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Transition from kynect to HealthCare.gov Coming Soon

FRANKFORT, Ky. (Oct. 25, 2016) - Beginning one week from today Kentuckians will use healthcare.gov, instead of kynect, to purchase a Qualified Health Plan (QHP) during the 2017 open enrollment period. The Kentucky Cabinet for Health and Family Services (CHFS) expects a smooth transition to healthcare.gov. The move to the federal exchange simply changes the web portal Kentuckians will use to enroll and is projected to save more than \$10 million per year in operating cost once transitioned.

“Health insurance is a vital piece of maintaining health and wellbeing,” said Health and Family Services Cabinet Secretary Vickie Yates Brown Glisson. “We want to make sure Kentuckians interested in purchasing a qualified health plan know where to shop. Anyone with questions or who encounters difficulty with enrollment is encouraged to contact a call center for assistance.”

The call center for the state exchange is available at 855-459-6328 to assist Kentuckians with questions about where to go for coverage. The call center can help prescreen for program eligibility and help with questions and information. The HealthCare.gov customer service center is also available. It can be reached by calling 800-318-2596. The healthcare.gov call center is open 24 hours a day, seven days a week.

Glisson and CHFS officials noted that nearly four out of five states now use the federal exchange for QHP enrollment. Like the old state-based exchange, the federal site requires the creation of a user account and a completed online application. Insurance can start as soon as Jan. 1, 2017, but Kentuckians will not be able to register or shop for plans until Nov. 1.

While the process for enrollment will not differ greatly, consumers will notice some changes to the amount and types of plans available for purchase in 2017 due to the decision by some insurers not to participate in the marketplace.

“People should be aware that there are fewer choices for plans this year and premiums are increasing on the exchange more than 20 percent,” said Sec. Glisson. “Cost increases were not driven by the transition from kynect to healthcare.gov. They are merely the reality of the current volatility in insurance markets as insurers react to the burdensome requirements of the Affordable Care Act. Many Kentuckians enrolling through healthcare.gov will qualify for Advanced Premium Tax Credits, which should greatly offset some of the cost of the plans.”

Kentuckians who have previously enrolled in health insurance through the state’s exchange will receive a notice by mail and/or email with details about changing to healthcare.gov. Postcard reminders with relevant dates and helpful information will be sent at regular intervals with guidance about the enrollment process.

"Only about two 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," continued Secretary Glisson.

In recent months, CHFS staff has been engaged in numerous efforts to prepare for the transition from kynect to healthcare.gov. A series of eight forums were held in cities throughout the Commonwealth. The forums provided information about the transition from kynect to healthcare.gov for various stakeholders. More training and technical assistance is also being offered to assistors – previously known as kynectors – who contract with the state to provide information and help Kentuckians with enrollment assistance.

During the open enrollment period, CHFS has planned targeted outreach to QHP enrollees, including digital and radio advertising, social media messaging, text and email messaging campaigns and outreach to news media. Agents and assistors will also receive a toolkit prepared with information to assist with the transition to the federal site.

Meanwhile, the Medicaid program application process has not changed. Medicaid members may enroll throughout the year and re-enroll in accordance with their own specific re-certification schedule. Medicaid-eligible residents can apply anything by using benefind which has a pre-screening tool to help determine if a person is eligible for Medicaid or a QHP.

If a consumer submits an application to healthcare.gov and the applicant is determined to be eligible for Medicaid then the application is transferred to the state’s benefind system for eligibility determination. If

the resident is determined to be eligible then benefind, the integrated system for all entitlement programs, will notify the participant and communicate next steps that need to be taken.

“It’s important to remember that kynect was not insurance. It was a website used for enrollment. Consumers should know that they cannot apply for coverage in the wrong place,” concluded Sec. Glisson. “During enrollment, the kynect website will be maintained as a landing page that will provide consumers with detailed information on how to apply and redirect appropriately, whether that is purchasing insurance at healthcare.gov or enrolling in Medicaid with benefind.”

Consumers still in need of coverage for the remainder of 2016 can enroll through the state exchange, kynect.ky.gov. Certain life changes, such as having a baby or losing coverage, have to occur to be eligible to enroll now. All 2016 plans end Dec. 31 regardless of when enrollment occurred.

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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.

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