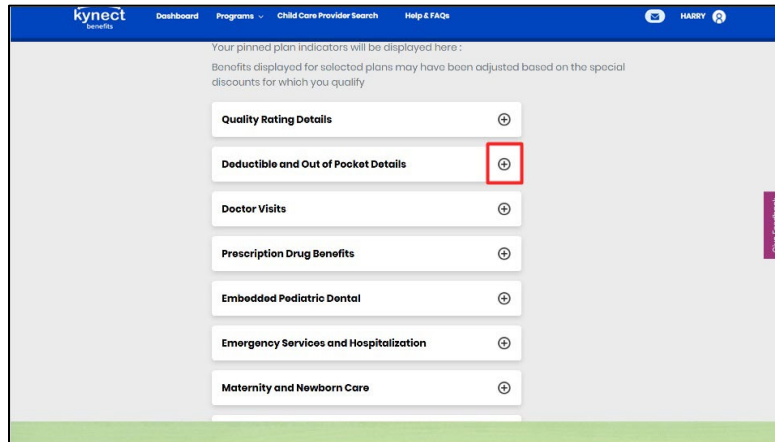
Slide Voice-over: Users can scroll through the different sections in the Compare Medical Plans window.



5.12 Compare Additional Plan Information

Slide Voice-over: Several pinned indicators are shown side-by-side to help the Applicant compare benefits and determine the best plan for their household.

9. Click the **Plus Icon**.



5.13 Deductible and Out of Pocket Details

Slide Voice-over: Take note and observe the amounts listed for the two plans to assist the Applicant on selecting the best plan.

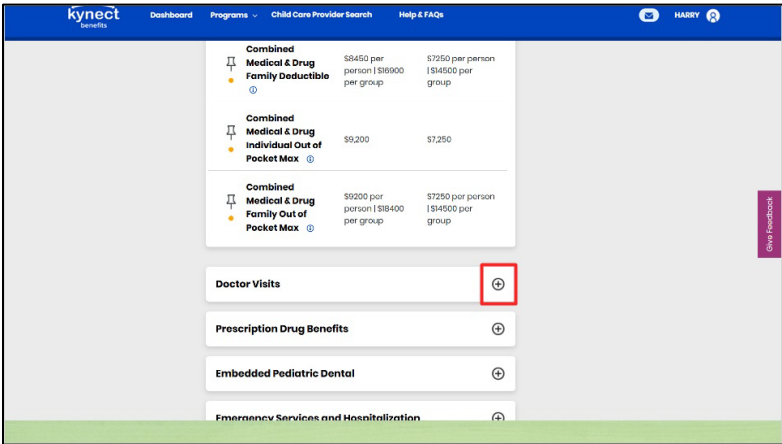
The screenshot shows the 'Deductible and Out of Pocket Details' section expanded. It displays a table comparing 'EVERYDAY BRONZE' and 'CHOICE BRONZE HSA' plans across three categories: Individual Deductible, Family Deductible, and Individual Out of Pocket Max. The table is as follows:

In Network	EVERYDAY BRONZE	CHOICE BRONZE HSA
Combined Medical & Drug Individual Deductible	\$8,450	\$7,250
Combined Medical & Drug Family Deductible	\$8,450 per person \$16,900 per group	\$7,250 per person \$14,500 per group
Combined Medical & Drug Individual Out of Pocket Max	\$8,200	\$7,250

5.14 Compare Additional Plan Information Continued

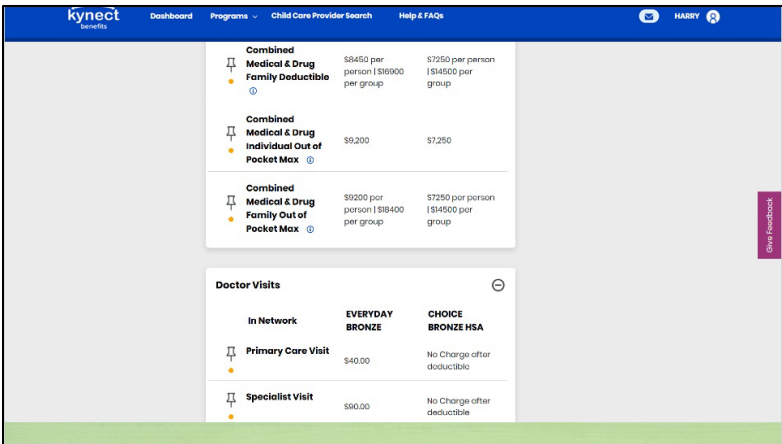
Slide Voice-over: Let us examine one more section.

