



**Kentucky Online Gateway (KOG)
Quick Reference Guide
November 2015**



Kentucky Online Gateway (KOG) Reference Guide

This Quick Reference Guide is designed to assist you in understanding the Kentucky Online Gateway (KOG) and creating a kynect account.

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Kentucky Online Gateway (KOG) Reference Guide

1. Kentucky Online Gateway (KOG) Overview

The Kentucky Online Gateway (KOG) is an authentication services system for users requesting access to kynect. Agents, kynectors, individuals, employers, and employees must set up their personal account in KOG in order to access their kynect information.

It is important to note that individuals, employers, and employees are not required to create their own account if they are working with an Agent or kynector. Agents and kynectors can perform all necessary account activities on behalf of their clients. The only action that they cannot perform on behalf of their clients is making payments.

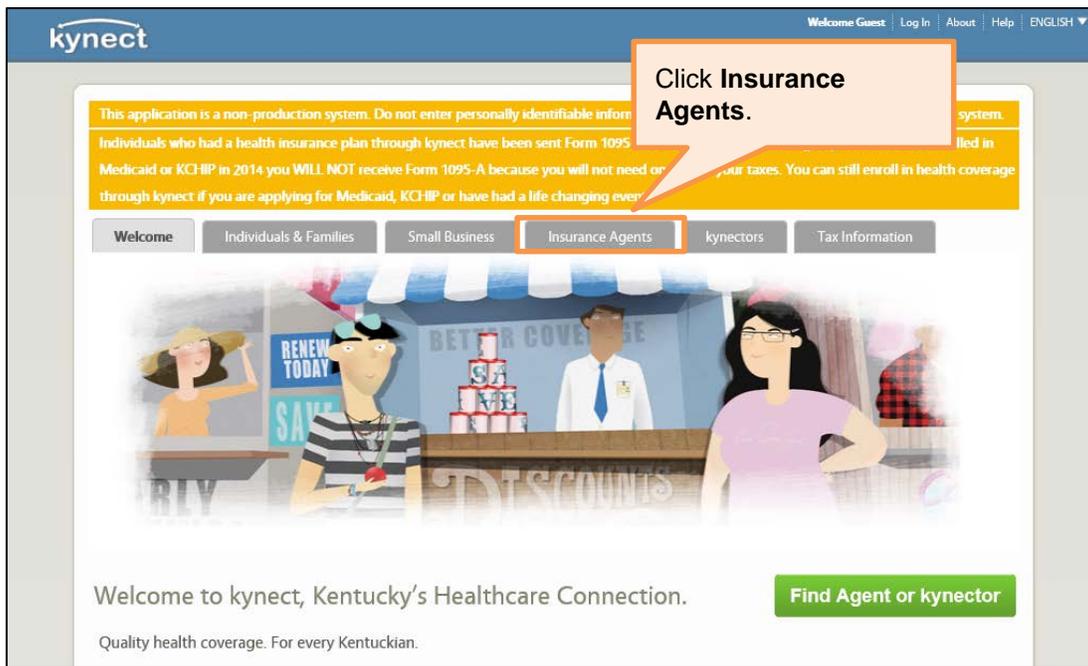
To access kynect, Agents and kynectors must also download the Symantec VIP Access Software. When an Agent or kynector creates an account, they are directed to a page with instructions for installing and using the program. Credentials provided through Symantec are required when an Agent or kynector creates an account in kynect and when they log in.

The following pages in this Quick Reference Guide provide instructions on setting up a KOG account as an Agent, kynector, individual, employer, or employee.

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2. Creating an Account as an Agent

- 1) Go to <https://kynect.ky.gov>.
- 2) Click on the **Insurance Agents** tab.



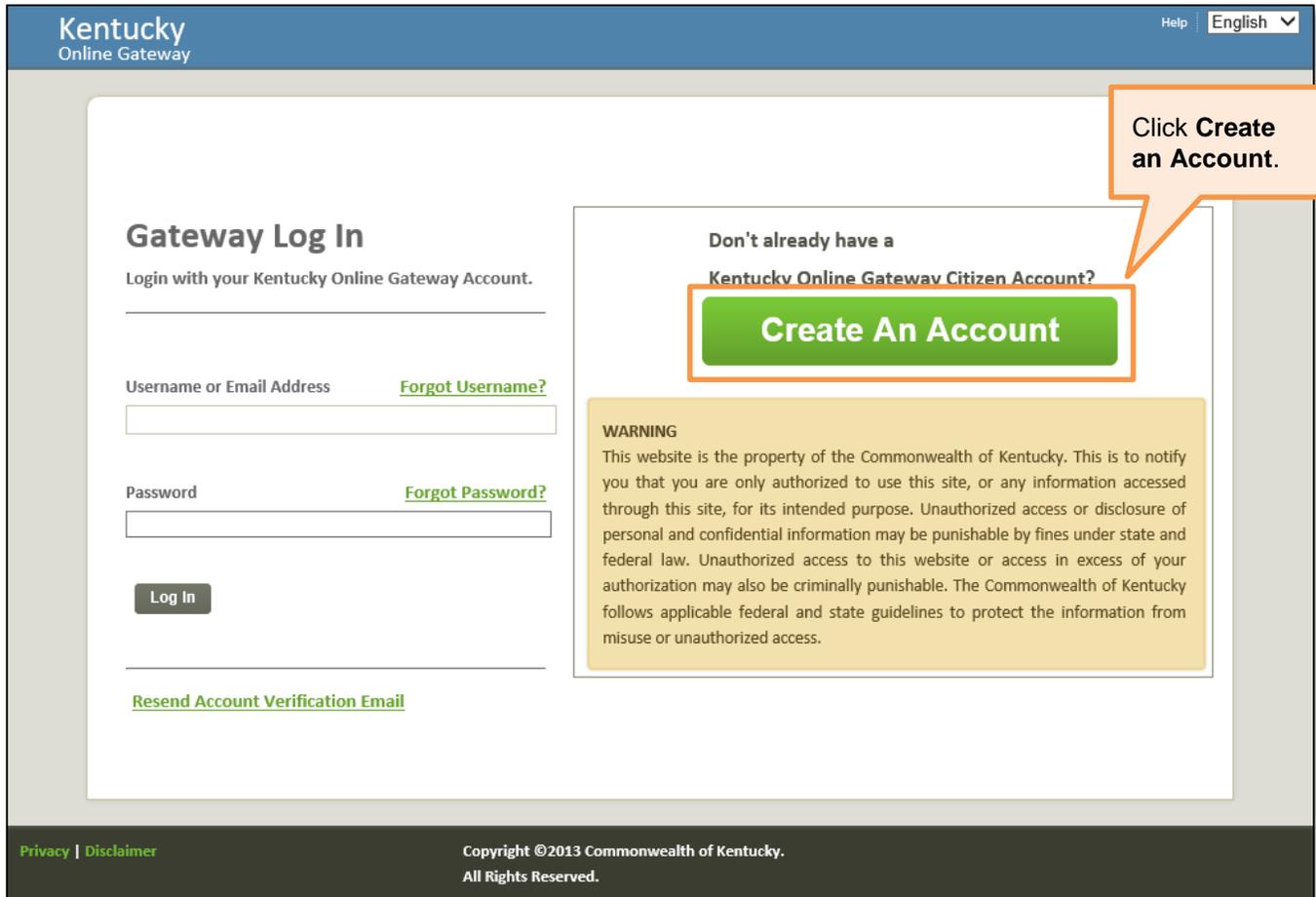
- 3) Click **Let's Get Started**.



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You are redirected to the KOG login page.

4) Click **Create an Account**.



The screenshot shows the Kentucky Online Gateway login page. The header includes the 'kynect' logo and 'Kentucky's Healthcare Connection' tagline. The page title is 'Kentucky Online Gateway' with a 'Help' link and a language dropdown set to 'English'. The main content area is titled 'Gateway Log In' and includes the instruction 'Login with your Kentucky Online Gateway Account.' Below this are input fields for 'Username or Email Address' and 'Password', each with a corresponding 'Forgot' link. A 'Log In' button is positioned below the password field. To the right, a section asks 'Don't already have a Kentucky Online Gateway Citizen Account?' and features a prominent green 'Create An Account' button, which is highlighted by an orange callout box with the text 'Click Create an Account.' Below this is a 'WARNING' box with a yellow background, containing a disclaimer about the site's property and unauthorized access. At the bottom left, there are links for 'Privacy' and 'Disclaimer'. At the bottom center, the copyright notice reads 'Copyright ©2013 Commonwealth of Kentucky. All Rights Reserved.'

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You are redirected to the **Create Account** screen.

- 5) Enter your **First Name, Last Name, Username, Password, Email**, and answers to your selected security questions.
- 6) Click **Submit**.

Please complete your Kentucky Online Gateway Profile

Please fill out the form below and click Submit when finished.

All fields with * are required.

* First Name	Agent
Middle Name	
* Last Name	Jones
* Username	Agent.Jones
* Password
* Verify Password
* E-Mail Address	agent.jones@yopmail.com
* Verify E-Mail Address	agent.jones@yopmail.com
Telephone	
Extension	
Street Address 1	
Street Address 2	
City	
State	Kentucky
Zip Code	
Language Preference	English

Question	In what city were you born? (Enter full name of city only)
Answer	HBE
Question	What was the name of your first pet?
* Answer	HBE

Submit **Cancel**

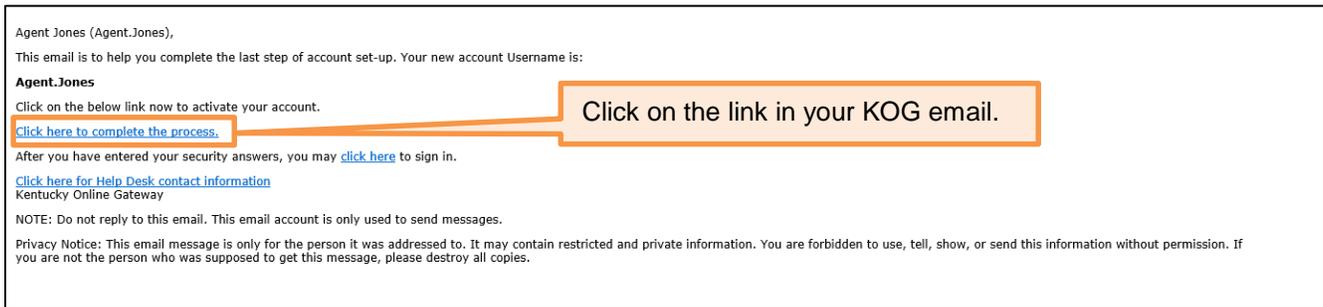
Click **Submit**.

You will need to remember the answers to the questions you select in this step.

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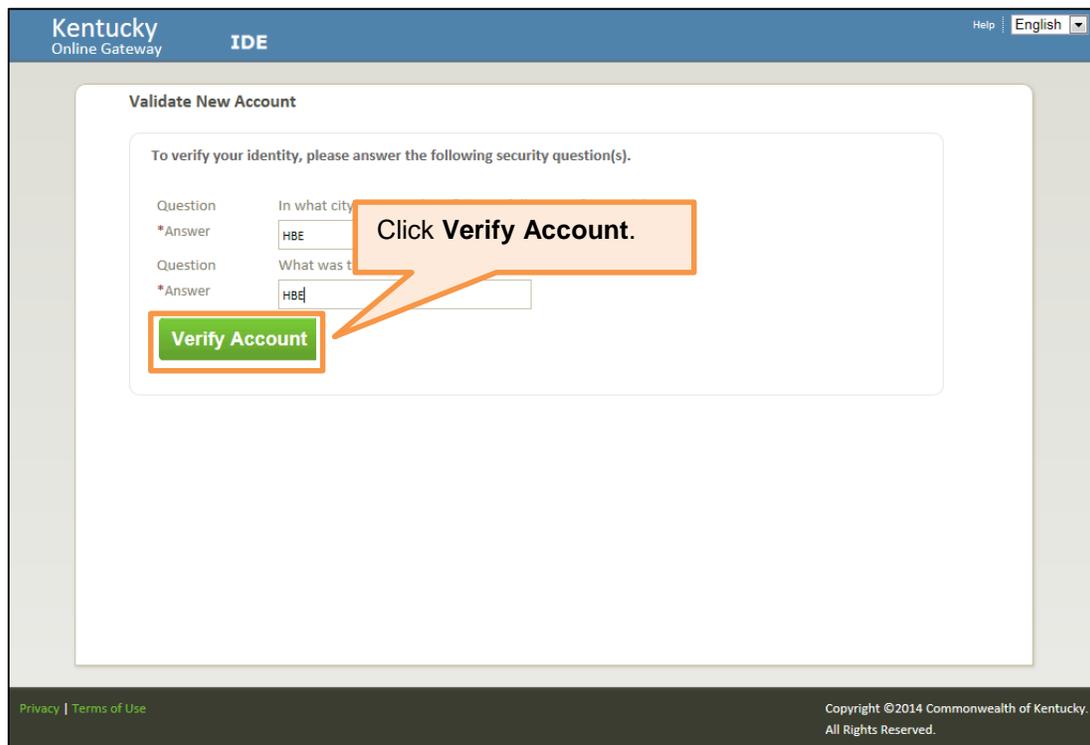
An account verification email is sent to the email account provided during account setup.

7) Log onto your email and click on the link provided.



You are redirected to the **Validate New Account** screen.

- 8) Enter the answers to the security questions provided during the account setup.
- 9) Click **Verify Account**.



Kentucky Online Gateway IDE Help English

Validate New Account

To verify your identity, please answer the following security question(s).

Question	In what city
*Answer	<input type="text" value="HBE"/>
Question	What was t
*Answer	<input type="text" value="HBE"/>

Verify Account

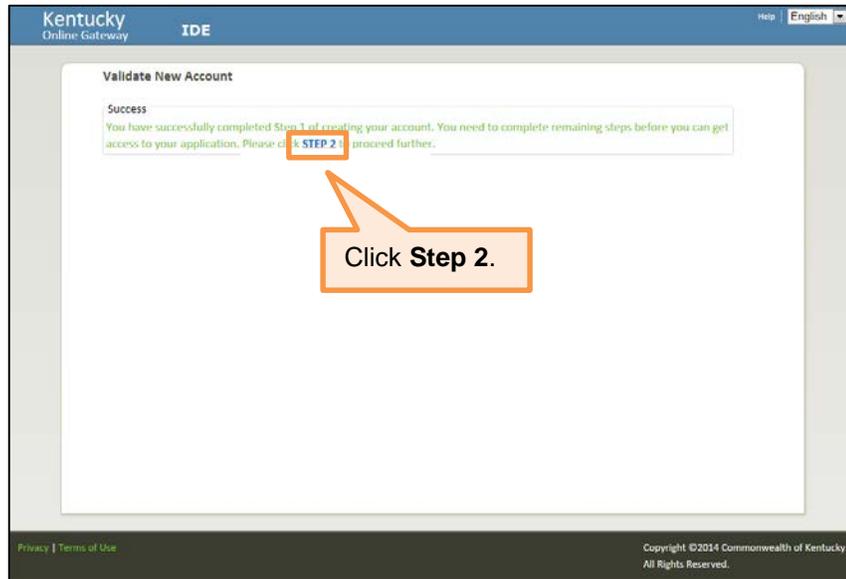
Click Verify Account.

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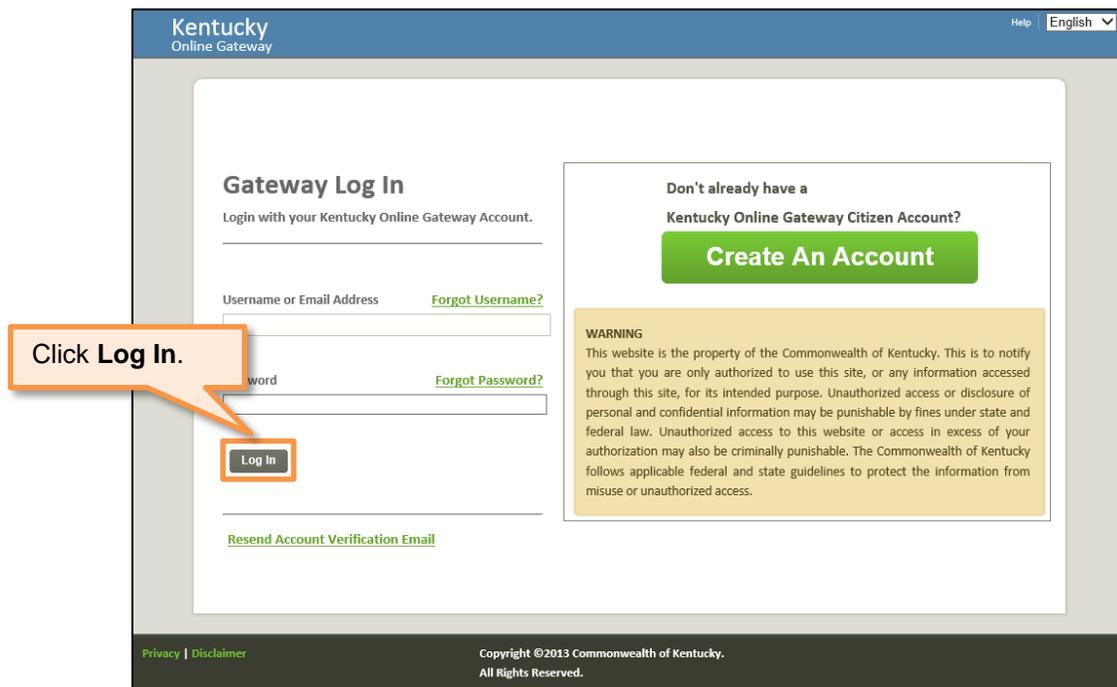
10) Click **Step 2**.



The link prompts you to login to verify credentials.

11) Enter your **Username** and **Password**.

12) Click **Log In**.



Kentucky Online Gateway (KOG) Reference Guide

Once credentials are verified, the **User Verification** screen appears.

13) Enter your personal information (**Name, Gender, Birthday, SSN, Email, and Address**).

14) Check the box at the bottom of the screen to indicate that you agree to Experian's terms and conditions.

User Verification

The Kentucky Online Gateway must verify your identity information by using public records and consumer credit information. Your information may also be verified by using information contained in your Commonwealth of Kentucky records. Please fill out the form below using your Legal Name. Fields with asterisk are required. Click Next when finished.

