The Commonwealth of Kentucky

kynect

Quick Reference Guide
Application Intake
This Quick Reference Guide is designed to help users complete the steps required to submit an application in kynect.

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Please Note: Residents who still need help after referencing this Quick Reference Guide can call (855) 459-6328 for additional assistance.
Application Overview

kynect makes it easy for Residents, kynectors, and additional users to apply for benefit programs. Residents can apply for the following benefit programs with kynect:

- Food Assistance - Supplemental Nutrition Assistance Program (SNAP)
- Cash Assistance - Kentucky Transitional Assistance Program (KTAP)
- Health Coverage - Medicaid / Kentucky Children’s Health Insurance Program (KCHIP) / Qualified Health Plans (QHP) Medical and Dental Insurance plans with or without Premium Assistance / Advanced Premium Tax Credits (APTC)
- Premium Assistance - Kentucky Integrated Health Insurance Premium Payment (KI-HIPP) Program which helps pay for employer sponsored insurance (ESI) health premiums
- Child Care Assistance - Child Care Assistance Program (CCAP)

The Application Intake process can be defined by the two stages below:

- Application Intake
- Next Steps

**Please Note:** The Prescreening Tool can be used before an application is submitted to determine a household’s potential eligibility. Reference the [Prescreening Tool Quick Reference Guide](#) for more details.

Users must have a Kentucky Online Gateway (KOG) account to access kynect.

**Please Note:** Reference the Kentucky Online Gateway Account Quick Reference Guide for step-by-step instructions to create an account.
Starting an Application

Residents access kynect through the Kentucky Online Gateway (KOG). Residents should log into the Kentucky Online Gateway each time they access kynect. This keeps the Kentucky Online Gateway dashboard up to date.

Below are the steps to apply for benefits in kynect.

Steps to Start Applying for Benefits
1. Click “Sign In” on the kynect benefits home page.
2. If the Resident is new to kynect, they should click the “Sign Up” button on the home page to be taken through the steps to create a KOG account. After clicking “Sign Up” the user must select one of three account types: Resident, Authorized Representative, or insurance agent.

3. Enter “Email Address” and “Password” under Citizen or Business Partner Sign In to navigate to the Dashboard.
4. Click “Apply for Benefits” at the bottom of the Dashboard.

Please Note: The “Add Other Benefits” button appears near the top of the Resident Dashboard if the Resident has already submitted an application.

5. Read the Get Started screen. Click “Start Benefits Application.”
6.  Read the “Information for All Who Apply” pop-up and click “I Agree”.

Information for All Who Apply

If you are applying for healthcare coverage we need your permission to check your information with state and federal databases. On the signature page, please check the box that gives us access to your information. To learn more about this, you can click on our Full Privacy Statement.

Please note that CHFS will access your personal information stored on the state and federal databases.

Ready to get started? Click the I Agree button. By clicking on the Accept button, you are providing your consent that you have read and agreed to all of the above statements on this page. Remember: just use the buttons on the bottom of each page. Do not use the Forward, Back, or Stop button on your computer’s browser.
7. Select a Benefit Program.

8. Click “Next” to go to the Application Summary screen.

**Please Note:** kynect allows the user to select more than one program at a time. Residents are encouraged to contact a kynector if they need help with the Medicaid/KCHIP, QHP, KI-HIPP, SNAP, or CCAP application. Refer to the Adding and Removing kynectors and Insurance Agents Quick Reference Guide for more details.
Completing an Application

The application is divided into sections. When filling out an application, Residents should enter all information if they have it. If a Resident does not fill out a field that is mandatory, the system does not let the Resident move forward to the next page of the application.

kynect returns the user back to the Application Summary screen after each section of the application is completed. The Application Summary screen includes the Progress Bar that updates automatically after each section is completed.

Please Note: The sections that appear in the Application Summary screen depend on the programs that were selected. Click “Edit” on a section to edit the information before the application is submitted. Residents must complete the “Report a Change” process to submit a change after the application is submitted.
Below are the steps to complete an application from the Application Summary screen.

Steps to Complete an Application

1. Click “Start” on the Household Members tile.

2. Click “Start” to add the details for the Head of Household.
3. Click “Edit” to edit Head of Household information if necessary.

