

Q&As

1. Will benefind training be made available?

Response: There will be materials and training information available relating to benefind and the Medicaid program.

2. Will resources be made available for those that do not have access to internet, email or computers?

Response: If a person is not able to apply online with healthcare.gov or benefind, the other two options are to do the application through one of the call centers or to mail in a paper application.

3. Will the list of QHP's for 2017 be made available to us?

Response: The 2017 plans will be available on healthcare.gov on November 1, 2017.

4. Why do we have to go to so many different sites, there should be one site to apply for everything?

Response: You can access any of the options through the one site, kynect.ky.gov. However, in the case of a mixed household, you may have to go to both healthcare.gov for the QHP portion and to benefind.ky.gov for the Medicaid portion.

5. Can we see the actual application?

Response: Screens shots of the application process for healthcare.gov are provided in the latest KHBE webinar titled Application process and Eligibility Determinations posted at <http://healthbenefitexchange.ky.gov/Pages/Agent-and-kynector-Webinars.aspx>.

6. What is the phone number for the Health Insurance Case System?

Response: 1-800-318-2596.

7. How do CACs designations work? Do CACs have to be designated as CACs at the federal level or is it enough to have the Kentucky designation?

Response: KY designation and training on FFM is needed.

8. How much assistance can an agent/assister provide through HealthCare.gov with verbal authorization?

Response: The federal marketplace states that while assisting an individual to enroll through HealthCare.gov, you must not log into the consumer's online Marketplace account, fill out the

online or paper Marketplace application, or select a plan on your own; the consumer must perform each of these tasks independently.

Under limited circumstances, if a consumer who is applying or selecting a plan online asks for help typing or using a computer to learn about, apply for, and enroll in Marketplace coverage, you may use the keyboard or mouse, but only to follow consumer's specific directions with the consumer physically present in-person.

9. Is it required at the federal level that agents display all plans to individuals (like it is in Kentucky)?

Response: Agents can enroll three ways, including web broker, issuer portal, or directly through HealthCare.gov (or side-by-side). Web-brokers are expected to display all QHPs available. With issuer based, CMS "expects the agent or broker to inform the consumer that the agent or broker will provide information for certain QHPs with which he or she has a business relationship, but that the consumer could choose to directly access HealthCare.gov, where additional QHP information and choices are available".

Direct enrollment all QHPs will be displayed.

CMS does not require agents and brokers to facilitate enrollment into all available QHPs.⁷ However, if the agent or broker is using the Marketplace pathway to assist consumers, all QHP choices are displayed

https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/May_1_2013_CCIIO_AB_Guidance_110414_508.pdf.

10. Do you have any demographics or additional data on the uninsured population?

Response: We only have the information that we shared during the forum on the number of uninsured.

11. Can you ensure that this year the QHP Enrollee Lists go out to all agents/assisters even if they have less than 25 enrollees?

Response: Yes, we have made sure that all lists regardless of number of enrollees, are sent to agents/assisters. Please note that some reasons you may not have received it could be as follows:

- Check junk folder
- Was your e-mail address correct?
- Did you share an e-mail with multiple agents/kynectors?