* Legal First Name	GEORGE
Middle Name	GERALD
* Legal Last Name	HOLLINGSWORTH
Name Suffix	
Gender	Male
Birth Date	Apr 02 1952
Social Security Number	*****
Email	john.forest@yopmail.com
* Street Address	320 Main ST APT 164
City	Frankfort
State	Kentucky
Postal Code	40601
Postal Extension Code	
Phone Number	

Identity proofing is enabled by 

By checking this box I am certifying that I understand the services being requested are regulated by the Fair Credit Reporting Act and that permissible purpose is required. Any special procedures established by my company ("Experian Subscriber") for obtaining the consumer's authorization to receive information from the consumer's personal credit profile from Experian have been met. I certify that the consumer named above has initiated a transaction with my company, and that the service being requested will be used solely to confirm the consumer's identity to avoid fraudulent transactions in the consumer's name.


heresny Marot
Privacy & Terms

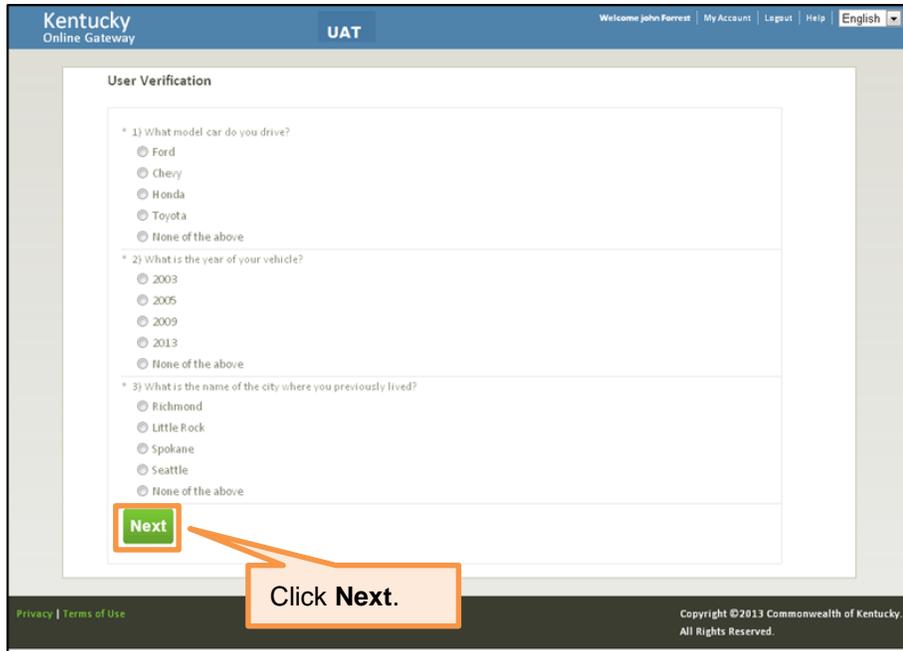
Check to concede to Experian's identity proofing process.

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On the **User Verification** screen, a series of personal questions based on your credit history appears. Please note the questions are specific to the individual and will change based on the individual.

15) Select the correct answers to your personal questions.

16) Click **Next**.



Kentucky Online Gateway UAT Welcome john Forrest | My Account | Logout | Help | English

User Verification

* 1) What model car do you drive?

- Ford
- Chevy
- Honda
- Toyota
- None of the above

* 2) What is the year of your vehicle?

- 2003
- 2005
- 2009
- 2013
- None of the above

* 3) What is the name of the city where you previously lived?

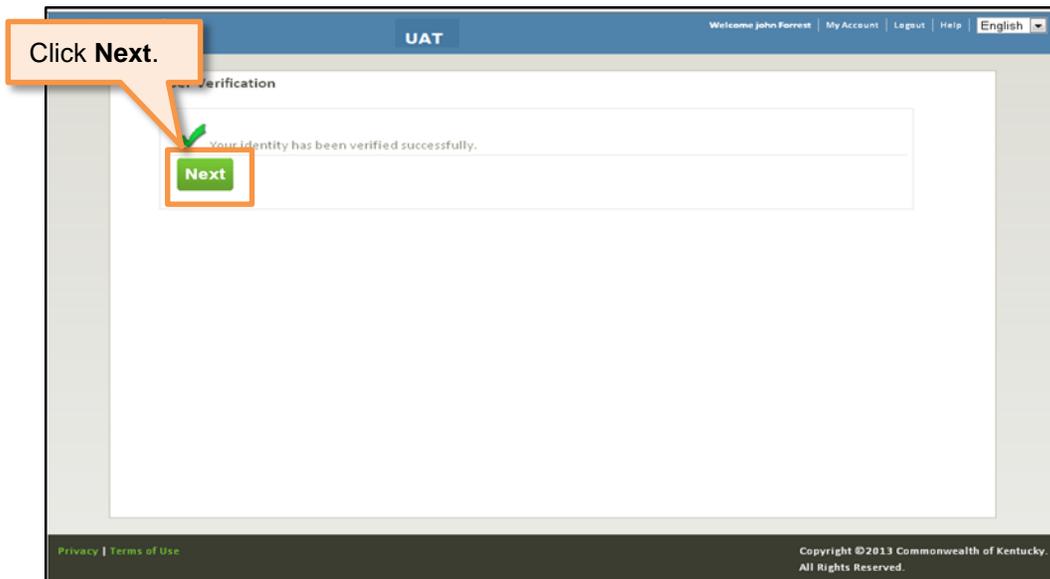
- Richmond
- Little Rock
- Spokane
- Seattle
- None of the above

Next

Click Next.

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17) Click **Next**.



Kentucky Online Gateway UAT Welcome john Forrest | My Account | Logout | Help | English

User Verification

✔ Your identity has been verified successfully.

Next

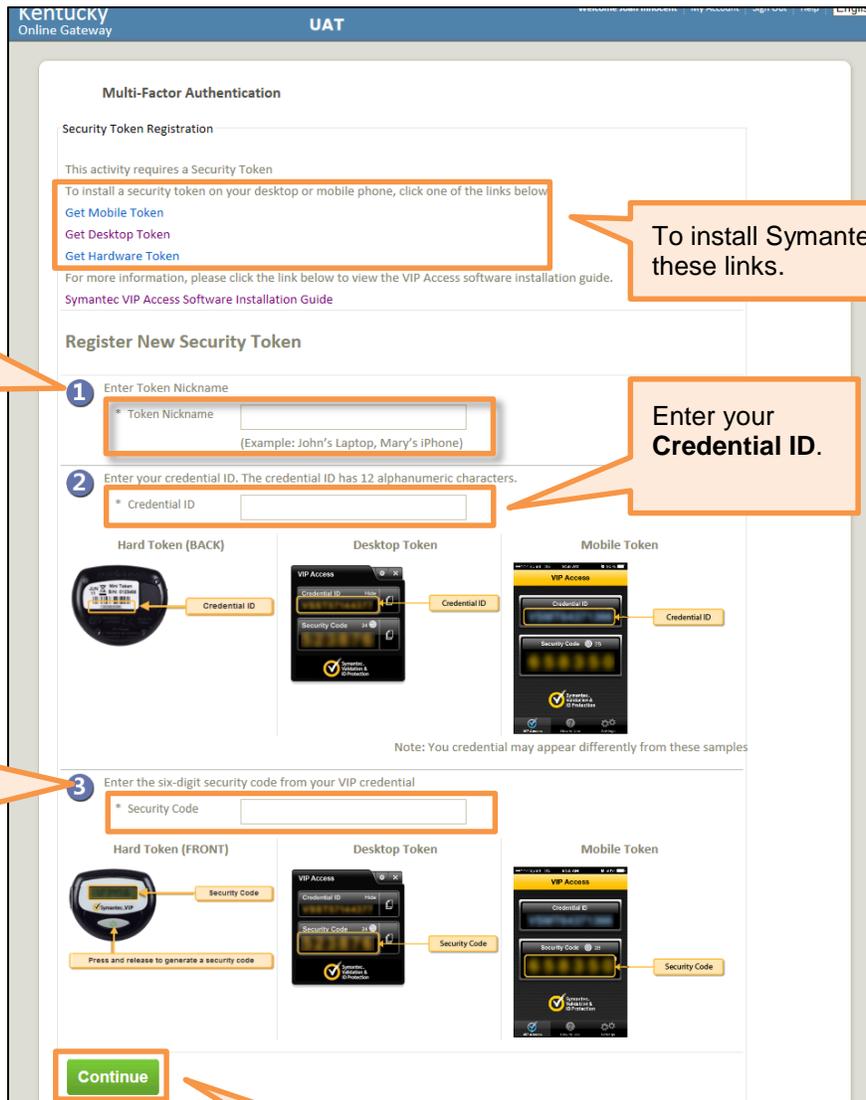
Click Next.

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In this step, you need to enter the **Nickname**, **Credential ID**, and **Security Code** provided on your Symantec soft token.

- 18) To download the Symantec software on your computer, click on one of the links provided.
- 19) Enter your **Token Nickname** (for example, Joe's computer).
- 20) From your desktop, open Symantec VIP access and enter the **Credential ID**.
- 21) Enter the **Security Code**. Please note that this code is automatically regenerated every 30 seconds.
- 22) Click **Continue**.



Multi-Factor Authentication
Security Token Registration

This activity requires a Security Token

To install a security token on your desktop or mobile phone, click one of the links below

- [Get Mobile Token](#)
- [Get Desktop Token](#)
- [Get Hardware Token](#)

For more information, please click the link below to view the VIP Access software installation guide.
[Symantec VIP Access Software Installation Guide](#)

Register New Security Token

- 1 Enter Token Nickname
* Token Nickname
(Example: John's Laptop, Mary's iPhone)
- 2 Enter your credential ID. The credential ID has 12 alphanumeric characters.
* Credential ID
- 3 Enter the six-digit security code from your VIP credential
* Security Code

Hard Token (BACK) Desktop Token Mobile Token

Note: Your credential may appear differently from these samples

Hard Token (FRONT) Desktop Token Mobile Token

Press and release to generate a security code

Continue

Enter your desired token nickname.

To install Symantec, click one of these links.

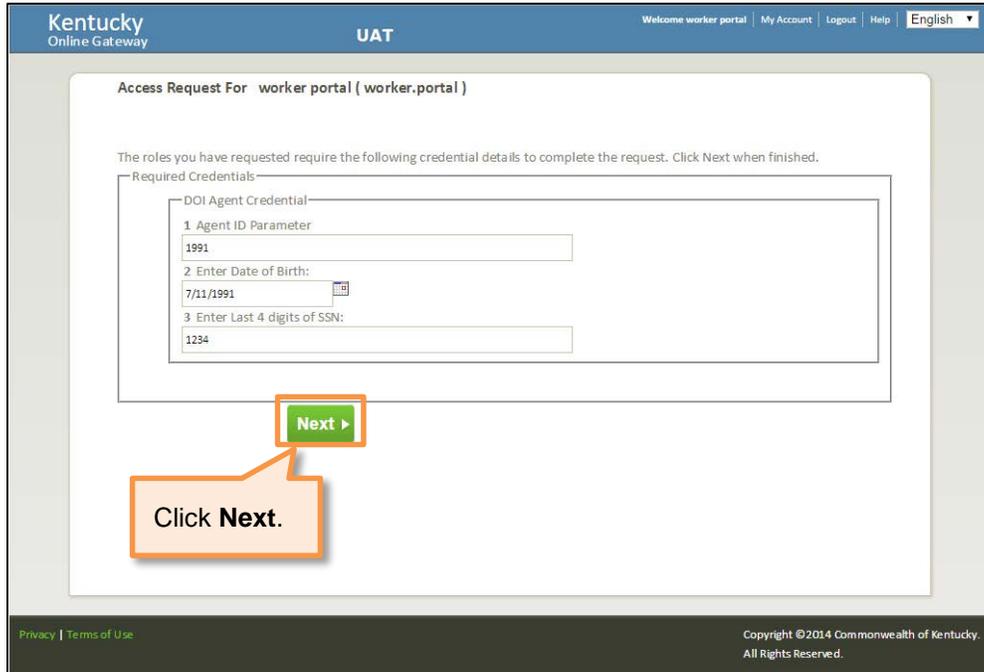
Enter your Credential ID.

Enter your security code.

Click **Continue**.

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23) Enter your **Agent ID**, **Date of Birth**, and the **Last 4 Digits of SSN**.



Kentucky Online Gateway UAT

Welcome worker portal | My Account | Logout | Help | English

Access Request For worker portal (worker.portal)

The roles you have requested require the following credential details to complete the request. Click Next when finished.

Required Credentials

DOI Agent Credential

1 Agent ID Parameter
1991

2 Enter Date of Birth:
7/11/1991

3 Enter Last 4 digits of SSN:
1234

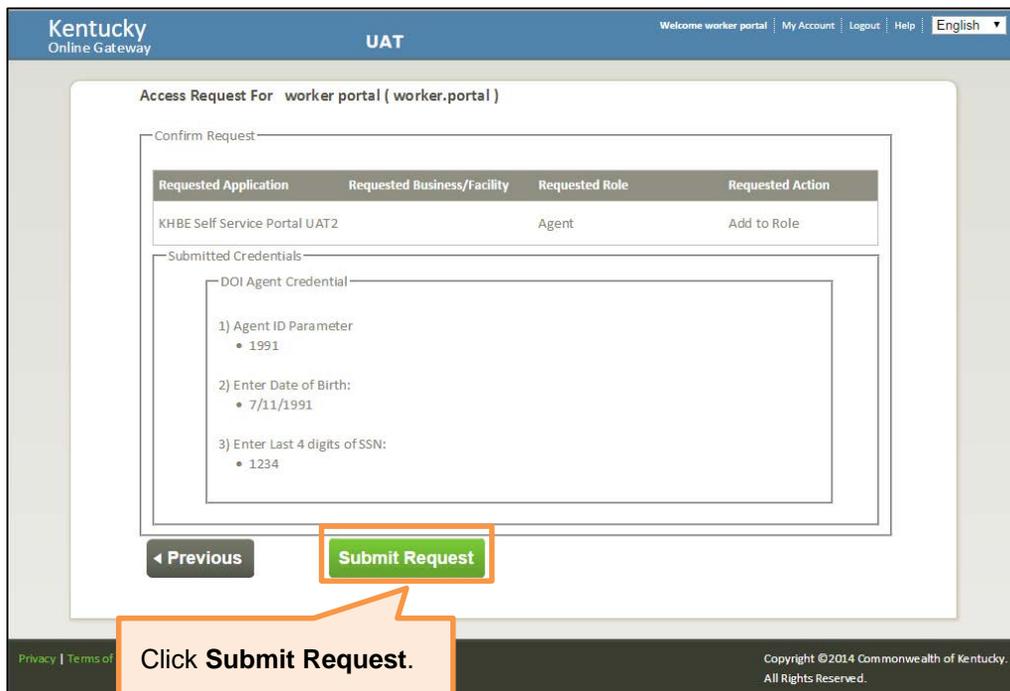
Next >

Click Next.

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24) Review your **DOI Agent Credential** information and click **Submit Request**.



Kentucky Online Gateway UAT

Welcome worker portal | My Account | Logout | Help | English

Access Request For worker portal (worker.portal)

Confirm Request

Requested Application	Requested Business/Facility	Requested Role	Requested Action
KHBE Self Service Portal UAT2		Agent	Add to Role

Submitted Credentials

DOI Agent Credential

1) Agent ID Parameter
• 1991

2) Enter Date of Birth:
• 7/11/1991

3) Enter Last 4 digits of SSN:
• 1234

◀ Previous

Submit Request

Click Submit Request.

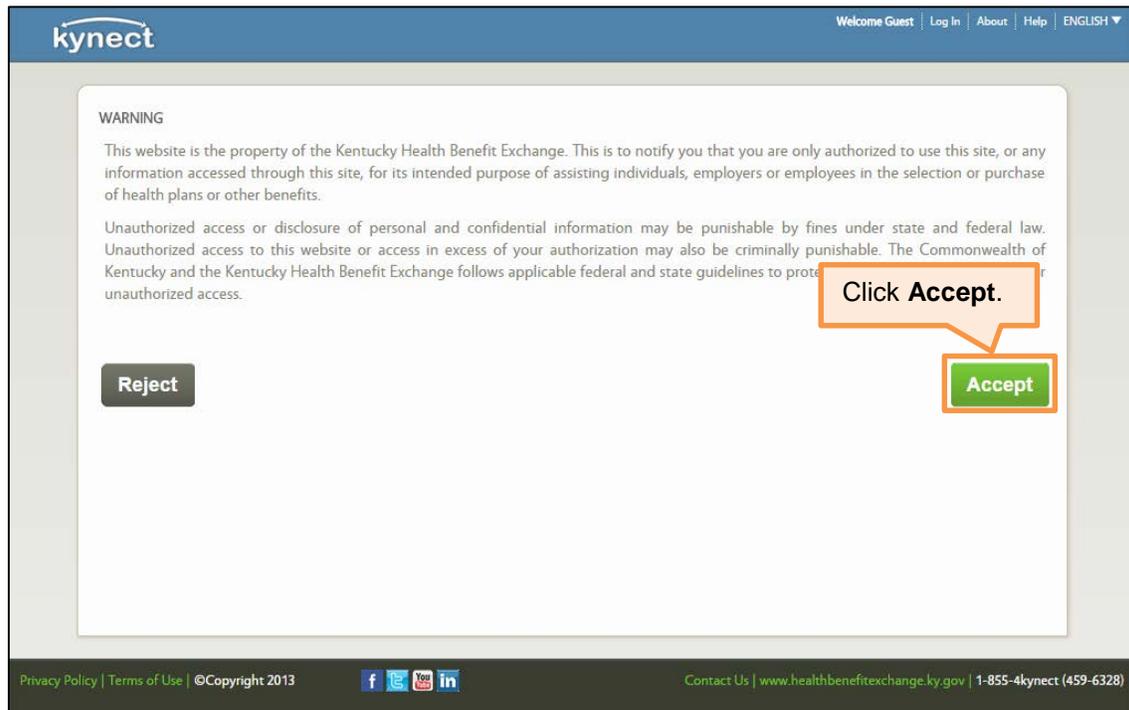
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After the request has been submitted, the **Consent** screen is displayed.

