

**Helpful Resources  
Quick Reference Guide  
November 2015**



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## Helpful Resources Quick Reference Guide

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**This Quick Reference Guide is designed to assist you to find helpful contact information and provide contact center information.**

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# 1. Helpful Contact Information

Contact Information for Overarching Groups/Services			
Department or Entity Name	Phone Number	Website	Reason(s) to Call
Department of Insurance (DOI)	502-564-3630 (local) 800-595-8053	<a href="http://insurance.ky.gov/">http://insurance.ky.gov/</a>	<ol style="list-style-type: none"> <li>1. General insurance questions</li> <li>2. Issues or Complaints involving Agents or health plan issuers</li> </ol>
State Health Insurance Assistance Program (SHIP)	877-293-7447	<a href="http://chfs.ky.gov/dail/ship.htm">http://chfs.ky.gov/dail/ship.htm</a>	<ol style="list-style-type: none"> <li>1. The SHIP Program provides assistance to seniors and disabled individuals, their family members and caregivers make informed decisions about their health care, including Medicare part D and Medicare supplemental insurance options</li> <li>2. Medicare questions</li> </ol>
Cabinet for Health and Family Services (CHFS) Ombudsman	800-372-2973 800-627-4702 (TTY)	<a href="http://chfs.ky.gov/os/omb/">http://chfs.ky.gov/os/omb/</a>	Questions or issues concerning CHFS programs
Department for Medicaid Services (DMS)	800-635-2570	<a href="http://chfs.ky.gov/dms/">http://chfs.ky.gov/dms/</a>	<ol style="list-style-type: none"> <li>1. Questions concerning the Kentucky Medicaid Program</li> <li>2. Questions concerning Kentucky Children's Health Insurance Program</li> <li>3. Member services information</li> </ol>

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Department or Entity Name	Phone Number	Website	Reason(s) to Call
Kentucky Prescription Assistance Program (KPAP)	800-633-8100 502 564-8966 (program manager)	<a href="http://chfs.ky.gov/dph/info/dpqj/KPAP.htm">http://chfs.ky.gov/dph/info/dpqj/KPAP.htm</a>	<ol style="list-style-type: none"> <li>1. Questions concerning the KPAP program</li> <li>2. How do I access discount drug programs and discount pharmacy programs?</li> </ol>
Child Support Enforcement	800-248-1163 800-443-1576 (payments)	<a href="http://csws.chfs.ky.gov/csws">csws.chfs.ky.gov/csws</a>	<ol style="list-style-type: none"> <li>1. Questions about the Child Support Enforcement Program</li> <li>2. Make child support payments</li> </ol>
Child Care Council of Kentucky	800-809-7076	<a href="http://ChildCareCouncilofKY.com">ChildCareCouncilofKY.com</a>	For application assistance and eligibility determination for child care
Department for Community Based Services (DCBS) Each county has its own DCBS office. Please refer to the website for more information.	855-306-8959	<a href="http://chfs.ky.gov/dcbs/">http://chfs.ky.gov/dcbs/</a>	<ol style="list-style-type: none"> <li>1. Family support</li> <li>2. Child care</li> <li>3. Child and adult protection</li> <li>4. Administration of an energy cost assistance program</li> <li>5. SNAP questions</li> <li>6. KTAP questions</li> <li>7. Medicaid eligibility</li> </ol>
Center for Medicare & Medicaid Services (CMS)	800-635-2570	<a href="http://www.cms.gov/">http://www.cms.gov/</a>	<ol style="list-style-type: none"> <li>1. Medicare</li> <li>2. Medicaid</li> <li>3. Children's Health Insurance Program (CHIP)</li> </ol>
Medicare		<a href="http://www.medicare.gov/">http://www.medicare.gov/</a>	For general Medicare questions

