

Kentucky Health Benefit Exchange



a part of



Agent Open Enrollment Webinar Frequently Asked Questions (FAQ)

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Agent Open Enrollment Webinar Frequently Asked Questions (FAQ)



This frequently asked questions document is designed to answer questions submitted by Agents during the Agent Plan Year 2023 Open Enrollment Webinar.

Training Material and Incident Tracker Questions

1. When will the Incident Tracker be available and how can Agents access it?	Agents may begin using the Incident Tracker on 11/1/2022 by clicking the following link: Open Enrollment Tracker Plan Year 2023 (deloitte.com)
2. Is there a link to the Agent Welcome Packet?	Agent-Welcome-Letter-2021.pdf (ky.gov)
3. How do Agents get to the Request Case Access screen?	There is a Request Case Access hyperlink on the left-hand side of Agent Portal under Quick Links.

Managed Care Organization (MCO): CareSource/St.Elizabeth Network Questions

1. Will CareSource still be available in Northern Kentucky?	Yes, Northern Kentucky will still have Anthem, CareSource, and WellCare (Ambetter) as options. The large St. Elizabeth System will not be in CareSource's network except for emergencies and some specialists. Note: CareSource can assist in finding other Providers or the Resident can shop for other plans during OE.
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Public Health Emergency (PHE) Questions

1. Has Public Health Emergency (PHE) benefits been extended?	Yes, until January 15, 2023.
2. Is Medicaid denying anyone currently on Medicaid?	No, due to the COVID-19 Public Health Emergency (PHE), Medicaid is continuing for Residents who may be move above Medicaid limits due to the emergency order. The below page describes this in greater detail. https://www.phe.gov/Preparedness/legal/Pages/phe-qa.aspx

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General Open Enrollment Questions

<p>1. Currently, if Agents enter any current medical insurance information on the application, the system will not allow for tax credits. Is this being fixed with the 12/16 update?</p>	<p>Other qualifying health insurance can exclude Residents from qualifying for tax credits. Ensure a term date has been entered for the existing coverage which should make Resident(s) APTC eligible.</p>
<p>2. On the "Family Glitch" calculation, what is the affordability percentage Agents use to see if a family qualifies for credits?</p>	<p>The new ESI affordability rate for 2023 is 9.12%. Agents should first check the employee-only portion and then perform the same check on the family coverage.</p>
<p>3. Why is the "Report a Change" button sometimes not available to clients when trying to report changes in-person or on the phone?</p>	<p>This can be due to a possible renewal being due on the case or a DCBS caseworker being in the case.</p>
<p>4. Is the ESI affordability rate 9.6%?</p>	<p>For Plan Year 2022, the rate is 9.6%. For Plan Year 2023 the rate is 9.12%.</p>
<p>5. What snipping tool should be used for Mac users?</p>	<p>Click Command followed by 4.</p>
<p>6. Will Agents or Residents be able to make the initial premium payment on kynect this year?</p>	<p>Residents may make their initial premium payment by logging into their kynect account and accessing the Payments tab. KHBE is currently looking at extending this functionality to Agents at a later date.</p>
<p>7. If Agents have APTC issues, such as a person who was on Medicaid and now exceeds the income limit and is not being granted APTC, who should that be reported to?</p>	<p>If Agents have clients who are on Medicaid due to the Public Health Emergency and who wish to switch to a QHP, they should email DFS.Medicaid@ky.gov to manually remove Medicaid from the case. Include the Resident's first name, case number, and the reason for withdrawal in the email. DCBS will verify the case information, take the appropriate action, and confirm the result with the Agent. Agents will then need to reapply for eligibility to be redetermined.</p>
<p>8. If the employer coverage is deemed "unaffordable", can the spouse who is offered employer coverage join his/her family on their subsidized plan?</p>	<p>Yes, Residents offered employer-sponsored coverage may decline their offer of coverage and join their family's plan.</p>
<p>9. Do Agents need to call anyone if the client accepts authorization using the new option?</p>	<p>Requesting case access sends a notification to the Resident based on their preferred communication method. Assuming they selected an electronic method and are not</p>