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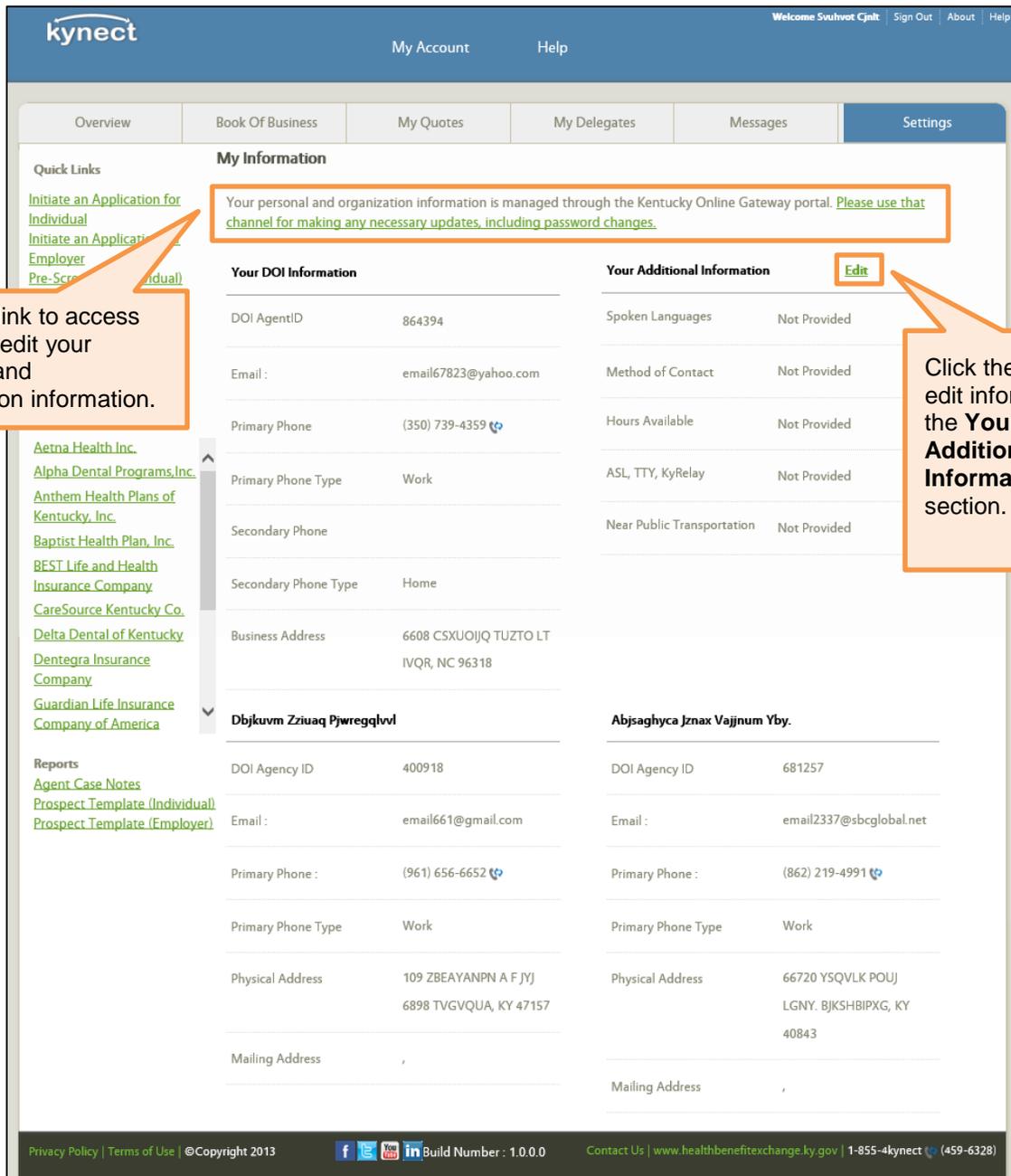
25) Click **Accept**. You can then begin to use kynect to view and manage your client information.



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Updating Information on KOG

After you have created an account, you can click on the **Settings** tab of the Agent Portal to manage your personal and organization information. The **Settings** tab displays your DOI information and lists all agencies that you are affiliated with, and has a section that contains **Your Additional Information**. You can click on the **Edit** link next to **Your Additional Information** to edit the information that appears in that section. You can also click the link at the top of the screen to be taken to KOG and edit your personal and organization information. To edit DOI information, you must do so directly through DOI.



The screenshot shows the 'My Information' section of the Kynect portal. It includes a 'Quick Links' sidebar, a 'My Information' header, and two main columns: 'Your DOI Information' and 'Your Additional Information'. The 'Your Additional Information' column has an 'Edit' link. Callouts provide instructions on how to access KOG and edit information.

Callout 1: Click this link to access KOG and edit your personal and organization information.

Callout 2: Click the link to edit information in the **Your Additional Information** section.

Text in Screenshot:

Your personal and organization information is managed through the Kentucky Online Gateway portal. [Please use that channel for making any necessary updates, including password changes.](#)

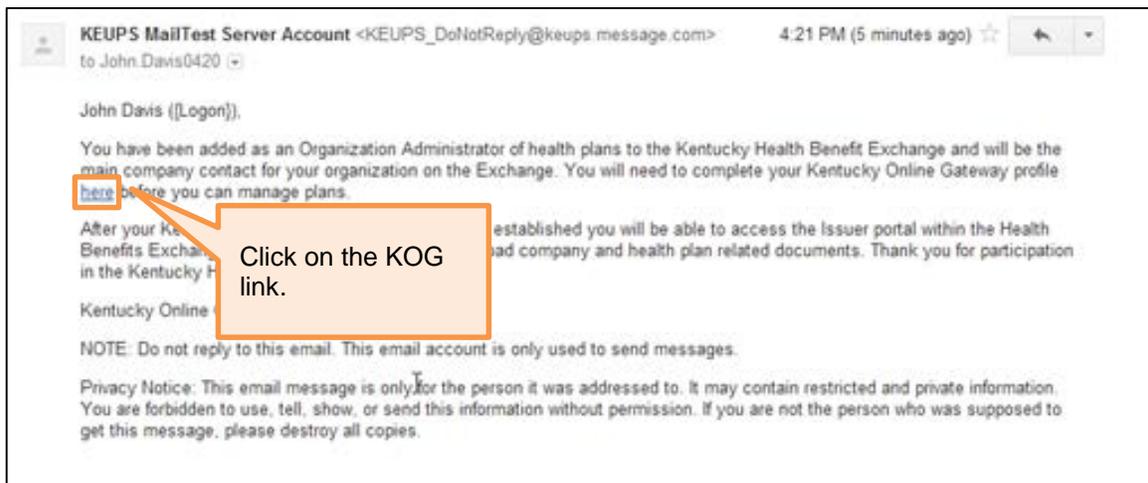
Your DOI Information		Your Additional Information	
DOI AgentID	864394	Spoken Languages	Not Provided
Email :	email67823@yahoo.com	Method of Contact	Not Provided
Primary Phone	(350) 739-4359	Hours Available	Not Provided
Primary Phone Type	Work	ASL, TTY, KyRelay	Not Provided
Secondary Phone		Near Public Transportation	Not Provided
Secondary Phone Type	Home		
Business Address	6608 CSXUOJJQ TUZTO LT IVQR, NC 96318		
Dbjkuvm Zziuaq Pjwregqlvl		Abjsaghyca Jznax Vajjnum Yby.	
DOI Agency ID	400918	DOI Agency ID	681257
Email :	email661@gmail.com	Email :	email2337@sbcglobal.net
Primary Phone :	(961) 656-6652	Primary Phone :	(862) 219-4991
Primary Phone Type	Work	Primary Phone Type	Work
Physical Address	109 ZBEAYANPN A F JYJ 6898 TVGVQUA, KY 47157	Physical Address	66720 YSQVLK POUJ LGNY. BJKSHBIPXG, KY 40843
Mailing Address	,	Mailing Address	,

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3. Creating an Account as a kynector

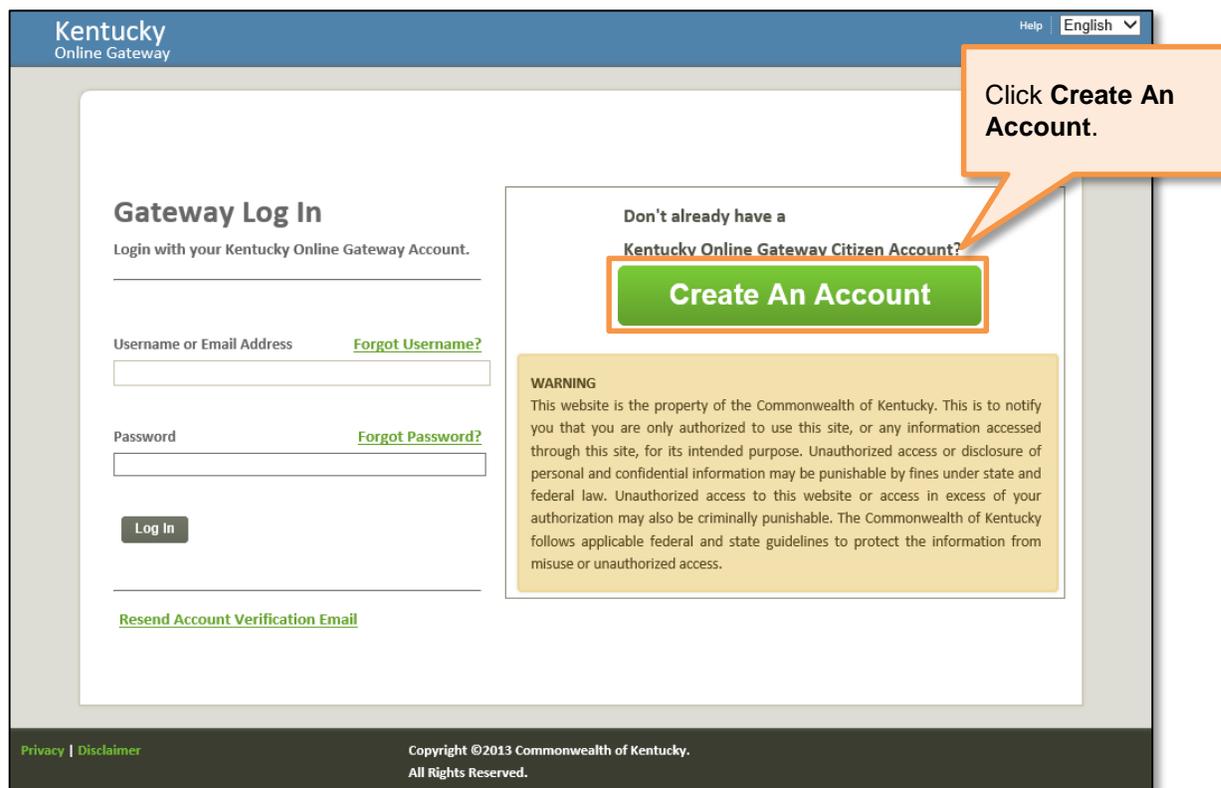
kynectors will receive an email notifying them that they should create a Kentucky Online Gateway account.

- 1) Click on the link in your email to begin creating an account.



You are redirected to the KOG login screen.

- 2) Click **Create an Account**.



Kentucky Online Gateway (KOG) Reference Guide

You are taken to the **Create Account** screen.

- 3) Enter your **First Name, Last Name, Username, Password, Email**, and answers to your selected security questions.
- 4) Click **Submit**.

Please complete your Kentucky Online Gateway Profile

Please fill out the form below and click Submit when finished.

All fields with * are required.

* First Name	Agent
Middle Name	
* Last Name	Jones
* Username	Agent.Jones
* Password
* Verify Password
* E-Mail Address	agent.jones@yopmail.com
* Verify E-Mail Address	agent.jones@yopmail.com
Telephone	
Extension	
Street Address 1	
Street Address 2	
City	
State	Kentucky
Zip Code	
Language Preference	English

Question	In what city were you born? (Enter full name of city only)
Answer	HBE
Question	What was the name of your first pet?
* Answer	HBE

Submit **Cancel**

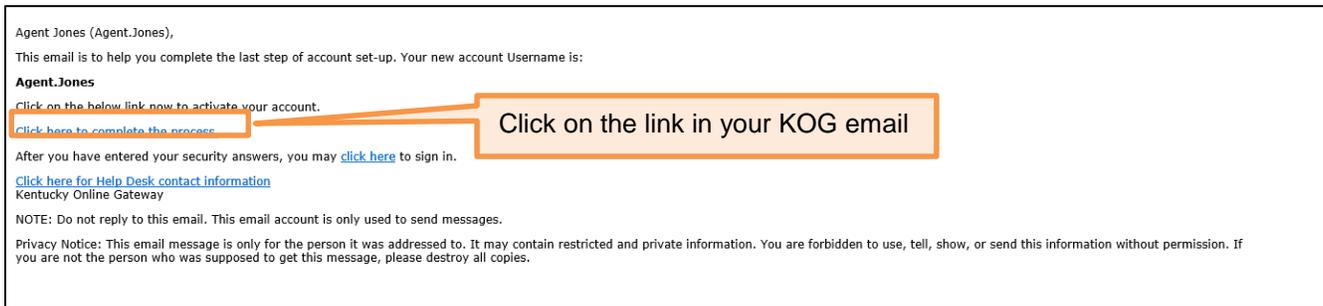
Click **Submit**.

You need to remember the answers to the questions you select in this step.

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An account verification email is sent to the email provided during account setup.

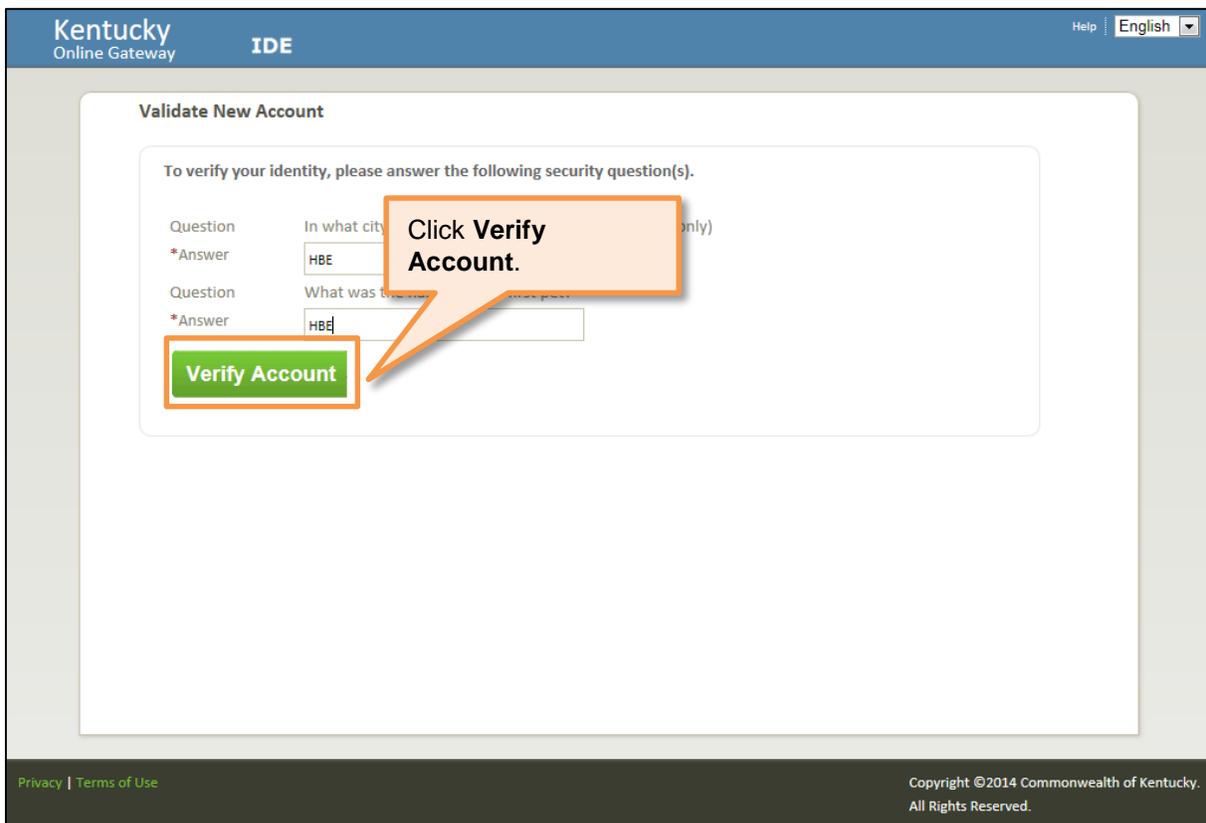
5) Log onto your email and click on the link provided in the email.



You are redirected to the **Validate New Account** screen.

6) Enter the answers to the security questions provided during the account setup.

7) Click **Verify Account**.



Kentucky Online Gateway IDE Help English

Validate New Account

To verify your identity, please answer the following security question(s).

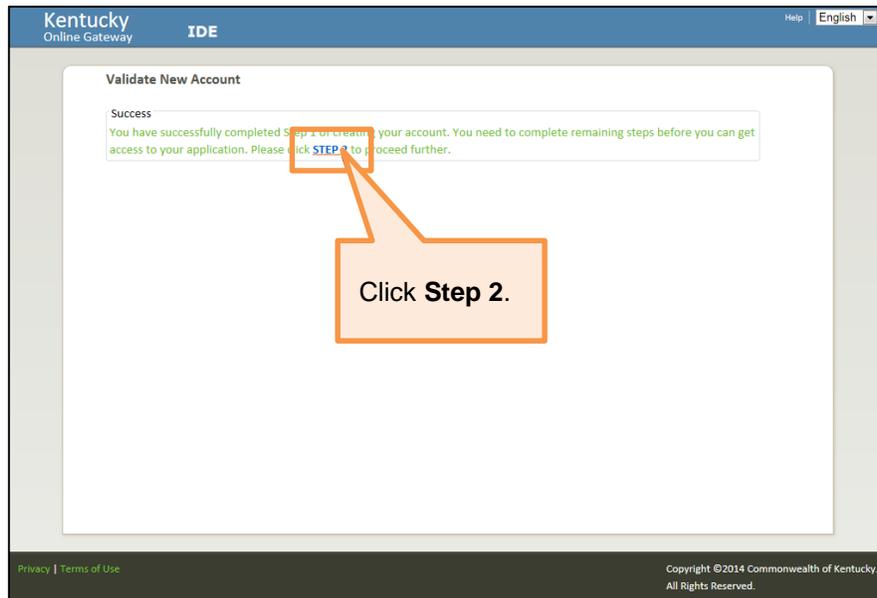
Question	In what city (last name only)
*Answer	<input type="text" value="HBE"/>
Question	What was the last name of your mother?
*Answer	<input type="text" value="HBE"/>

Click **Verify Account**.