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<b>Department or Entity Name</b>	<b>Phone Number</b>	<b>Website</b>	<b>Reason(s) to Call</b>
The Cabinet for Health and Family Services (CHFS)	502-564-3703	<a href="http://chfs.ky.gov/">http://chfs.ky.gov/</a>	CHFS consists of several agencies with various functions from internal administration to programs and direct services. Houses programs such as: Department for Medicaid Services (DMS) Department for Community Based Services (DCBS)
Special Supplemental Nutrition Program for Women, Infants and Children (WIC)	800-462-6122 502-564-3827 (local)	<a href="http://chfs.ky.gov/dph/mch/ns/wic.htm">http://chfs.ky.gov/dph/mch/ns/wic.htm</a>	<ol style="list-style-type: none"> <li>1. If you are pregnant</li> <li>2. Recently had a baby</li> <li>3. You are breastfeeding</li> <li>4. You have a child younger than 5 years of age</li> </ol>
Supplemental Nutrition Assistance Program (SNAP)	502-564-3440	<a href="http://chfs.ky.gov/dcbs/dfs/foodstampsebt.htm">http://chfs.ky.gov/dcbs/dfs/foodstampsebt.htm</a>	For questions about the Supplemental Nutrition Assistance Program (SNAP)
Kentucky Transitional Assistance Program (K-TAP)	502-564-7050	<a href="http://chfs.ky.gov/dcbs/dfs/ktap.htm">http://chfs.ky.gov/dcbs/dfs/ktap.htm</a>	For questions concerning the Kentucky Transitional Assistance Program (K-TAP)
COBRA (via Kentucky DOI)	502-564-5868	<a href="http://insurance.ky.gov/static_info.aspx?static_id=120&amp;Div_id=16">http://insurance.ky.gov/static_info.aspx?static_id=120&amp;Div_id=16</a>	For questions concerning COBRA
Kentucky Office of the Health Benefit and Information Exchange (kynect)	855-459-6328	<a href="http://healthbenefitexchange.ky.gov/Pages/home.aspx">http://healthbenefitexchange.ky.gov/Pages/home.aspx</a>	If you are experiencing technical issues with the kynect website

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Individuals who are eligible for Medicaid or the Kentucky Children's Health Insurance Program (KCHIP) must select a Managed Care Organization (MCO). The following table provides contact information for the MCOs in Kentucky:

Contact Information for MCOs			
MCOs	Phone Number	Website	Hours of Operation
General MCO Questions	855-446-1245		Monday – Friday 7 a.m. – 7 p.m. EST
Anthem	855-690-7784	anthem.com	Monday – Friday 7 a.m. – 7 p.m. EST
Coventry	855-300-5528	chcmedicaid-kentucky.coventryhealthcare.com	Monday – Friday 7 a.m. – 7 p.m. EST
Humana – CareSource	855-852-7005	caresource.com/ky	Monday – Friday 7 a.m. – 7 p.m. EST
Passport Health Plan	800-578-0603	passporthealthplan.com	Monday – Friday 7 a.m. – 7 p.m. EST
Well Care of Kentucky	877-389-9457	kentucky.wellcare.com	Monday – Friday 7 a.m. – 7 p.m. EST

Please refer to the table below for contact information regarding medical insurance companies:

Contact Information for Medical Insurance Companies		
Medical Insurance Company	Phone Number	Website
Aetna	800-872-3862	aetna.com
Anthem	855-738-6671	anthem.com
Baptist Health Plan	859-623-3131	baptisthealthkentucky.com
CareSource	888-815-6446	caresource.com/just4me
Humana	800-833-6917	humana.com
United Healthcare	866-633-2446	uhc.com
Wellcare of Kentucky	855-582-6175	wellcareexchange.com

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Please refer to the table below for contact information regarding dental insurance companies:

Contact Information for Dental Insurance Companies		
Dental Insurance Company	Phone Number	Website
Anthem	855-769-1464	anthem.com
Best Life	800-433-0088	bestlife.com
Delta Dental	800-971-4108	deltadentalky.com
Dentegra	800-471-0284	dentegra.com
Dental Concern (Humana)	800-558-2813	humana.com

Please refer to the table below for contact information regarding the SHOP medical and dental insurance companies:

Contact Information for the SHOP Medical and Dental Insurance Companies		
SHOP Medical Insurance Company	Phone Number	Website
Anthem	855-738-6673	anthem.com
Baptist Health Plan	859-623-3131	baptisthealthkentucky.com
United Healthcare	877-856-2430	myuhc.com
SHOP Dental Insurance Company	Phone Number	Website
Anthem	855-769-1464	anthem.com
Best Life	800-433-0088	bestlife.com
Delta Dental	800-955-2030	deltadentalky.com
Dentegra	800-471-0284	dentegra.com
Guardian Life	800-541-7846	guardianlife.com

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### 2. Call Center Policies

#### A. To improve service times

- a. The Contact Support Professional customer service representatives will be performing more tasks to keep as many calls as possible from requiring transfers.
- b. The Kentucky Office of the Health Benefit and Information Exchange (KOHBE) customer service representatives work a total of 5 cases per call. If the caller has other cases, they have the option to be transferred back to the Support Professional queue or call at another time. Customer service representatives work with one Insurance Agent or kynector per call. This makes calls shorter so that wait times are shorter.
- c. Problem cases that cannot be resolved by KOHBE customer service representatives are sent to case specialists to resolve. The caller is contacted at a later time about actions to be taken on the case. This allows for better service for difficult cases and removes cases that require an unusually long time out of the queue.
- d. The identification (ID) proofing process on the Support Professional line has been streamlined. This allows for calls to be worked on faster while maintaining consistency in ID proofing.

#### B. To ensure privacy

- a. The Contact Support Professional and KOHBE customer services representatives can work only with the Insurance Agent, assigned Insurance Agent Delegate, or kynector associated with a client's account. Assistants cannot call on behalf of an Insurance Agent to discuss a client's case. This is based on Health Insurance Portability and Accountability Act (HIPAA) guidelines.
- b. KOHBE takes calls only through the Support Professional line. Calls made to KOHBE office are transferred to the Support Professional line for assistance. This ensures that all calls are recorded for quality control.
- c. KOHBE has discontinued email contact between its customer service representatives and Insurance Agents and kynectors. This is for security reasons. Insurance Agents and kynectors can continue to email and chat with the call center. For security reasons and individual's Personal Identifiable Information (PII), only use a case number OR name. Do not include both. Please note that the kynect.ky.gov email and chat functionalities are not encrypted.

### 3. Call Center Roles and Responsibilities

Individuals with questions should call the Tier 1 Call Center. Agents and kynectors with questions should call the Support Professional Line.

#### A. Tier 1 (855-459-6328) Call Center – for individuals

- i. The contact center provides general assistance and answers general inquiries on the following topics:
  - a. Basic information about kynect, Medicaid (MA), Payment Assistance (APTC), Special Discounts (CSRs), Health Insurance Plans (HIPs), and the Small Business Health Options Plan (SHOP)

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- b. Differences in eligibility requirements for Medicaid (MA), Kentucky Children's Health Insurance Plan (KCHIP), Payment Assistance (APTC), Special Discounts (CSRs), and Health Insurance Plans (HIPs)
- c. Reasons for denials of eligibility for Medicaid (MA), Kentucky Children's Health Insurance Plan (KCHIP), Payment Assistance (APTC), Special Discounts (CSRs), and Health Insurance Plans (HIPs)
- d. Enrollment event dates (check Kentucky Regional Planning and Development Agency (KIPDA), Community Action Kentucky (CAK) and Kentucky Primary Care Association (KyPCA) calendars)
- e. Open Enrollment, special enrollment and rolling enrollment dates and explanations
- f. Acceptable documentation for Requests for Information (RFIs)
- g. Personal exemptions. Individuals need to go to the federal government website for personal exemptions. These are not handled by kynect and should not be sent to kynect. To access an Application for Exemption from the Individual Shared Responsibility Payment (personal exemption), go to <https://www.healthcare.gov/exemptions/>.
- ii. Perform application intake for MA, KCHIP, and HIP
- iii. Assist individuals with functionality, such as setting up a Kentucky Online Gateway account
- iv. Refer callers to Insurance Agents or kynectors if appropriate
- v. Provide the location and phone number of the local DCBS office
- vi. Provide insurance carrier's customer service number