4. Click “Add Member” to add Household Member(s).

Please Note: Generally, a Household Member is someone who has the same address as the Head of Household. The exact definition of Household Member may vary according to the benefit program.
5. Enter the Household Member’s First Name and Last Name.

**Please Note:** It is required that Residents either enter in a middle initial or check the box saying they do not have a middle initial.

6. Enter Gender.

7. Enter Date of Birth.

8. Enter and select the additional required personal and demographic information.
9. Select a Benefit Program.

10. Click “Save”. These steps should be completed for each Household Member that is added.
11. Click “Start” on the Contact Information section. This section needs to be completed for each Household Member.
12. Enter the Household Member’s Email and Primary Phone Number.

13. Select Primary Phone Type.

14. Select Preferred Method of Contact.

15. Select the Preferred Spoken and Written Languages.

16. Click “Next”.
17. Select “Yes or No” for “Does the Resident have a physical address”. Enter an address, if applicable.

18. Select “Yes or No” for “Does the Resident have a different mailing address?”. Enter the address, if applicable.

19. Select “Yes or No” to “Does everyone in the household have the same information?”. 

20. Click “Next.”
21. Click “Start” on the Reps, kynectors, & Agents section.
22. From the Reps, kynectors, & Agents section, Residents can:

- Search for and designate Authorized Representatives
- Search for and add kynectors (program specific)
- Search for and add Insurance Agents (program specific)

23. Click “Next” to return to the Application Screen.

**Please Note:** Reference the **Adding and Removing kynectors and Insurance Agents** and the **Add, Edit, and Remove an Individual Authorized Representative** Quick Reference Guides for more details.

**Please Note:** The remaining tiles and screens in the Application Summary are program specific. For example, the Health Care Coverage section only appears if the user is applying for Medicaid/KCHIP. Additionally, some application questions may vary based on the answers provided.
24. Click “Start” by a Resident in the Relationship & Tax Filing section. This section is completed for each Household Member.
25. Select the Resident’s current living situation.

26. Select type of in-home assistance the Resident receives and click “Next.”

**Please Note:** The following selections on the Living Arrangement screen trigger the Estate Recovery screen in the Household Information section:

- Selecting “In-home” for the current living situation drop-down AND “Waiver” or “Non-institutionalized Hospice” from in-home assistance drop-down
- Selecting “Long Term Care Facility” from the current living situation drop-down
27. Select an option from the “Relationships” drop-down to identify the relationship of the new Household Member to the Resident.

28. Click “Next.”

29. Select “Tax Filing” (only required for certain benefits programs).

30. Click “Next” to return to the Application Summary screen.
31. Click “Start” in the Household Information section to answer questions about the household’s health, circumstances, income, and expenses, and resources.

32. Enter the Health Information. Health Information questions may include:

- Is anyone in this household blind?
- Does anyone in this household have a disability?
- Is anyone in this household pregnant or was pregnant in the last three months?
33. Click “Next.”

34. Enter Household Circumstances. Household Circumstances may include:

- Is anyone in this household waiting for Supplemental Security Income (SSI) benefits?
- Is anyone in this household eligible for entitled income, such as Social Security Income, unemployment income, Black Lung, or VA pension?
- Is anyone in this household currently enrolled in school?

Please Note: Additional questions may appear based on the answers that are selected.
35. Click “Next” to go to the Resources screen.

36. Enter Resources. Resources questions may include:
   - Does anyone in this household have a checking account, savings account, certificate of deposit, individual retirement account (IRA) or nursing facility resident account?
   - Does anyone in this household have investments such as stocks or bonds?
   - Does anyone in this household have other liquid/spendable resources such as cash, direct express card, or reloadable money card?

**Please Note:** Additional questions may appear based on the answers that are selected.

37. Complete the Estate Recovery screen. The following selections on the Living Arrangement screen trigger the Estate Recovery screen in the Household Information section:
   - Selecting “In-home” for the current living situation drop-down AND “Waiver” or “Non-institutionalized Hospice” from in-home assistance drop-down
   - Selecting “Long Term Care Facility” from the current living situation drop-down

Estate Recovery questions include:
   - Does anyone in the household have a will?
   - Does anyone in the household have a spouse?
   - Does anyone in the household have a minor dependent child?
   - Does anyone in the household have a blind/disabled child?
38. Click “Next” to go to the Income & Subsidies Selection screen.