10. Click the **Plus Icon**.



5.15 Doctor Visits

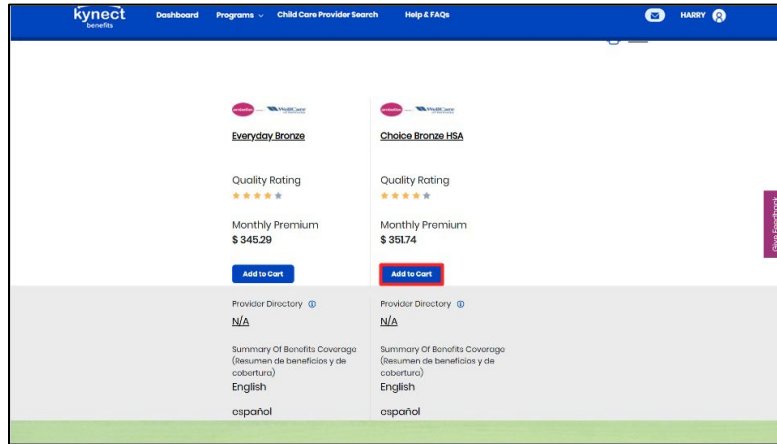
Slide Voice-over: When navigating this section, take note of the charges between the two plans.



5.16 Add Plan to Cart

Slide Voice-over: The Applicant has chosen the Choice Bronze HSA plan.

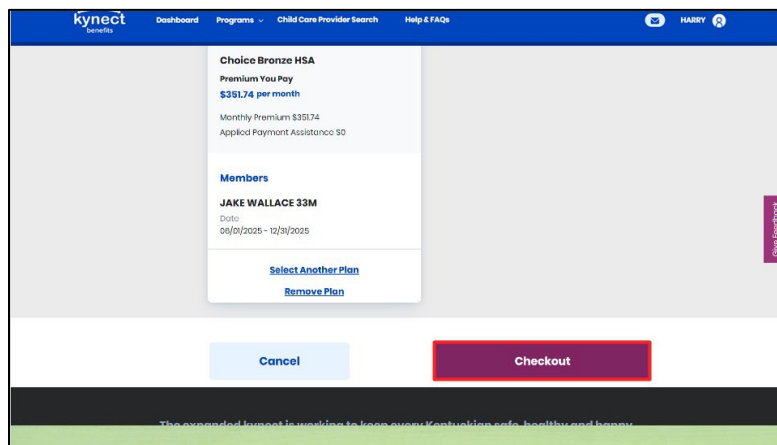
11. Click **Add to Cart**.



5.17 Add New Plan Checkout

Slide Voice-over: Ensure the selected plan is the one the Applicant desires.

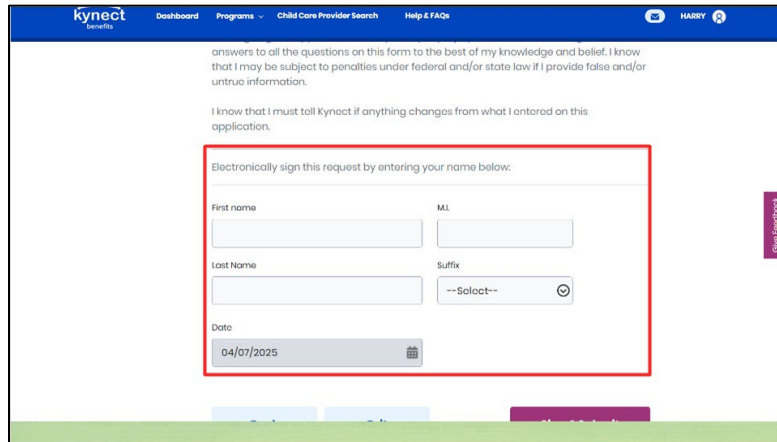
12. Click **Checkout**.



