

State Wide Regional Forum – Owensboro, October 3, 2016

Q & A

1. How will FFM and Benefind communicated with each other?

Response: Through electronic data transfers. Both systems will interface with each other to send information securely and in real time.

2. If you start an application in Benefind but end up eligible for FFM will there be a message in the application that tells you or will it send you to FFM website?

Response: The eligibility determination in benefind will say that it was denied Medicaid and assessed for QHP, which means the data has been sent to healthcare.gov. Additionally, you will receive a notice from benefind providing the account transfer information.

- How will we know if a file was sent? - See response above.
- Will there be a message in their message center? - If the consumer chooses to get their notices via electronic messaging, then yes. Otherwise, they will still get a paper notice.

3. How do we get our NPN assigned to an account when we weren't helping from the beginning of initial application? (Commission purposes)

Response: You need to make sure that the consumer knows to enter that information and enter the correct information. Recommended best practice would be to sit next to your client when they do the healthcare.gov application so you can be sure it is entered correctly. You may be able to contact the insurance company to request that you are added as the agent of record, please check with carrier to learn what process/documentation is needed.

4. Can a chart be made available that lays out the differences between FFM and kynect?

Response: We have a FFM Transition Guide that will be available on the KOHBIE website and we will send an announcement advising.

5. What is the role of assistor in FFM?

Response: Same as it is today and always has been in Kentucky. The roles and responsibilities have not changed. Please see the slide presentation.

6. Can our CAC logins be the same as our kynect logins?

Response: Your kynect log in is the same only when logging into benefind. You will create a separate log in when creating your healthcare.gov assister account.

7. Will the ACA kynect ID numbers be the same as the Enterprise Portal ID number?

Response: No. KHBE will assign new ID numbers for assisters.

8. If the client is set on our assistance and want us to be the Authorized Rep, what legal stand point do we have to be the authorized rep?

Response: kynect cannot provide legal advice. If an individual asks you to be their authorized representative, inform the individual of the rights and responsibilities of an authorized representative. If you are willing to accept the responsibilities of an authorized Representative and the individual consent, the best practice would be to record this assignment with a signed document. Kynect will ask the FFM to provide any FFM-specific rules or documentation needed for authorized representatives.

Finally, consumers can appoint an **authorized representative to help with their Marketplace appeal**. If a consumer wants to designate an authorized representative — like a family member, friend, advocate, or attorney — to ask for an appeal on behalf of the consumer and/or to speak for her in the appeal, the consumer should complete, sign, and send us either a [Designation of Authorized Representative form](#) or submit a written request. Consumers can submit an authorized representative request either simultaneously with their appeal request, or after the appeal request is submitted. [Click here](#) for more information about how to appoint an authorized representative, including where to submit the requests and what information should be included in a written request. Remember that many states have [Consumer Assistance Programs](#) that can help consumers with their appeals, and consumers may also be eligible for free assistance from a legal aid organization in your community. **Note that although assisters are not prohibited from serving as authorized representatives altogether, they should not serve as authorized representatives in their assister capacity. Assisters should keep any activities as a consumer's authorized representative separate from their assister duties and should not use Navigator grant funds for this purpose.**

- For example, if a staff member's position is funded by multiple grants, she can charge her authorized representative work to another grant and explain to consumers that this assistance is not part of her assister work.
- Another option is to designate someone else in the organization who is not an assister to act as consumers' authorized representative.

Remember that each of these roles is not interchangeable, so if a consumer designates someone to act in one capacity—in an appeal, for example—it does not mean that person has been designated in another capacity—such as to communicate with the Marketplace Call Center. Each type of designation must be done separately, and consumers may not want the same person in each role. You can help consumers understand these different types of representatives so they can make informed choices about who speaks or acts on their behalf.

9. Will there be opportunities made for those that do not have access to or the ability to operate a computer a chance to apply for coverage?

Response: Yes, people can also apply over the phone with the federal call center for QHP, or the DCBS call center for benefind. Additionally, an individual may submit a paper application.