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HealthCare.gov Transition Begins Nov. 1 Five Things to Know About HealthCare.gov

FRANKFORT, Ky. (Oct. 27, 2016) - Kentucky is five days away from the start of open enrollment for Qualified Health Plans (QHP) on the federal marketplace healthcare.gov. Currently, about 84,000 Kentuckians have a current QHP purchased on the exchange.

Here are “five things to know” about the move from kynect to healthcare.gov.

1. Transition facts:

We expect a smooth transition to healthcare.gov. People should be aware that kynect is not health insurance, it is a website. This transition changes the web portal people use to enroll. Healthcare.gov is used now in nearly 4 out of 5 states. Kentucky will save at least \$10 million each year in operating costs by making the switch.

People should also be aware that there is less competition/choice for plans this year and premiums are increasing on the exchange by more than 20 percent. Regarding plan choice, people should know that this transition to healthcare.gov did not affect plan choice. All insurers made the same offerings regardless of the enrollment website selected, which are the same as in prior years. However, the instability created in the exchange markets by the Affordable Care Act (ACA) has caused insurers to pull out of the exchange markets across the country, and we saw that here in Kentucky. If they did not pull

out, they adjusted for the risk with substantial rate increases. Cost increases were not driven by the transition to healthcare.gov.

Here are some key points for Kentuckians to know;

Nothing changes with 2016 coverage. Plans are still valid through Dec. 31, 2016.

- Beginning Nov. 1, 2016, Kentuckians who qualify for a Qualified Health Plan need to apply and enroll at HealthCare.gov for 2017 coverage.
- Open Enrollment Period (OEP) for 2017 Qualified Health Plan coverage is from Nov. 1, 2016 to Jan. 31, 2017. You must enroll by Dec. 15, 2016 for coverage to begin Jan. 1, 2017.
- If a person is enrolled in 2016 with an issuer that will not be offering plans in 2017 on HealthCare.gov, the enrollee will have more time to choose a plan for 2017 due to a Special Enrollment Period for Loss of Minimum Essential Coverage.
- Kentuckians can only get the tax credit, called APTC or Advanced Premium Tax Credit or a Cost Sharing Reduction that helps cover out-of-pocket costs by enrolling through HealthCare.gov.
- The Medicaid program and application process have not changed.
- If a person is enrolled in Medicaid, they do not need to do anything until their renewal/recertification date. If someone is Medicaid eligible, he/she can apply anytime during the year.
- The kynect call center (855-459-6328) is still here to help direct Kentuckians where to go for coverage. The call center will help prescreen for program eligibility and can assist with Medicaid applications. The call center can also help with questions and information.
- HealthCare.gov customer service call center can be reached at 800-318-2596 and is open 24 hours a day, seven days a week.

1. **Where to apply:**

- Kentuckians who have applied for or enrolled in coverage through kynect are receiving notices in the mail about the transition. These notices explain the transition and directs them where to go and what to do for 2017 coverage. Postcard reminders with relevant dates and helpful information are sent every three weeks to remind them to enroll and guide them through enrollment.

- Beginning Nov. 1, the kynect website will serve as a landing page and offer detailed messaging and direction on when and where to apply.
- kynect customer service contact center can assist with questions, prescreening eligibility, and Medicaid applications. When consumers call kynect they will hear a special message with information about changes for 2017. Their number is 855-459-6328.
- Media advertising and events are planned to begin throughout the state to inform the public of where to go to apply and enroll.
- The HealthCare.gov website has messaging in place for Kentucky residents as well as messages through their phone system. The HealthCare.gov customer service call center can be reached at 800-318-2596 and is open 24 hours a day, seven days a week.
- kynect Customer Service call center can assist with questions, prescreening eligibility, and Medicaid application at 855-459-6328
- There are specially trained groups that can offer in person assistance in every county. Kentuckians can search for an insurance agent or application assister (formerly called kynectors) who can work with them in person or over the phone to answer questions or get assistance with the application and enrollment process.
- Kentuckians can use the “search” function on the kynect website or they can call Customer Service to help them find someone in the consumer’s area who can help them.
- HealthCare.gov customer service call center can be reached at 800-318-2596 and is open 24 hours a day, seven days a week.