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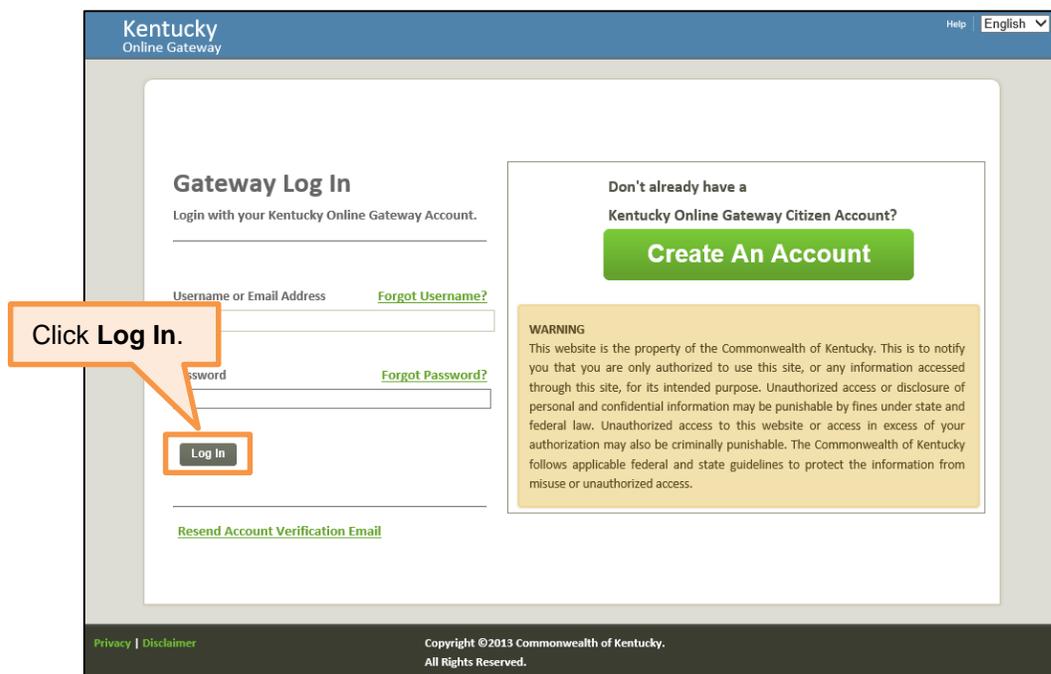
8) Click **Step 2**.



The link prompts you to log in to verify credentials.

9) Enter your **Username** and **Password**.

10) Click **Log In**.



Kentucky Online Gateway (KOG) Reference Guide

Once credentials are verified, the **User Verification** screen will appear.

- 11) Enter your personal information (**Name, Gender, Birthday, SSN, Email, and Address**).
- 12) Check the box at the bottom of the screen to indicate you agree to Experian's terms and conditions.

User Verification

The Kentucky Online Gateway must verify your identity information by using public records and consumer credit information. Your information may also be verified by using information contained in your Commonwealth of Kentucky records. Please fill out the form below using your Legal Name. Fields with asterisk are required. Click Next when finished.

* Legal First Name	GEORGE
Middle Name	GERALD
* Legal Last Name	HOLLINGSWORTH
Name Suffix	
Gender	Male
Birth Date	Apr 02 1952
Social Security Number	*****
Email	john.forest@yopmail.com
* Street Address	320 Main ST APT 164
City	Frankfort
State	Kentucky
Postal Code	40601
Postal Extension Code	
Phone Number	

Identity proofing is enabled by 

By checking this box I am certifying that I understand the services being requested are regulated by the Fair Credit Reporting Act and that permissible purpose is required. Any special procedures established by my company ("Experian Subscriber") for obtaining the consumer's authorization to receive information from the consumer's personal credit profile from Experian have been met. I certify that the consumer named above has initiated a transaction with my company, and that the service being requested will be used solely to confirm the consumer's identity to avoid fraudulent transactions in the consumer's name.



heresny Marot

reCAPTCHA™ stop spam, read books.

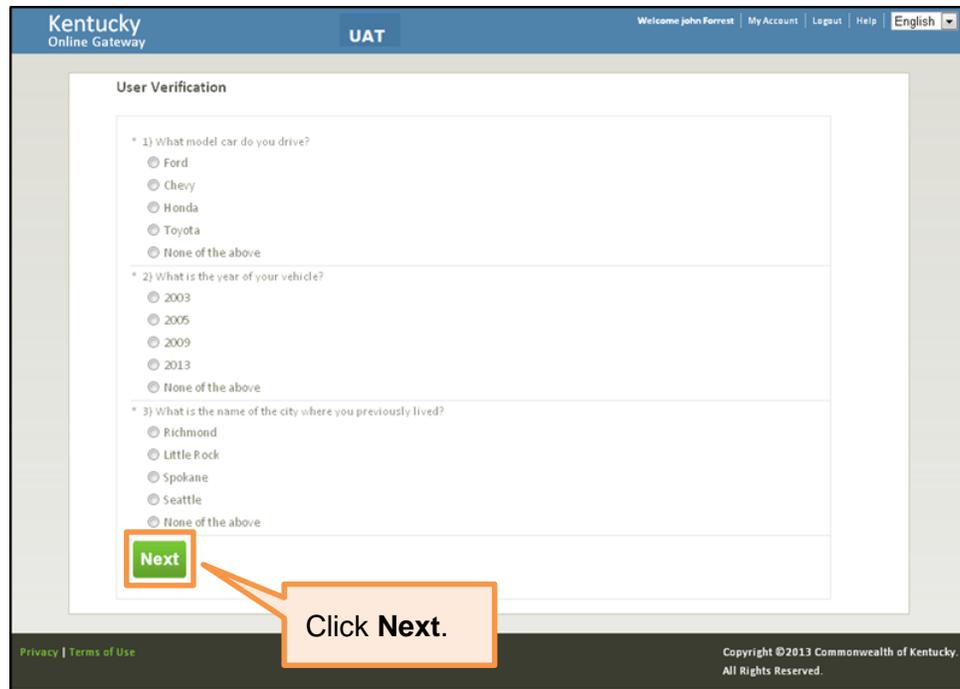
[Privacy & Terms](#)

Check to concede to Experian's identity proofing process.

Kentucky Online Gateway (KOG) Reference Guide

On the **User Verification** screen, a series of personal questions based on your credit history appears. Please note the questions are specific to the individual and will change based on the individual.

- 13) Select the correct answers to your personal questions.
- 14) Click **Next**.



Kentucky Online Gateway UAT Welcome John Forrest | My Account | Logout | Help | English

User Verification

* 1) What model car do you drive?

- Ford
- Chevy
- Honda
- Toyota
- None of the above

* 2) What is the year of your vehicle?

- 2003
- 2005
- 2009
- 2013
- None of the above

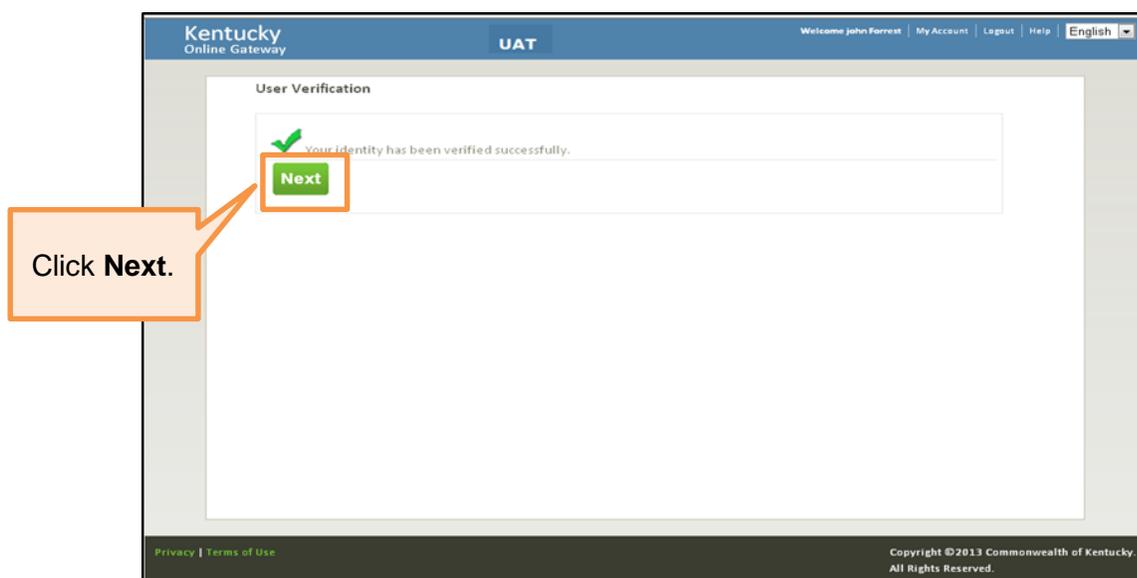
* 3) What is the name of the city where you previously lived?

- Richmond
- Little Rock
- Spokane
- Seattle
- None of the above

Next

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- 15) Click **Next**.



Kentucky Online Gateway UAT Welcome John Forrest | My Account | Logout | Help | English

User Verification

Your identity has been verified successfully.

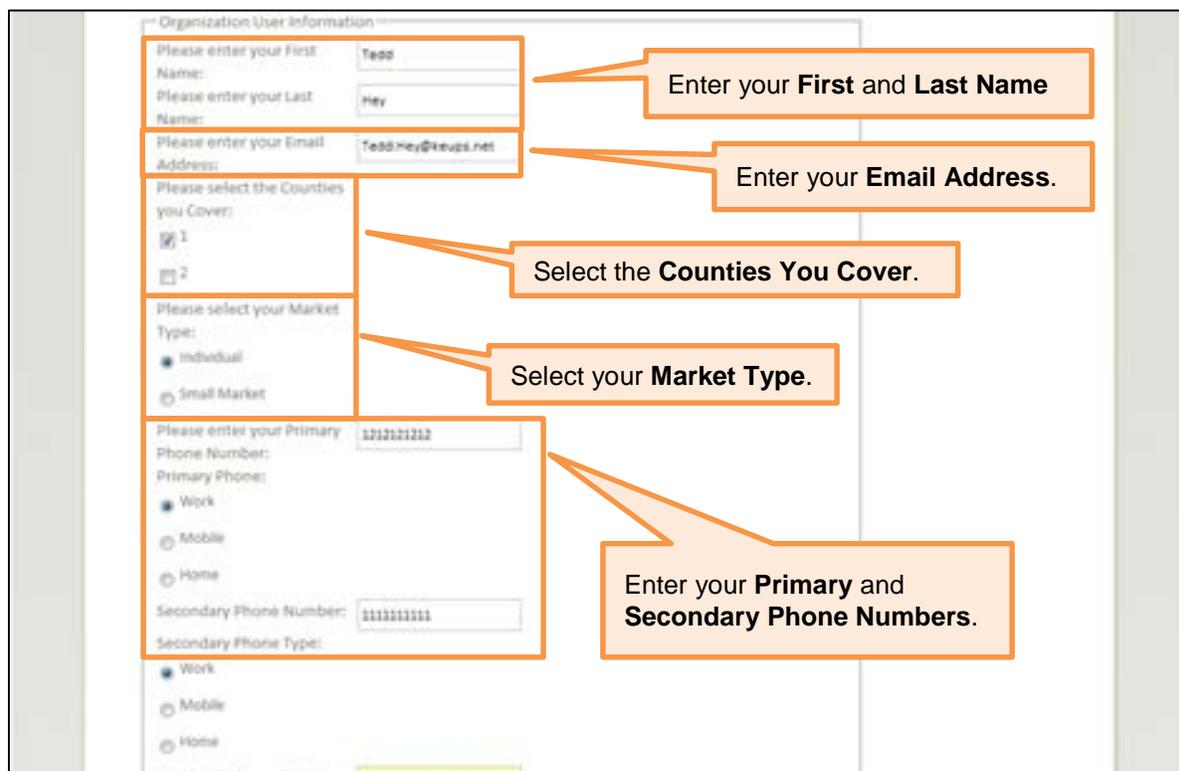
Next

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You are taken to the **Organization User Information** screen.

- 16) Enter your **First** and **Last Name**.
- 17) Enter your **Email Address**.
- 18) Select the **Counties You Cover**.
- 19) Select your **Market Type**.
- 20) Enter your **Primary Phone Number**.
- 21) Select whether your number is **Work, Mobile, or Home**.
- 22) Enter your **Secondary Phone Number**.
- 23) Select whether your number is **Work, Mobile, or Home**.



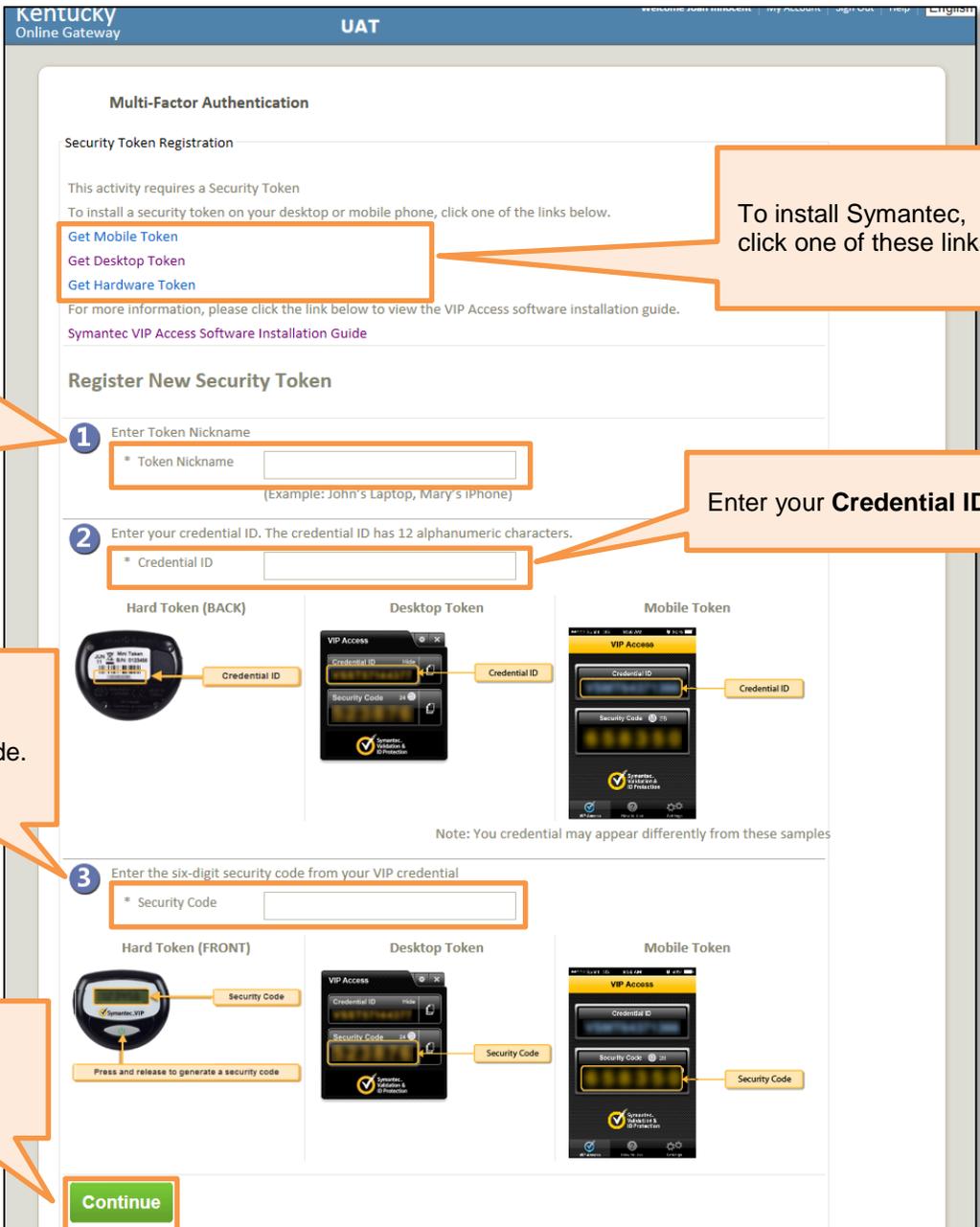
The screenshot shows the "Organization User Information" form with several fields highlighted by orange boxes and callouts:

- First and Last Name:** Fields for "Please enter your First Name:" (containing "Tedd") and "Please enter your Last Name:" (containing "Hev").
- Email Address:** Field for "Please enter your Email Address:" (containing "Tedd.hev@kynect.net").
- Counties You Cover:** Section titled "Please select the Counties you Cover:" with checkboxes for "1" and "2".
- Market Type:** Section titled "Please select your Market Type:" with radio buttons for "Individual" (selected) and "Small Market".
- Primary and Secondary Phone Numbers:** Fields for "Please enter your Primary Phone Number:" (containing "1212121212") and "Secondary Phone Number:" (containing "1111111111"). Below these are radio buttons for "Work" (selected), "Mobile", and "Home".

Kentucky Online Gateway (KOG) Reference Guide

In this step you will need to enter the **Nickname**, **Credential ID** and **Security Code** provided on your Symantec soft token.

- 24) To download the Symantec software on your computer, click one of the links provided.
- 25) Enter your **Token Nickname** (for example, Joe's computer).
- 26) From your desktop, open Symantec VIP access and enter the **Credential ID**.
- 27) Enter the **Security Code**. Please note that this code is automatically regenerated every 30 seconds.
- 28) Click **Continue**.



The screenshot shows the 'Multi-Factor Authentication' registration page. It includes a 'Security Token Registration' section with links for 'Get Mobile Token', 'Get Desktop Token', and 'Get Hardware Token'. Below this is the 'Register New Security Token' section, which has three numbered steps:

- 1** Enter Token Nickname: A text input field for the token nickname. Callout: 'Enter your desired token nickname.'
- 2** Enter your credential ID. The credential ID has 12 alphanumeric characters. A text input field for the credential ID. Callout: 'Enter your Credential ID.'
- 3** Enter the six-digit security code from your VIP credential. A text input field for the security code. Callout: 'Enter your security code.'