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	currently associated to another Agent, the association will be automatic and not require any additional calls.
10. Will Residents have to call in to add an Agent to their file even if the Agent completes the application with them?	Agents should be associated automatically after completing an application for a Resident. If they are not, they should report the incident to the Incident Tracker.
11. Is it possible to provide Agents access to delete or fully edit all categories in an existing case instead of calling DCBS?	Agents are able to edit case details by clicking Report a Change on the Resident’s kynect benefits dashboard. They are not able to delete a case, however, they may disassociate from the Resident by clicking Disassociate on the Client Details screen. Additionally, Agents may utilize the Application Review screen to edit any section of the application prior to submission.
12. What is the KHBE Program Inbox?	KHBE.Program@ky.gov
13. How long can Agents expect the Appendix B to be processed?	Generally, these are processed within 2-3 days.
14. Is there an easier way this year to get a prospects case number reassigned to Agents?	Agents may request access to a Resident’s case using the Request Case Access Quick Link. Prospects will become a client once the Agent completes their kynect application.
15. Is there an Agent council panel with kynect? If so, how can an Agent become a member?	Yes, there is an Agent Subcommittee that meets every month and is open to the public. Information regarding this meeting will be made available on the KHBE website.
16. Are Agents no longer able to have Delegates on their accounts?	Agents are able to have up to 6 Delegates on their account. To establish this connection, both Agent and Delegate must submit requests to one another and accept that request on the Agent Portal Delegates tab.
17. Has the process to just update household income for a QHP changed?	No, the process to update household income has not changed for Plan Year 2023 and should be done by navigating to the Resident’s kynect benefits dashboard and clicking Report a Change.
18. Can an unlicensed assistant be assigned as a delegate for an Agent?	No, it is against regulation to have an unlicensed assistant to act as a Delegate.
19. Is there a way to get access to make adjustments to things such as legal name without having to go through DCBS?	Agents may submit name changes to the DFS Inbox (DFS.Medicid@ky.gov) with “SBM Conversion Error” in the subject line and include the case details. Agents will need to upload the Resident’s Social Security Card via Document Wizard as proof.

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<p>20. Can a Resident receive APTC if they drop Medicaid themselves?</p>	<p>Yes, due to the COVID-19 Public Health Emergency (PHE), all active Medicaid cases are being continued unless the client specifically request discontinuance. Once they request Medicaid be discontinued, they will be reevaluated for other benefits, and could be eligible for a QHP with APTC.</p>
<p>21. Does kynect automatically assign an Agent when they process their application?</p>	<p>Yes, submitting an application for a Resident will establish you as the Agent of record. Cases where this may not happen are if the Resident has another case within kynect or the case is pending due to a partial match with another Resident present within kynect.</p>
<p>22. If Residents are switching from an existing plan to a new plan and use a different Agent, do Agents have to have their case number re-assigned to them?</p>	<p>Yes, if a Resident is switching to a different Agent, they will have to have the Resident's case re-assigned to them.</p>
<p>23. Have renewal letters been mailed to all in-force Residents by now from all Issuers?</p>	<p>kynect renewal letters may be found in the Message Center. Those that requested a paper copy should receive it soon.</p>
<p>24. Will there be a way to bypass all of the resource questions when applying for APTC for a spouse that is not on Medicare, but it is known that the person on Medicare will not be eligible for Medicaid?</p>	<p>No, if there is a Resident who has Medicare present on a case, Agents must answer the resource questions to ensure eligibility is properly determined.</p>
<p>25. If a family is below the income limit where their children have KCHIP, is it possible for them to discontinue the KCHIP and have a QHP with APTC?</p>	<p>No, KCHIP may not be discontinued so long as the children are under 19.</p>