1. **HealthCare.gov targets:**

While there has been plenty of media around the transition throughout the year, the most focused use of our resources has been a targeted campaign to contact people who have used kynect to purchase QHPs in the past. Only about 2 percent of Kentucky’s population purchases a QHP in a given year, so targeting resources to this group and doing it in the final month leading up to open enrollment and continuing through open enrollment is the most effective use of resources. These are strategies the state used effectively to re-enroll people after the Kentucky Co-Op collapsed and left 51,000 without insurance. Here are some of the targeted outreach activities:

- Targeted notices to Kentuckians explain the transition and steps enrollees or applicants need to take for 2017 coverage.
- Postcards will be mailed every three weeks during open enrollment to remind Kentuckians to complete the enrollment process on healthcare.gov.
- Issuers are also sending notices to their enrollees to notify them of changes and next steps.
- Insurance agents and application assisters have advertising tool kits for education and outreach efforts.
- Agents and assisters were provided a list of all their QHP enrollees for outreach.
- Social media messages will offer direction and information.
- Targeted advertisements will be placed on social media platforms.
- Text messaging and email campaigns will be sent to enrollees.
- Display advertising will be placed around the state.
- Radio spots will run in various markets.

You can also expect to see press releases with details for the general public leading up to open enrollment and continuing throughout with key dates.

Also, from an internal standpoint, additional training and technical assistance has been given to assistors or kynectors and agents so they can navigate consumers through the process. KOHBIE conducted eight forums throughout the state for stakeholders. Locations and dates were Sept. 20, Northern KY; Sept. 22, Frankfort; Oct. 3, Owensboro; Oct. 4, Paducah; Oct. 7, Louisville; Oct. 10, Morehead; Oct. 11, Prestonsburg; Oct. 13, Somerset.

Agents, navigators, advocacy groups, and other interested stakeholders attended these forums which were designed to inform and educate participants about the transition, the FFM processes, available trainings and resources (both federal and state level) and allowed for a question and answer period with KOHBIE staff. Again, we think this will help these groups to work with the public through open enrollment.

KOHBIE is hosting two webinars a week on different subjects to prepare agents and all assister types for the transition. Additional webinars will continue to be held on various topics as needed.

1. **kynectors are application assisters:**

- Kentucky has a contract with the same organizations for assistance as in previous years and we expect similar levels of assisters as in previous years. Some volunteers and workers for these organizations are still in the process of completing training for HealthCare.gov and state training; therefore, we do not yet have the firm number of participating assisters for 2017. We are confident our assister agencies will have the ability to provide the same exceptional service.
- kynectors are now called application assisters.
- Every county in Kentucky is served by a contracted organization for in-person assistance.
- kynectors have a very active outreach program that includes sign up events, advertising, and education opportunities. They will continue to be very active in the communities they serve. To contact an application assister, Kentuckians can use the search function on the kynect website or call the kynect customer service contact center.
- All notices that were mailed to applicants and enrollees explaining the transition included contact information for the Application Assister or Insurance Agent of record.

1. **No wrong door for applications:**

It is worth noting that consumers cannot apply in the wrong way or place. For example, if an application is started in benefind but is QHP eligible, it will transfer to the federal marketplace. If a consumer submits an application to HealthCare.gov, it will be entered and if found potentially Medicaid eligible, it will be transferred to the state for eligibility determination. Same customer service number and websites are still here to help answer questions and direct people to the right place.

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The Cabinet for Health and Family Services is home to most of the state's human services and healthcare programs, including the Department for Medicaid Services, the Department for Community Based Services the Department for Public Health and the Department for Behavioral Health, Developmental and Intellectual Disabilities. CHFS is one of the largest agencies in state government, with nearly 8,000 full- and part-time employees located across the Commonwealth focused on improving the lives and health of Kentuckians.