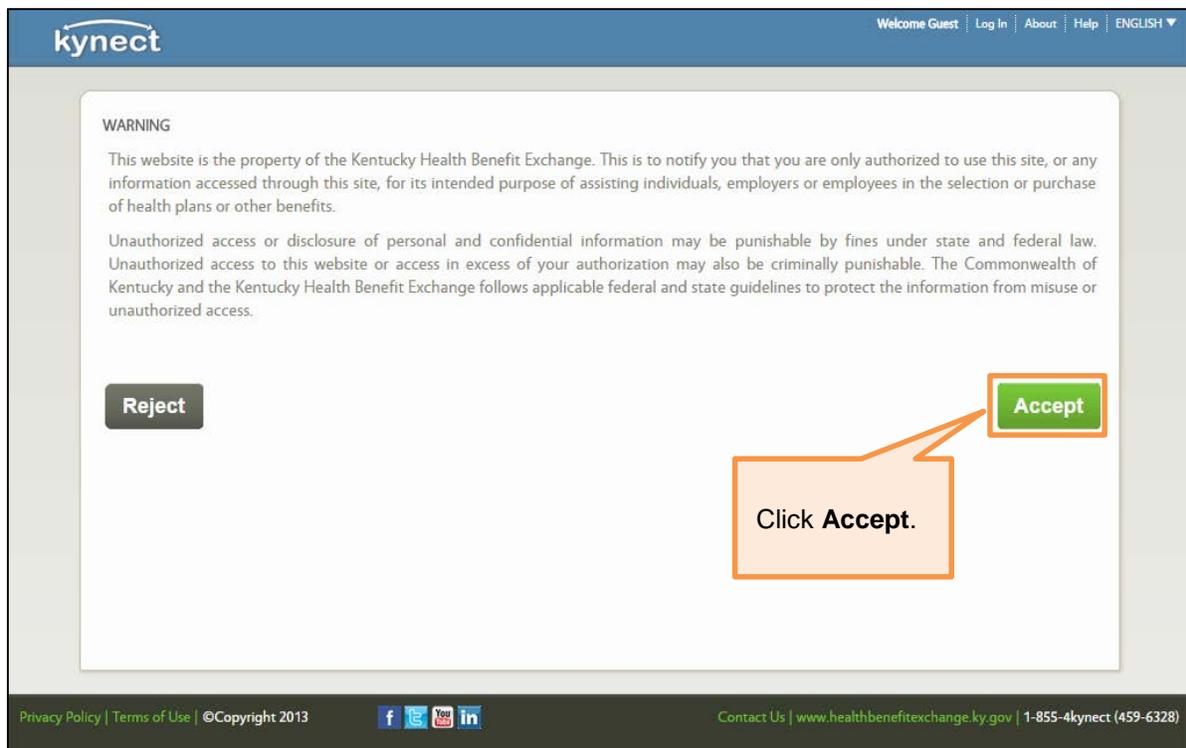
Below the steps are three columns of images showing different token types: 'Hard Token (BACK)', 'Desktop Token', and 'Mobile Token'. Each image has a callout pointing to the 'Credential ID' field. A note states: 'Note: You credential may appear differently from these samples'. Below these images is another set of images for 'Hard Token (FRONT)', 'Desktop Token', and 'Mobile Token', each with a callout pointing to the 'Security Code' field. A callout for the first set says: 'Click Continue.'

At the bottom of the page is a green 'Continue' button. A callout for the top right says: 'To install Symantec, click one of these links.'

Kentucky Online Gateway (KOG) Reference Guide

After the request has been submitted, the **Consent** screen is displayed.

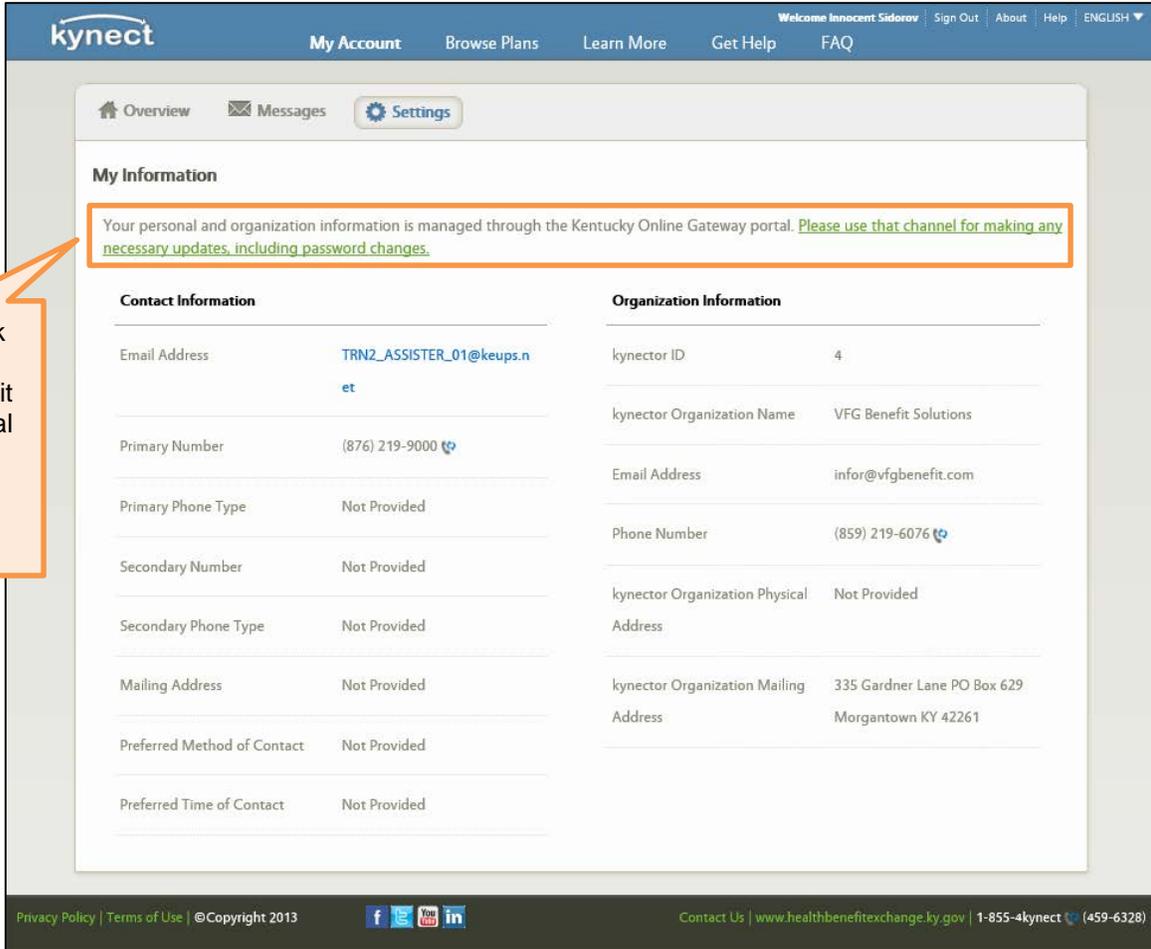
29) Click **Accept**.



Kentucky Online Gateway (KOG) Reference Guide

Updating Information on KOG

After you have created an account, you can click on the **Settings** tab of your dashboard to view and manage your personal and organization information. The **Settings** tab displays your **Contact Information** and your **Organization Information**. To edit this information, click the link at the top of the screen to be taken to KOG where you can make any necessary updates, including password changes.



My Information

Your personal and organization information is managed through the Kentucky Online Gateway portal. [Please use that channel for making any necessary updates, including password changes.](#)

Contact Information		Organization Information	
Email Address	TRN2_ASSISTER_01@keups.net	kynector ID	4
Primary Number	(876) 219-9000	kynector Organization Name	VFG Benefit Solutions
Primary Phone Type	Not Provided	Email Address	infor@vfgbenefit.com
Secondary Number	Not Provided	Phone Number	(859) 219-6076
Secondary Phone Type	Not Provided	kynector Organization Physical Address	Not Provided
Mailing Address	Not Provided	kynector Organization Mailing Address	335 Gardner Lane PO Box 629 Morgantown KY 42261
Preferred Method of Contact	Not Provided		
Preferred Time of Contact	Not Provided		

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Click this link to access KOG and edit your personal and organization information.

Kentucky Online Gateway (KOG) Reference Guide

4. Registering Tokens on Additional Devices

You can also install and register tokens on additional devices. To do this for your smartphone and an additional computer, please follow the steps below.

Install and Register a Token on Your Smartphone:

- 1) Go to the **Apple App Store** or the **Google Play Store**.
- 2) Search for and select the free **Symantec VIP Access** app. The app icon is a black checkmark with a yellow circle around it.
- 3) Install the app on your phone.
- 4) Log into your Agent or kynector account from your computer using your computer token.
- 5) Click the **Settings** option on your dashboard
- 6) At the top, you will see a sentence about making changes in the Online Gateway. Click the hyperlink in that message.
- 7) You are redirected to your **MFA Credential Page**. Click the **MFA Management** tab at the top.
- 8) Scroll down and input the **Credential ID** that you downloaded to your smartphone.
- 9) Give the credential a nickname. You are encouraged to use a nickname that contains the word "smartphone" to distinguish it from your computer credential.
- 10) Click **Register Token**.
- 11) Scroll back to the top and make sure that both the laptop and smartphone credentials are listed.
- 12) Click **Back to Application** hyperlink on the page to navigate back to your Agent or kynector Dashboard.
- 13) Now you can log in using a security code from either device.

Install and Register a Token on an Additional Computer:

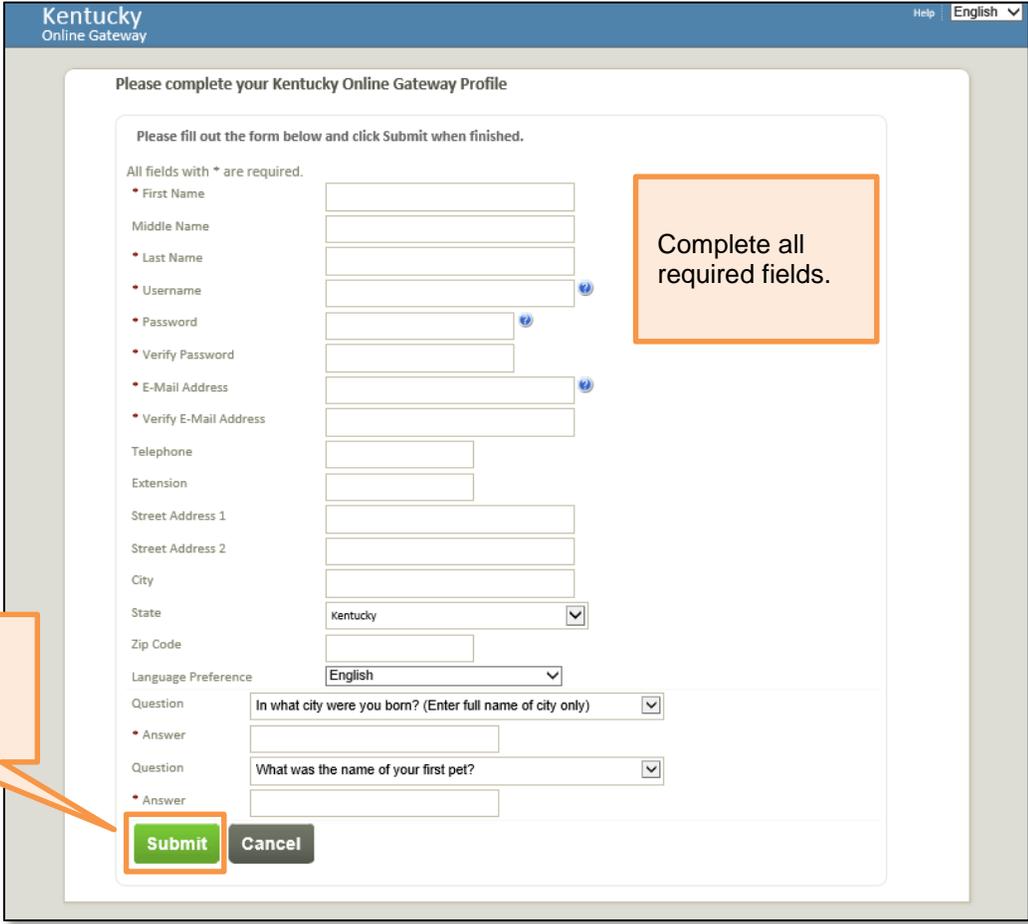
- 1) On the additional computer, go to kynect.ky.gov.
- 2) Log into your account using your **Username** and **Password**.
- 3) From your **MFA Credential Page**, scroll down and click **Get Desktop Token**.
- 4) Run and install the VIP Access software.
- 5) Login to your Agent account from your original desktop/laptop computer and use that security code
- 6) Click the **Settings** option on your dashboard
- 7) At the top, you will see a sentence about making changes in the Online Gateway. Click the hyperlink in that message.
- 8) You are redirected to your **MFA Credential Page**. Click the **MFA Management** tab at the top.
- 9) Scroll down and input the **Credential ID** that you downloaded to your other computer.
- 10) Give the credential a nickname.
- 11) Click **Register Token**.
- 12) Scroll back to the top and make sure that both computer credentials are listed.
- 13) Click **Back to Application** hyperlink on the page to navigate back to your Agent or kynector Dashboard.
- 14) Now you can log in using a security code from either computer.

Kentucky Online Gateway (KOG) Reference Guide

5. Assisting an Individual with Setting up an Account

The kynect application process has been developed so that individuals can easily use the Self-Service Portal (SSP). However, an individual may require additional assistance from an Agent/kynector when enrolling via SSP. If an individual has questions about setting up an account, please follow the instructions below to assist them.

- 1) Go to <https://kynect.ky.gov/>.
- 2) Click on the **Individuals and Families** tab.
- 3) Click **Let's Get Started**.
- 4) Click **Create An Account**
- 5) Complete all fields and answer the security questions.



The screenshot shows the 'Please complete your Kentucky Online Gateway Profile' form. The form includes fields for First Name, Middle Name, Last Name, Username, Password, Verify Password, E-Mail Address, Verify E-Mail Address, Telephone, Extension, Street Address 1, Street Address 2, City, State (set to Kentucky), Zip Code, and Language Preference (set to English). It also includes two security questions: 'In what city were you born? (Enter full name of city only)' and 'What was the name of your first pet?'. The 'Submit' button is highlighted with a green box, and a callout points to it with the text 'Click **Submit** to continue.'. Another callout points to the required fields with the text 'Complete all required fields.'.

- 6) Instruct individuals to check their email for the verification link.

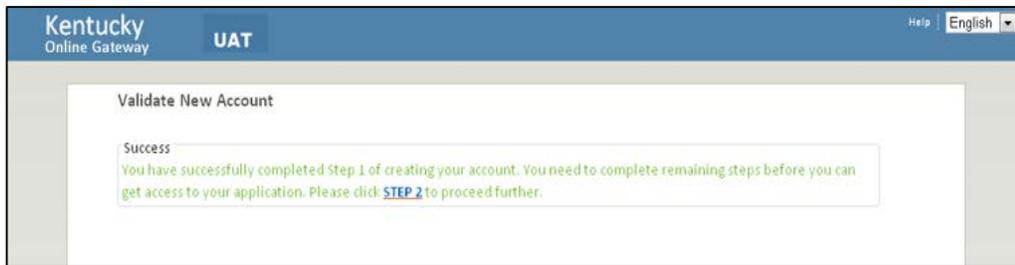
Kentucky Online Gateway (KOG) Reference Guide

- 7) Instruct individuals to answer the security questions and click **Verify Account**.



The screenshot shows the 'Validate New Account' page in the Kentucky Online Gateway. The page has a blue header with 'Kentucky Online Gateway' and 'UAT' on the left, and 'Help | English' on the right. The main content area is titled 'Validate New Account' and contains a white box with an orange border. Inside this box, the text reads: 'To verify your identity, please answer the following security question(s)'. Below this, there are two security questions: 'Question: In what city were you born? (Enter full name of city only)' with an answer of 'dallas', and 'Question: What was the name of your first pet?' with an answer of 'puppy'. At the bottom of the box is a green button labeled 'Verify Account'.

- 8) Instruct individuals to click on the **STEP 2** link to proceed.



The screenshot shows the 'Validate New Account' page in the Kentucky Online Gateway. The page has a blue header with 'Kentucky Online Gateway' and 'UAT' on the left, and 'Help | English' on the right. The main content area is titled 'Validate New Account' and contains a white box with a green border. Inside this box, the text reads: 'Success: You have successfully completed Step 1 of creating your account. You need to complete remaining steps before you can get access to your application. Please click [STEP 2](#) to proceed further.'