<table>
<thead>
<tr>
<th>Estate Recovery</th>
<th>⊗</th>
</tr>
</thead>
<tbody>
<tr>
<td>Note: Not all household members may appear for each item. This is because it either does not apply to them or we do not need more information about them.</td>
<td></td>
</tr>
<tr>
<td>Does anyone in the household have a will?</td>
<td>Yes</td>
</tr>
<tr>
<td>Select applicable household member(s):</td>
<td>MATT DEMARCO</td>
</tr>
<tr>
<td>Does anyone in the household have a spouse?</td>
<td>Yes</td>
</tr>
<tr>
<td>Does anyone in the household have a minor dependent child?</td>
<td>Yes</td>
</tr>
<tr>
<td>Does anyone in the household have a blind/disabled child?</td>
<td>Yes</td>
</tr>
</tbody>
</table>

39. Complete the Income & Subsidies Selection Screen and click “Next” to go to the Expenses screen.

40. Complete the Expenses screen and click “Next” to return to the Application Summary.

41. Click “Individual Information” to start Member Details.

42. Complete the Education screen by clicking “Start” next to the Resident’s highest level of education, entering the education level, and clicking “Next”.

43. Select the Resident’s preferred MCO plan from the Preferred MCO Selection screen and click “Next”.

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44. Complete the Estate Recovery Summary screen by clicking “Start”, entering the contact’s information, and clicking “Next.”

**Please Note:** The Estate Recovery Summary screen appears if one of the following options was selected from the Living Arrangement screen:

- Selecting “In-home” from the current living situation drop-down and “Waiver” or “Non-institutionalized Hospice” from the in-home assistance drop-down
- Selecting “Long Term Care Facility” from the current living arrangement drop-down

45. The Financial Wizard guides the Resident through answering the Income and Expense questions.

**Please Note:** The Income & Subsidies Information and Expenses Information subsection only appears under the Member Details section if the user indicated they have income and expenses. The Financial Wizard guides Residents through entering their income and expenses information.
46. The Health Care Coverage section only appears if Residents are applying for Medicaid/KCHIP or KI-HIPP. Click “Start” to begin the section.

47. Select “Yes or No” for “Are any household members currently enrolled in health care coverage?”.

48. Select “Yes or “No” for “Does anyone in the household have any employer that offers health care coverage but has not enrolled?”.

49. Complete the Health Care Coverage Selection by clicking “Next”.
50. The Employer’s Health Reimbursement Arrangement section appears when information on the household’s Individual Coverage HRA (ICHRA) or Qualified Small Employer HRA (QSEHRA) if needed.

51. Select “Yes” or “No” for “Is anyone in the household currently enrolled in an individual Coverage HRA (ICHRA) or Qualified Small Employer HRA (QSEHRA)?”.

52. Select “Yes” or “No” for “Does anyone in this household have an offer in an Individual Coverage HRA (ICHRA) or Qualified Small Employer HRA (QSEHRA), and not yet enrolled?”.  

53. Click “Next” to proceed to the Sign and Submit section.
Submitting the Application and Next Steps

Once each section of the application has been completed, the Resident can proceed to sign and submit.

Below are steps to submit an application that has each section completed.

Steps to Submit the Application and Next Steps

1. Click “Start” to Sign & Submit.

2. Read and agree to the Terms of Agreement Summary on the Signature Page.
3. Answer the final application questions.

4. Enter First Name, Last Name, and Date to sign the application.

**Please Note:** The signature must match the Resident's name used on the kynect application or the Resident would not be able to submit the application.

**Please Note:** When completing an application on behalf of a Resident, Authorized Representatives are expected to provide their own signature before submitting.

5. Select “Yes” or “No” for “Would you like to register to vote?”

6. Click “Submit Benefits Application”.

![Submit Benefits Application Screen](image_url)
7. View the eligibility results from the Eligibility Results screen.

8. Click “Next Steps” to view the Next Steps for the application.

9. View the Next Steps to complete the application process. Next Steps give directions to Residents on the necessary actions to complete their application. The Next Steps vary depending on what is needed from the user. Some next steps may include:
   - Upload Verification Documents
   - Complete an Interview
   - Apply for a Medicaid Waiver
10. A link to “Go to Document Center” appears if there is a request for information that requires the Resident to upload a form of proof.