#### **Tier 2 Call Center – DMS, DCBS, and KOHBIE**

Before Tier 1 transfers more complex questions to Tier 2, they resolve common issues such as:

- If you have a claim, you cannot change your effective date
- If you added someone to your plan your rates could go up
- If you report that you do not file taxes you are not eligible for payment assistance
- If you add a smoker to case rates are higher for smokers
- If you move to a different county your MCO may change
- If you or household member have had a birthday before picking plan, rates may go up

#### **B. Support Professionals Line (855-326-4650) Tasks – for Agents and kynectors**

- i. Provides assistance on the following topics:
  - a. Basic information about kynect, Medicaid (MA), payment assistance, Special Discounts, Health Insurance Plan (HIP), and the Small Business Health Options Program (SHOP)
  - b. Differences in eligibility requirements for MA, Kentucky Children's Health Insurance Plan (KCHIP), payment assistance, Special Discounts, and Health Insurance Plan (HIP)
  - c. Reasons for denials of eligibility for MA, KCHIP, payment assistance, Special Discounts, and Health Insurance Plan (HIP)

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- d. Common kynect questions such as associating or disassociating Agents/kynectors with a case, registering on kynect as Agent/kynector, referrals, etc.
- e. Recent notice updates
- f. Ask callers calling after Tier 2 offices have closed to call back
- g. Acceptable documentation for Requests for Information (RFIs)
- h. Eligibility questions such as what qualifies as income, the 9.56% rule of affordability, effective date change policy and timeframe, etc.
- i. Personal Exemptions: explain that individuals need to go to federal government website for personal exemptions. This is not handled by kynect and should not be sent to kynect. To access an Application for Exemption from the Individual Shared Responsibility Payment (personal exemption), go to <https://www.healthcare.gov/exemptions/>.

#### **Tier 2 Call Center – DMS, DCBS, KOHBIE**

Before the Support Professional Line transfers more complex questions to Tier 2, they double check the following common issues:

- Documents have/have not been received
- If 30 days have passed since documents received
- If there was no payment assistance due to tax filer status
- If applicant has other insurance (Employer-Sponsored Insurance, Medicaid, Medicare)
- If income is correct
- If deductions are correct
- If household members are correct
- If citizenship is correct
- If non-custodial parent information is correct
- If applicant agreed to work with child services
- If applicant is resident of Kentucky
- If applicant is age 65 or under
- If household relationships are correct

#### **C. Tier 3 Call Center receives technical problem tickets**

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## 4. Additional Quick Reference Guides

Other Quick Reference Guides	Topics Covered
<b>1095-A</b>	Definition of the Tax Form 1095-A How to Work with the Tax Form 1095-A Reconciliation of Payment Assistance
<b>Eligibility</b>	Eligibility Information and What Individuals Might Need to Bring
<b>Glossary</b>	Definitions for Common Healthcare Terms and Concepts
<b>Health Insurance</b>	HIPs Metal Level Plans Out-of-Pocket Costs Payment Assistance Special Discounts Plan Comparison Tool in kynect Summary of Benefit and Coverage
<b>Immigration Documentation</b>	How to Read and Interpret I-94 Forms, Employment Authorization Cards (I-766), and Permanent Resident Cards (I-551) Sources and Other Helpful Resources
<b>Income</b>	MAGI Countable Income Household Composition Tax Filing Status Tax Form Reference
<b>Interview Guide</b>	How to Fill out an Application in kynect Commonly Asked Questions
<b>Kentucky Online Gateway</b>	How to set up a KOG account as an Agent, kynector, Individual, or Employer
<b>Privacy and Security</b>	Provides an overview of privacy and security for health information
<b>Small Business Health Options Program</b>	Employee and Employer Set Up Enrollment and Disenrollment Special Enrollment COBRA
<b>Special Enrollment</b>	Special Enrollment Qualifying Events Special Enrollment Effective Dates Exceptional Special Enrollment
<b>Understanding Immigration</b>	General Immigration Information Examples of Documentation Insurance Plans Available for Immigrants Submitting Documentation