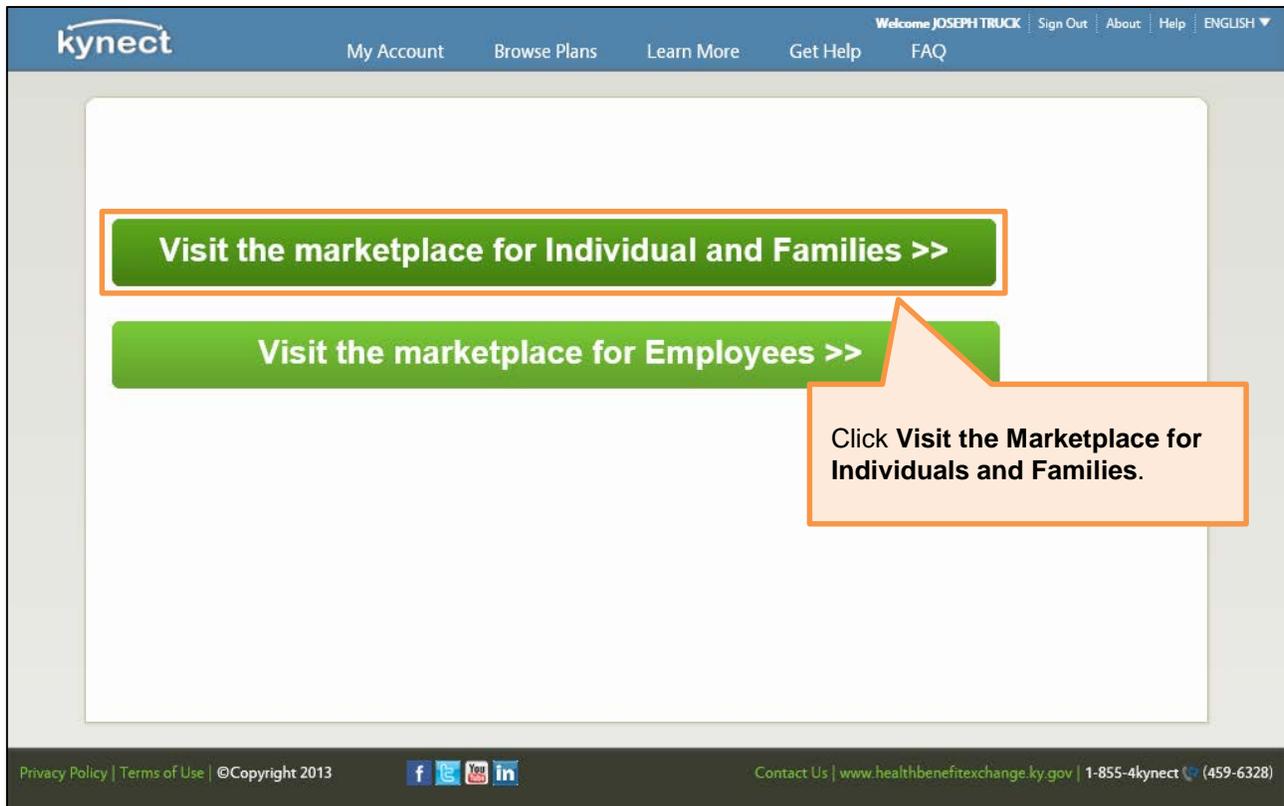
- 9) Instruct individuals to enter their username and password to proceed.

Note: There are additional verification requirements for first-time users.

Kentucky Online Gateway (KOG) Reference Guide

After creating an account and accepting the kynect terms and conditions, individuals are redirected to the screen below. On this screen, they can choose to enter the **Marketplace for Individuals and Families** or they can visit the **Marketplace for Employees**.

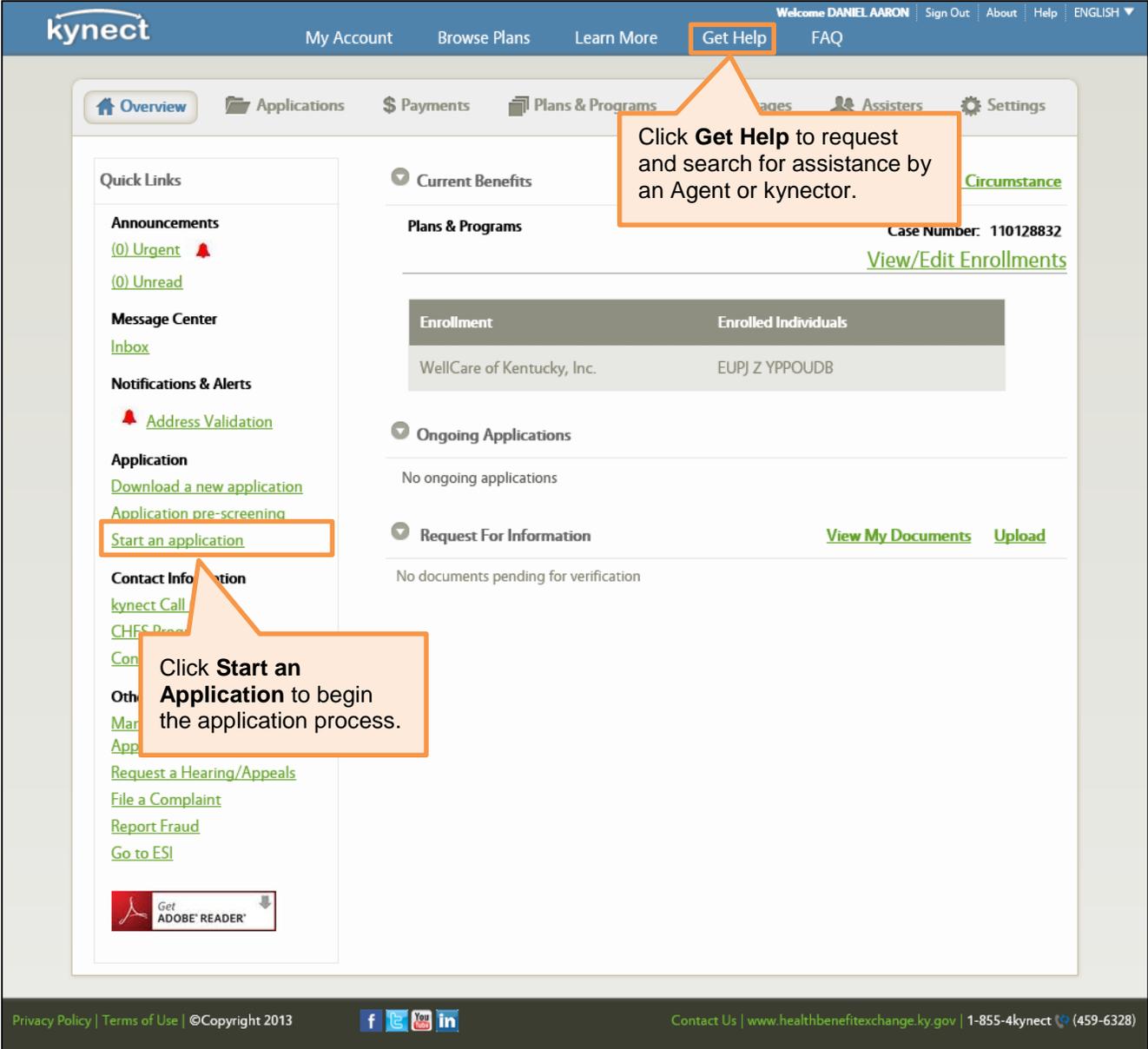
10) Click the button to **Visit the Marketplace for Individuals and Families**.



Kentucky Online Gateway (KOG) Reference Guide

Individuals are taken to their **Individual Dashboard**.

11) Inform individuals to click **Start an Application** to begin the application process.



The screenshot shows the Kynect Individual Dashboard. At the top, there is a navigation bar with the Kynect logo, 'My Account', 'Browse Plans', 'Learn More', 'Get Help', and 'FAQ'. Below this is a secondary navigation bar with 'Overview', 'Applications', 'Payments', 'Plans & Programs', 'Assessments', 'Assisters', and 'Settings'. The main content area is divided into several sections:

- Quick Links:** Includes 'Announcements' (0 Urgent, 0 Unread), 'Message Center' (Inbox), 'Notifications & Alerts' (Address Validation), 'Application' (Download a new application, Application pre-screening, **Start an application**), and 'Contact Information' (kynect Call, CHFC Press, Con, Oth, Mar, App, Request a Hearing/Appeals, File a Complaint, Report Fraud, Go to ESI).
- Current Benefits:** Includes 'Plans & Programs' with a table showing enrollment for WellCare of Kentucky, Inc. (EUPJ Z YPPOUB) and 'Enrollment' details.
- Ongoing Applications:** Shows 'No ongoing applications'.
- Request For Information:** Shows 'No documents pending for verification'.

Two callout boxes provide instructions:

- A callout box pointing to the 'Get Help' link in the top navigation bar says: "Click **Get Help** to request and search for assistance by an Agent or kynector."
- A callout box pointing to the 'Start an application' link in the Quick Links section says: "Click **Start an Application** to begin the application process."

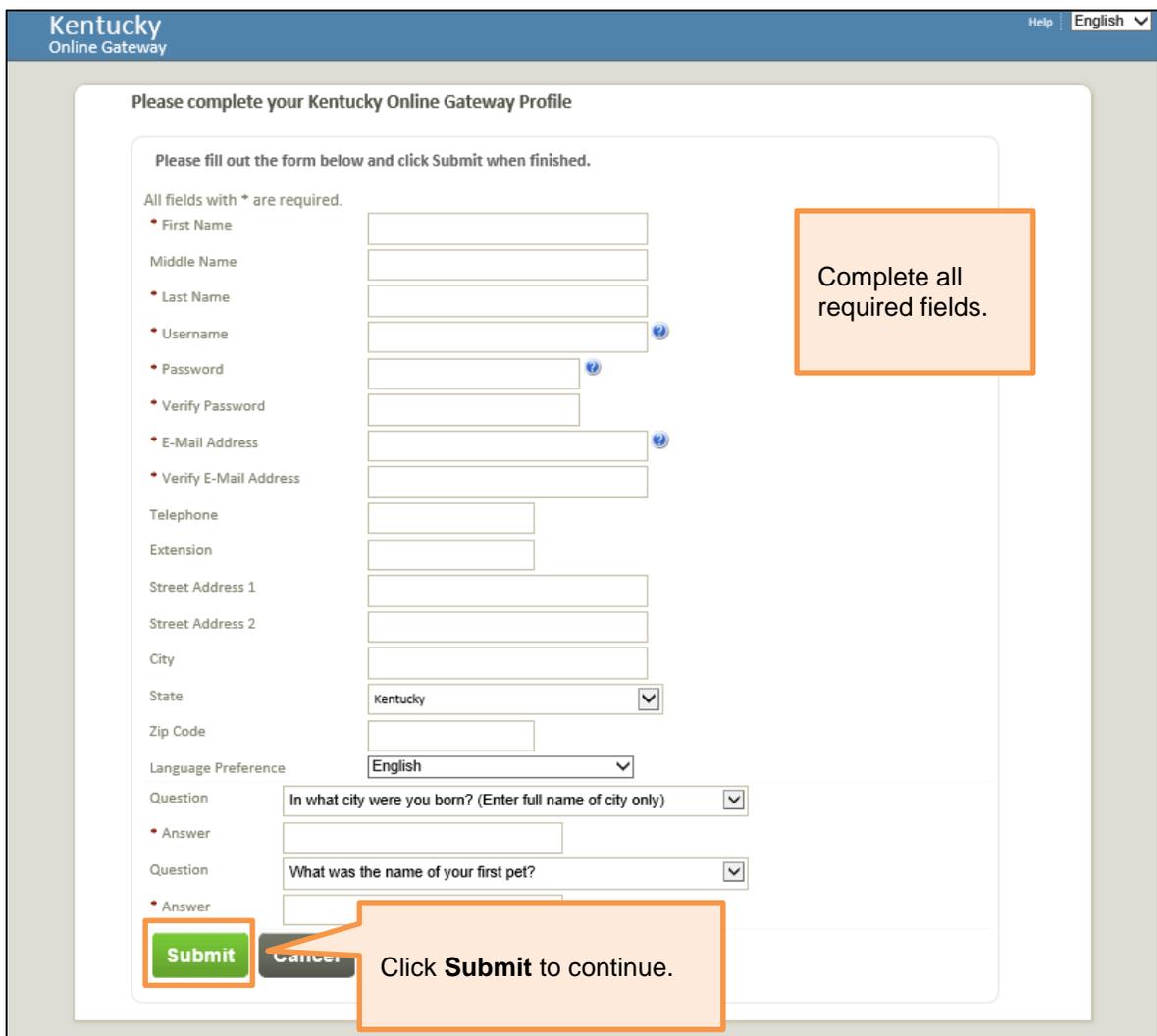
At the bottom of the dashboard, there is a footer with 'Privacy Policy | Terms of Use | ©Copyright 2013', social media icons for Facebook, Twitter, YouTube, and LinkedIn, and contact information: 'Contact Us | www.healthbenefitexchange.ky.gov | 1-855-4kynect | (459-6328)'.

Kentucky Online Gateway (KOG) Reference Guide

6. Assisting an Employer with Setting up an Account

The kynect application process has been developed so that employers can easily use the Self-Service Portal (SSP). However, an employer may require additional assistance from an Agent/kynector when enrolling via SSP. If an employer has questions about setting up an account, please follow the instructions below to assist them.

- 1) Go to <https://kynect.ky.gov/>.
- 2) Click on the **Small Businesses** tab.
- 3) Click **Let's Get Started**.
- 4) Click **Create An Account**.
- 5) Complete all fields and answer the security questions.



The screenshot shows the 'Please complete your Kentucky Online Gateway Profile' form. The form includes the following fields and sections:

- Instructions:** 'Please fill out the form below and click Submit when finished.' and 'All fields with * are required.'
- Required Fields (marked with *):**
 - First Name
 - Middle Name
 - Last Name
 - Username
 - Password
 - Verify Password
 - E-Mail Address
 - Verify E-Mail Address
- Optional Fields:** Telephone, Extension, Street Address 1, Street Address 2, City, State (dropdown menu), Zip Code, Language Preference (dropdown menu).
- Security Questions:**
 - Question: 'In what city were you born? (Enter full name of city only)' with a dropdown menu.
 - Answer: [Text input field]
 - Question: 'What was the name of your first pet?' with a dropdown menu.
 - Answer: [Text input field]
- Buttons:** A green 'Submit' button and a grey 'Cancel' button.

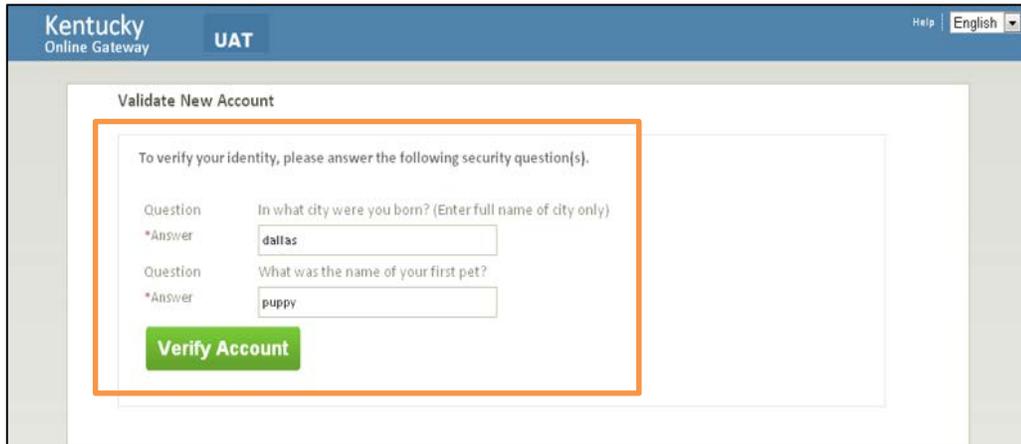
Two callout boxes are present:

- An orange box on the right side of the form says 'Complete all required fields.'
- An orange box at the bottom points to the 'Submit' button and says 'Click **Submit** to continue.'

- 6) Instruct employers to check their email for the verification link.

Kentucky Online Gateway (KOG) Reference Guide

7) Instruct employers to answer the security questions and click **Verify Account**.



Kentucky Online Gateway UAT Help English

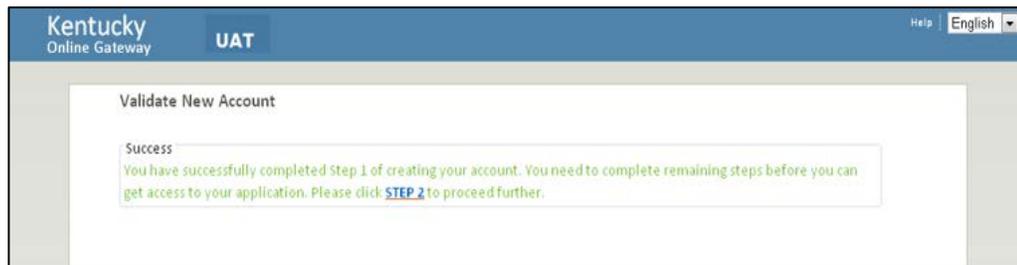
Validate New Account

To verify your identity, please answer the following security question(s).

Question	In what city were you born? (Enter full name of city only)
*Answer	<input type="text" value="dallas"/>
Question	What was the name of your first pet?
*Answer	<input type="text" value="puppy"/>

[Verify Account](#)

8) Instruct employers to click on the **STEP 2** link to proceed.



Kentucky Online Gateway UAT Help English

Validate New Account

Success

You have successfully completed Step 1 of creating your account. You need to complete remaining steps before you can get access to your application. Please click [STEP 2](#) to proceed further.

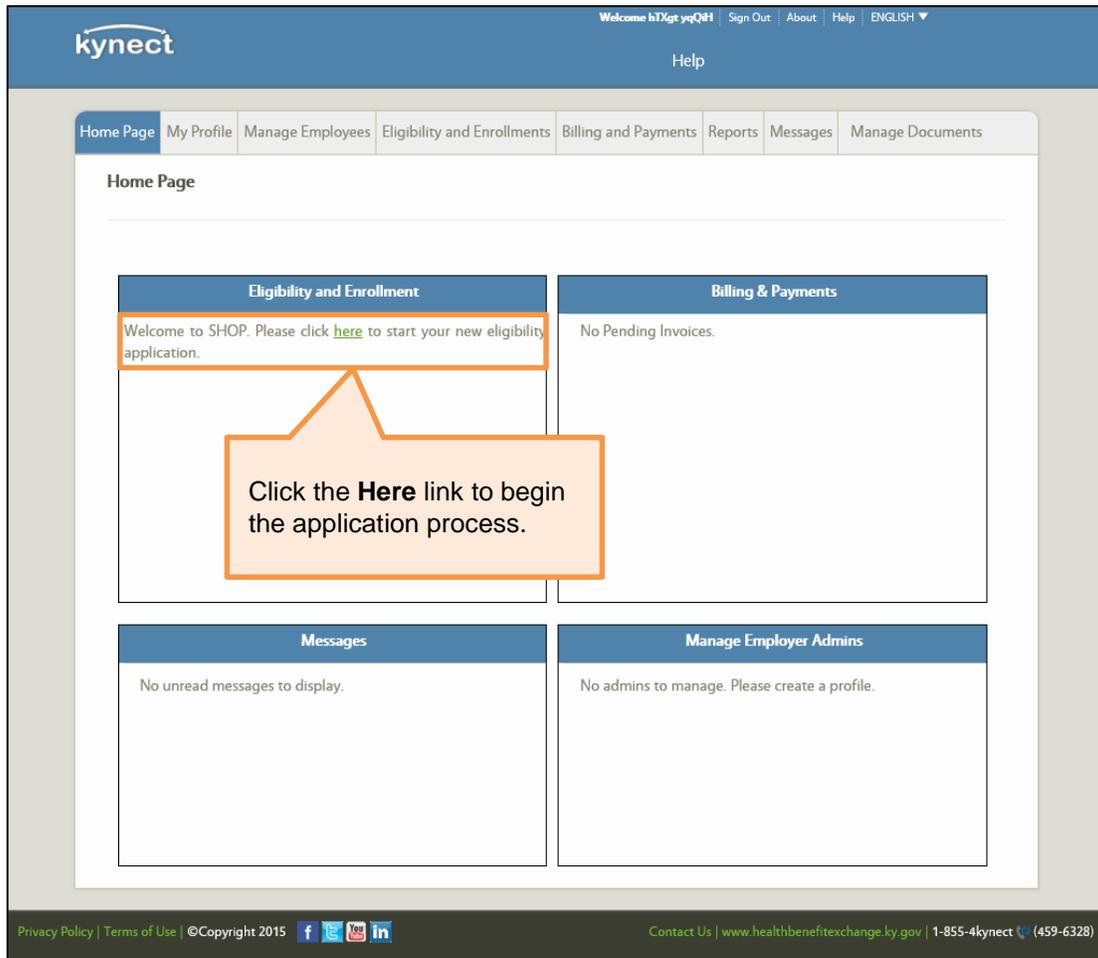
9) Instruct employers to enter their username and password to proceed.