5.18 Electronic Signature

Slide Voice-over: Make sure the name entered in this section matches exactly as it appears in the application.

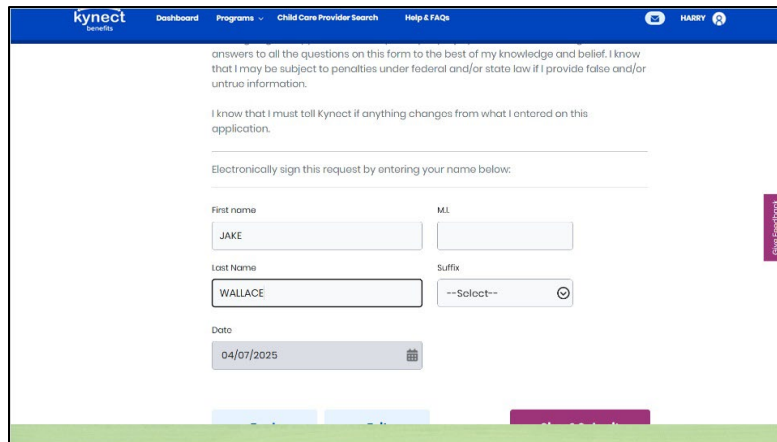
13. Enter the **Applicant's Name**.



The screenshot shows the Kynect application form. The top navigation bar includes "kynect", "Dashboard", "Programs", "Child Care Provider Search", and "Help & FAQs". The main content area contains a disclaimer: "answers to all the questions on this form to the best of my knowledge and belief. I know that I may be subject to penalties under federal and/or state law if I provide false and/or untrue information." Below this is a statement: "I know that I must tell Kynect if anything changes from what I entered on this application." The electronic signature section is highlighted with a red box and contains the text: "Electronically sign this request by entering your name below:". The form fields are: "First name" (empty), "MI" (empty), "Last Name" (empty), "Suffix" (dropdown menu showing "--Select--"), and "Date" (calendar icon showing "04/07/2025"). A "Give Feedback" button is visible on the right side.

5.19 Electronic Signature

Slide Voice-over: The name has been entered in for this demo.



The screenshot shows the Kynect application form with the name entered. The top navigation bar is the same. The disclaimer and statement are also present. The electronic signature section is highlighted with a red box and contains the text: "Electronically sign this request by entering your name below:". The form fields are: "First name" (JAKE), "MI" (empty), "Last Name" (WALLACE), "Suffix" (dropdown menu showing "--Select--"), and "Date" (calendar icon showing "04/07/2025"). A "Give Feedback" button is visible on the right side.

5.20 Sign & Submit

14. Click **Sign & Submit**.

The screenshot shows the 'Sign & Submit' page in the kynect system. The form fields are as follows:

- Last Name:** JAKE
- Suffix:** --Select--
- Date:** 04/07/2025

Below the form are three buttons: **Back**, **Exit**, and **Sign & Submit**. The footer contains the message: "The expanded kynect is working to keep every Kentuckian safe, healthy and happy. Go to kynect.ky.gov to see all your options." and links for [Help & FAQs](#), [Contact Us](#), and [Connect](#).

5.21 Return to Dashboard

Slide Voice-over: By navigating back to the dashboard and scrolling down, users can verify that the QHP plan has been updated for the Applicant.

The screenshot shows the user dashboard for JAKE WALLACE. The dashboard includes a sidebar with navigation links: **Overview**, **Document Center**, **Benefits**, **Case Summary**, **Appointments**, **Claims & Payments**, and **Hearings**. The main content area features a "Welcome, JAKE WALLACE" message and two primary action buttons: **View My Information** (to view and change key contact information) and **Add Other Benefits** (to apply for other benefits or assistance). Below these, there is a section for "Benefits" showing a case number of 13449208 with an "Active" status. The dashboard also includes a "Reps, Kynectors, & Agents" section for managing support team access.