Note: There are additional verification requirements for first-time users.

Kentucky Online Gateway (KOG) Reference Guide

After creating an account, employers are redirected to their homepage.

10) Inform employers to click the **Here** link to begin the application process.



The screenshot shows the Kynect homepage interface. At the top, there is a blue header with the Kynect logo on the left and the text "Welcome hTYgt-yqQ#1 | Sign Out | About | Help | ENGLISH" on the right. Below the header is a navigation bar with tabs: "Home Page", "My Profile", "Manage Employees", "Eligibility and Enrollments", "Billing and Payments", "Reports", "Messages", and "Manage Documents". The "Home Page" tab is selected. The main content area is titled "Home Page" and contains four panels:

- Eligibility and Enrollment:** Contains the text "Welcome to SHOP. Please click [here](#) to start your new eligibility application." An orange callout box with a pointer highlights the "here" link. The callout box contains the text: "Click the **Here** link to begin the application process."
- Billing & Payments:** Contains the text "No Pending Invoices."
- Messages:** Contains the text "No unread messages to display."
- Manage Employer Admins:** Contains the text "No admins to manage. Please create a profile."

At the bottom of the page, there is a footer with the following text: "Privacy Policy | Terms of Use | ©Copyright 2015" followed by social media icons for Facebook, Twitter, YouTube, and LinkedIn. To the right of the icons is the text: "Contact Us | www.healthbenefitexchange.ky.gov | 1-855-4kynect | (459-6328)".

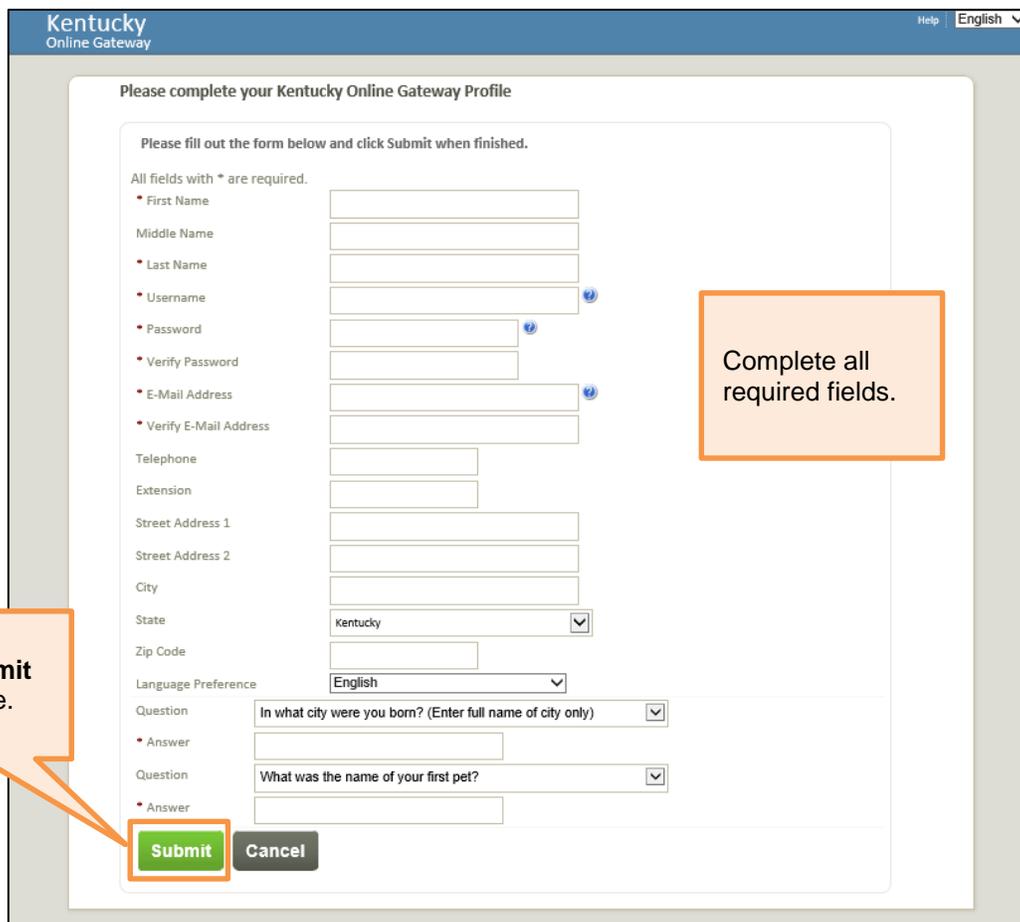
Kentucky Online Gateway (KOG) Reference Guide

7. Assisting an Employee with Setting up an Account

The kynect application process has been developed so that employees can easily use the Self-Service Portal (SSP). However, an employee may require additional assistance from an Agent/kynector when creating an account on SSP. If an employee has questions about setting up an account, please follow the instructions below to assist them.

It is important to note that employees do not have to go through the application process that individuals or employers do. When an employer creates a SHOP account, the Employee Roster that they enter into the system serves as the employee application. Employees simply need to create their account and then they can enroll in the plans that their employer has chosen during their Open Enrollment period.

- 1) Go to <https://kynect.ky.gov/>.
- 2) Click on the **Small Businesses** tab and then click **Employees**.
- 3) Click **Let's Get Started**.
- 4) Click **Create An Account**.
- 5) Complete all fields and answer the security questions.



The screenshot shows the 'Please complete your Kentucky Online Gateway Profile' form. The form includes fields for First Name, Middle Name, Last Name, Username, Password, Verify Password, E-Mail Address, Verify E-Mail Address, Telephone, Extension, Street Address 1, Street Address 2, City, State (set to Kentucky), Zip Code, and Language Preference (set to English). There are also two security questions: 'In what city were you born? (Enter full name of city only)' and 'What was the name of your first pet?'. The 'Submit' button is highlighted with an orange box and a callout bubble that says 'Click **Submit** to continue.' Another orange box on the right side of the form says 'Complete all required fields.'

- 6) Instruct employees to check their email for the verification link.

Kentucky Online Gateway (KOG) Reference Guide

- 7) Instruct employees to answer the security questions and click **Verify Account**.



Kentucky Online Gateway UAT Help English

Validate New Account

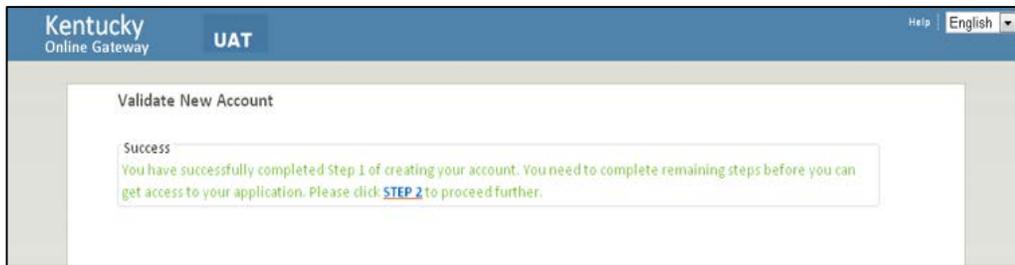
To verify your identity, please answer the following security question(s).

Question In what city were you born? (Enter full name of city only)
*Answer

Question What was the name of your first pet?
*Answer

Verify Account

- 8) Instruct employees to click on the **STEP 2** link to proceed.



Kentucky Online Gateway UAT Help English

Validate New Account

Success
You have successfully completed Step 1 of creating your account. You need to complete remaining steps before you can get access to your application. Please click [STEP 2](#) to proceed further.

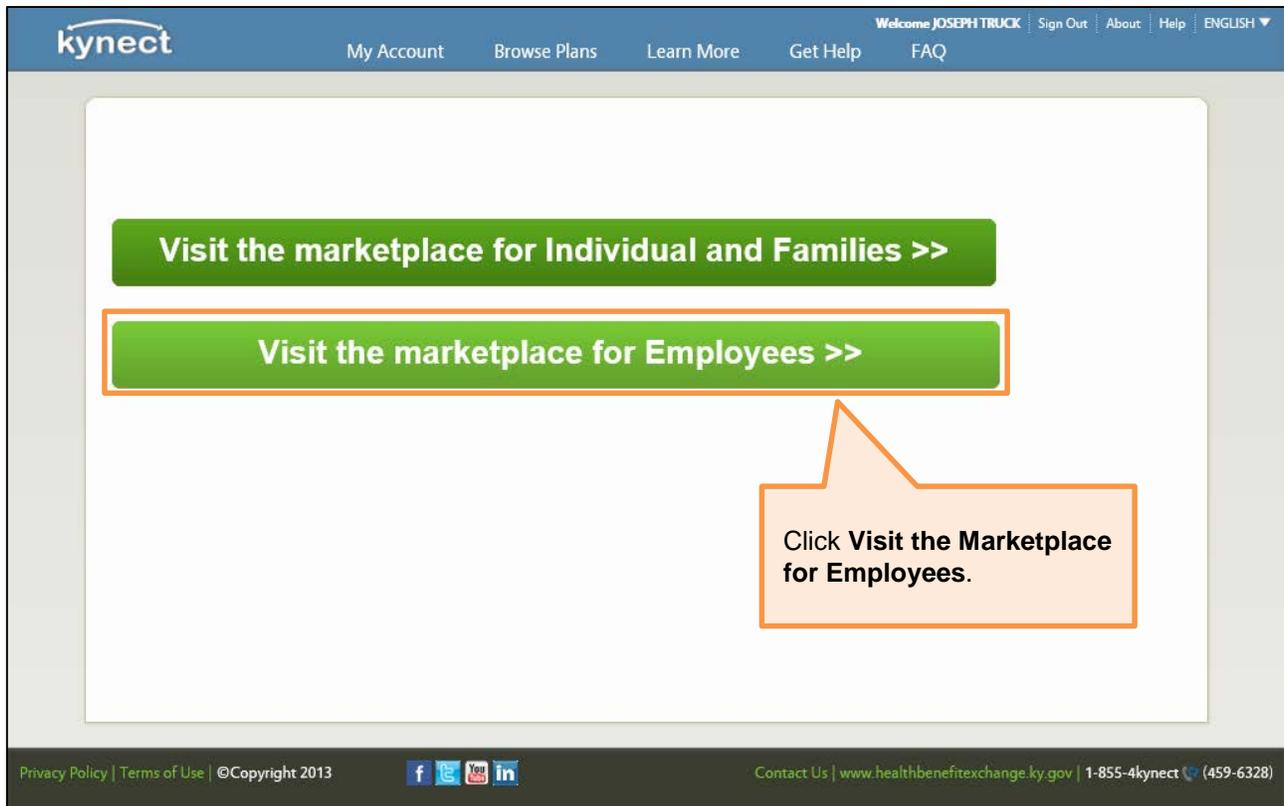
- 9) Instruct employees to enter their username and password to proceed.

Note: There are additional verification requirements for first-time users.

Kentucky Online Gateway (KOG) Reference Guide

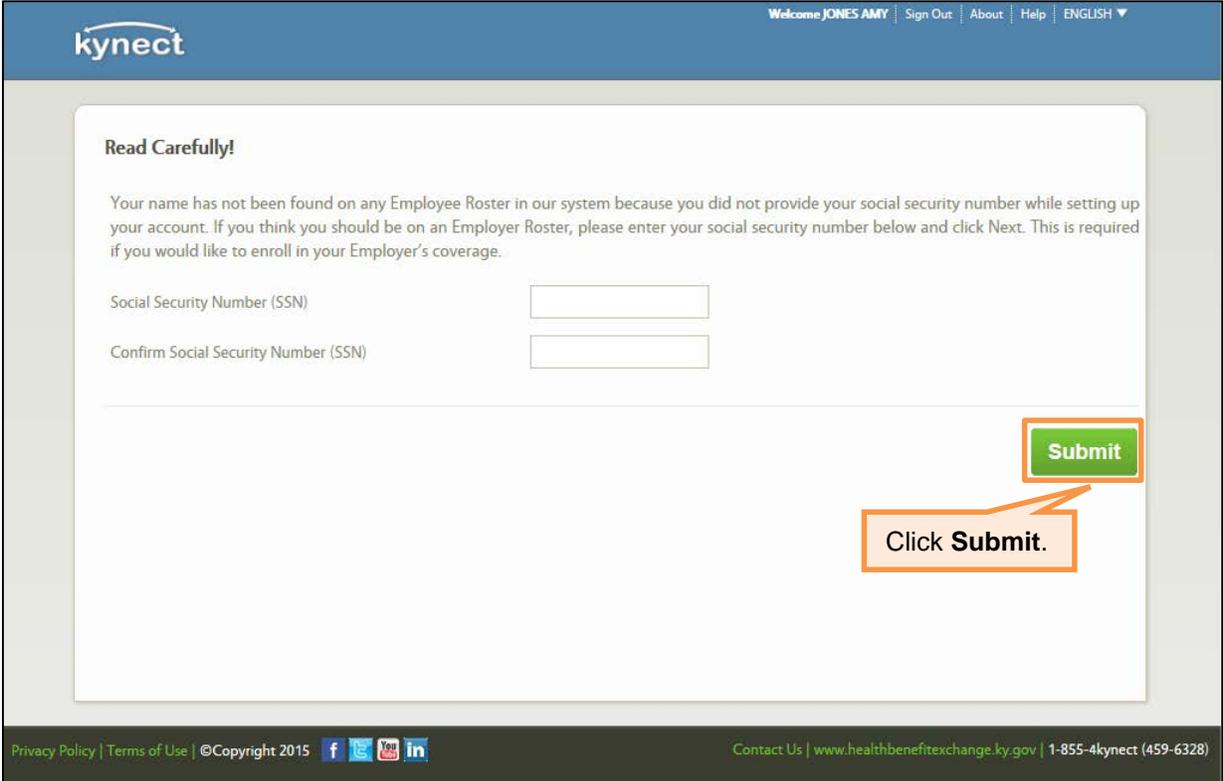
After creating an account and accepting the kynect terms and conditions, employees are redirected to the screen below. On this screen, they can choose to enter the **Marketplace for Individuals and Families** or they can visit the **Marketplace for Employees**.

10) Click the button to **Visit the Marketplace for Employees**.



Kentucky Online Gateway (KOG) Reference Guide

11) Enter the employee SSN and click **Submit**.



kynect

Welcome JONES AMY | Sign Out | About | Help | ENGLISH ▼

Read Carefully!

Your name has not been found on any Employee Roster in our system because you did not provide your social security number while setting up your account. If you think you should be on an Employer Roster, please enter your social security number below and click Next. This is required if you would like to enroll in your Employer's coverage.

Social Security Number (SSN)

Confirm Social Security Number (SSN)

Submit

Click **Submit**.

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The employee is then redirected to the **SHOP Employee Home Page** screen. During the Open Enrollment period that their employer has set up, the employee can then shop for plans.

Kentucky Online Gateway (KOG) Reference Guide

8. Identity Proofing

Why is Identity Proofing Important?

As an Agent or kynector, it is important that you verify an individual's identification during the application process. Identity proofing is a federal requirement and a necessary step included in facilitating enrollment. The information provided to kynect is sensitive Personally Identifiable Information, requiring a rigorous online verification process. Determining eligibility involves sensitive federal and state data, and kynect must verify individuals' identities before granting them full access to the system.

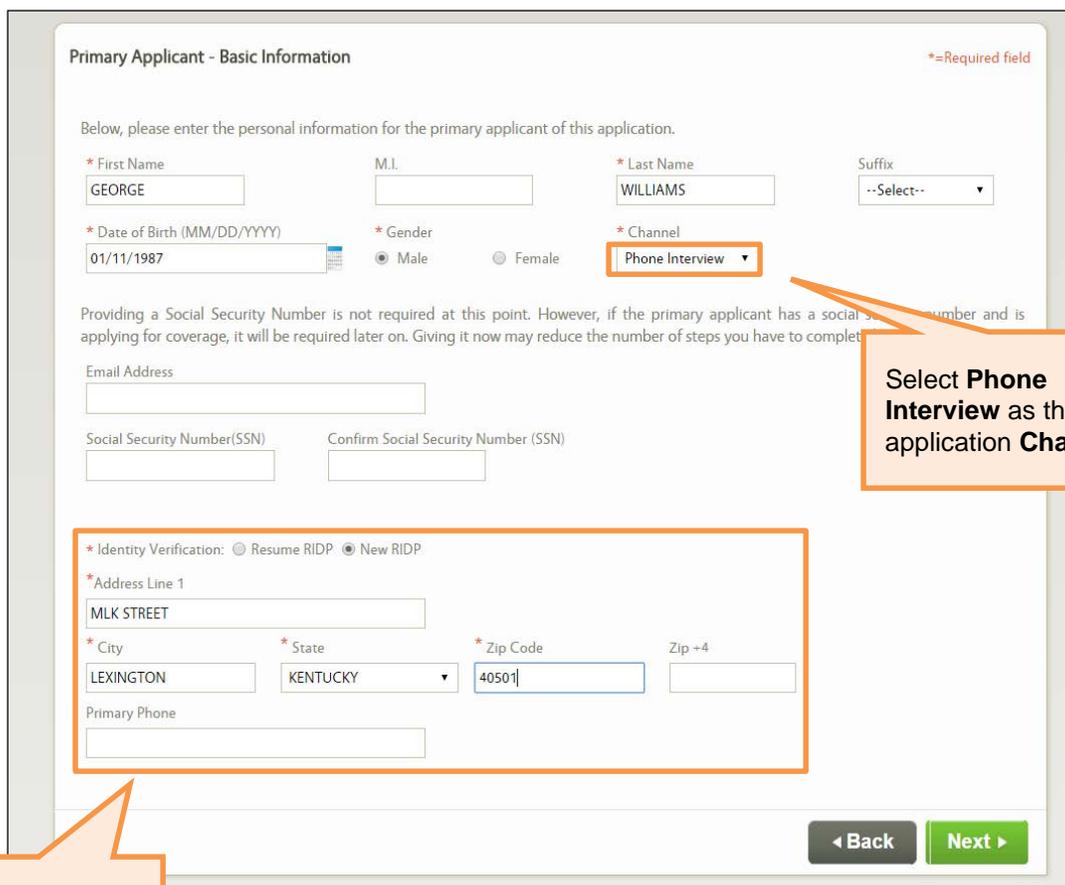
There are different processes for verifying an individual's identity if the individual is completing their application with an Agent or kynector over the phone or in person. It is important that Agents or kynectors perform these steps when they are assisting individuals with their applications. The below screens provide the instructions for how to complete those processes.

Kentucky Online Gateway (KOG) Reference Guide

Over-the-Phone Application

On the Agent or kynector dashboard, the Agent or kynector must first click on the **Initiate an Application for an Individual** link. As the Agent or kynector begins to enter information about the individual on the **Primary Application – Basic Information** screen, they can select **Phone Interview** as the application **Channel**. For an individual that is just starting their application, they must select **New RIDP** for the **Identity Verification** process and enter in the individual's **Address**. For an individual that is resuming their application, they must select **Resume RIDP** and enter in the individual's **Address**.

1. Enter the individual's **First Name**, **Last Name**, **Date of Birth**, and **Gender**.
2. Select **Phone Interview** as the **Channel**.
3. Click **New RIDP** and enter the individual's **Address**.



Primary Applicant - Basic Information * = Required field

Below, please enter the personal information for the primary applicant of this application.

* First Name: GEORGE M.I.: * Last Name: WILLIAMS Suffix: --Select--

* Date of Birth (MM/DD/YYYY): 01/11/1987 * Gender: Male Female * Channel: Phone Interview

Providing a Social Security Number is not required at this point. However, if the primary applicant has a social security number and is applying for coverage, it will be required later on. Giving it now may reduce the number of steps you have to complete.

Email Address: _____

Social Security Number(SSN): _____ Confirm Social Security Number (SSN): _____

* Identity Verification: Resume RIDP New RIDP

* Address Line 1: MLK STREET

* City: LEXINGTON * State: KENTUCKY * Zip Code: 40501 Zip +4: _____

Primary Phone: _____

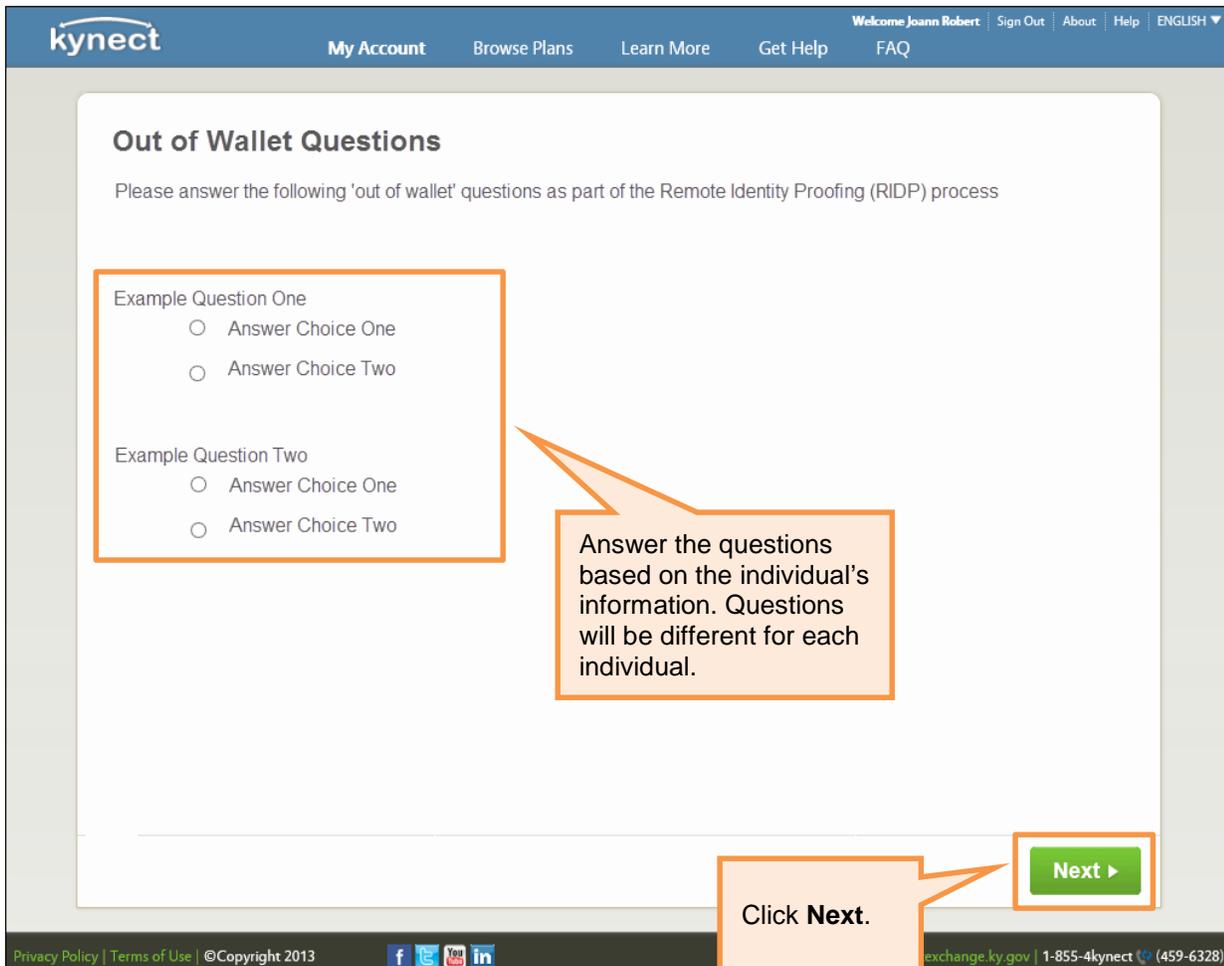
Select **Phone Interview** as the application **Channel**.

Select **New RIDP** and enter in the individual's **Address**.

Kentucky Online Gateway (KOG) Reference Guide

After entering in necessary information, the **Out of Wallet Questions** screen displays. Answer the questions based on the individual's information.

4. Answer the questions based on the individual's information.



Example Question One

- Answer Choice One
- Answer Choice Two

Example Question Two

- Answer Choice One
- Answer Choice Two

Click **Next**.

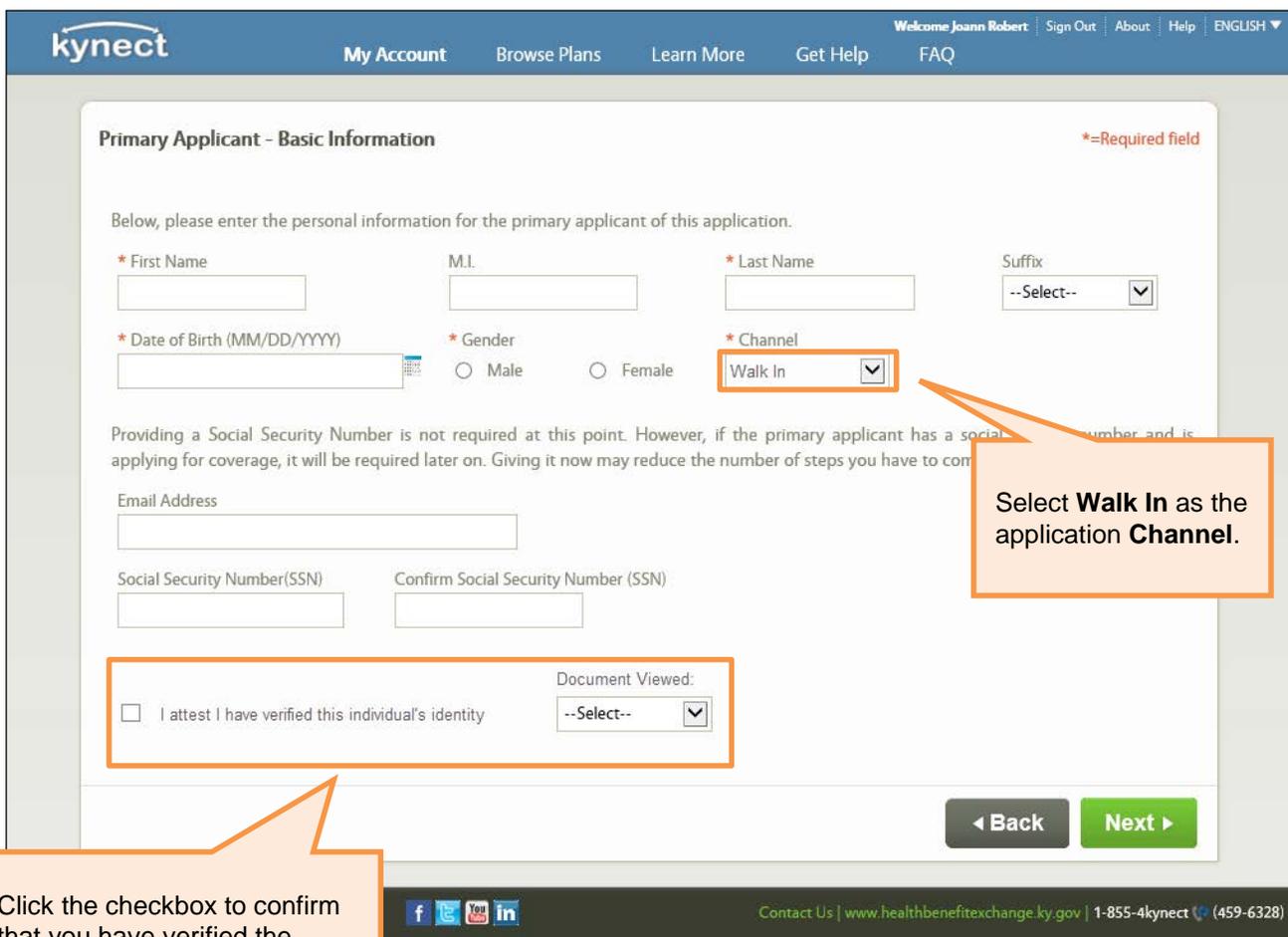
If the individual provides the correct answers to the verification questions, you can continue with the application. If the individual fails the ID proofing, they will receive a reference number. They must then call the Experian Helpdesk number at 866-578-5409 for assistance and troubleshooting. They will not be able to proceed with the application until the issue is resolved.

Kentucky Online Gateway (KOG) Reference Guide

Walk-In Application

On the Agent or kynector dashboard, the Agent or kynector must first click on the **Initiate an Application for an Individual** link. As the Agent or kynector begins to enter information about the individual on the **Primary Application – Basic Information** screen, they can select **Walk In** as the application **Channel**. Agents and kynectors must then check the box that appears to confirm that they have verified the individual's identity and select the type of identification that they have viewed from the dropdown options.

1. Enter the individual's **First Name**, **Last Name**, **Date of Birth**, and **Gender**.
2. Select **Walk In** as the **Channel**.
3. Check the box to confirm that you have verified the individual's identity and select the **Document Viewed** from the dropdown options.



The screenshot shows the 'Primary Applicant - Basic Information' form. The form includes fields for First Name, M.I., Last Name, Suffix, Date of Birth, Gender (Male/Female), Channel (Walk In), Email Address, Social Security Number (SSN), and Confirm Social Security Number (SSN). There is a checkbox for 'I attest I have verified this individual's identity' and a 'Document Viewed' dropdown menu. Callouts highlight the 'Walk In' selection in the Channel dropdown and the checkbox for identity verification.

Primary Applicant - Basic Information *=-Required field

Below, please enter the personal information for the primary applicant of this application.

* First Name M.I. * Last Name Suffix:

* Date of Birth (MM/DD/YYYY) * Gender Male Female * Channel

Providing a Social Security Number is not required at this point. However, if the primary applicant has a social security number and is applying for coverage, it will be required later on. Giving it now may reduce the number of steps you have to complete.

Email Address

Social Security Number (SSN) Confirm Social Security Number (SSN)

I attest I have verified this individual's identity Document Viewed:

Contact Us | www.healthbenefitexchange.ky.gov | 1-855-4kynect | (459-6328)

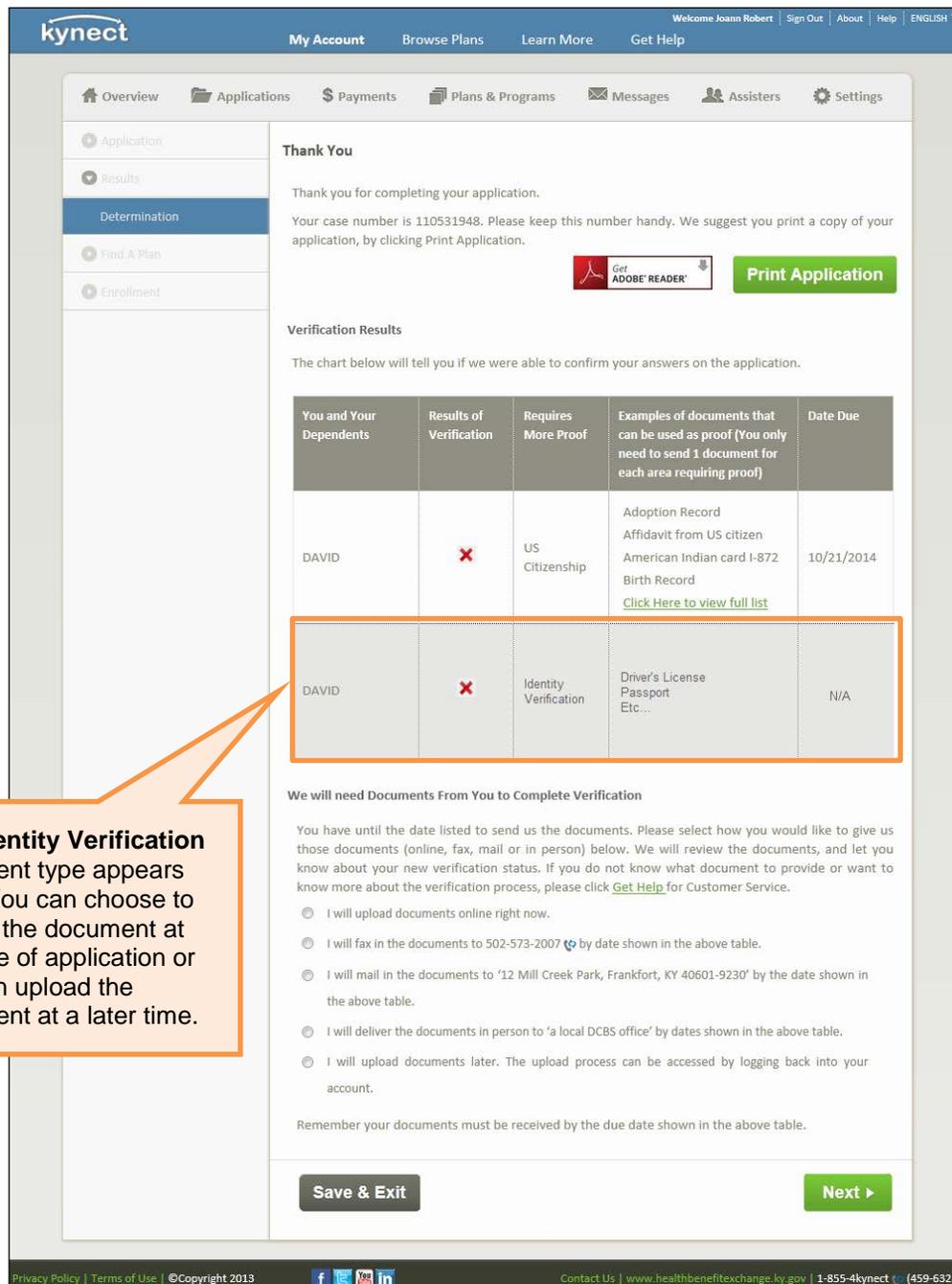
Click the checkbox to confirm that you have verified the individual's identity and select the type of **Document Viewed** from the dropdown options.

Select **Walk In** as the application **Channel**.

Kentucky Online Gateway (KOG) Reference Guide

Once you have completed the application, the **Identity Verification** document type will appear on the **Verification Summary** screen. You can then upload a copy of the document that you have viewed. It is important to note that the document is not tied to a Request for Information (RFI). You can choose not to upload the document at the time of the application. You can upload it later to the **Upload Documents** screen from the **Individual Dashboard** screen.

4. Upload a copy of the document that you have viewed to verify the individual's identity.



The screenshot shows the Kynect user interface. The top navigation bar includes 'My Account', 'Browse Plans', 'Learn More', and 'Get Help'. The user is logged in as 'Joann Robert'. The main content area is titled 'Thank You' and provides a case number (110531948) and a 'Print Application' button. Below this is the 'Verification Results' section, which includes a table with the following data:

You and Your Dependents	Results of Verification	Requires More Proof	Examples of documents that can be used as proof (You only need to send 1 document for each area requiring proof)	Date Due
DAVID	✘	US Citizenship	Adoption Record Affidavit from US citizen American Indian card I-872 Birth Record Click Here to view full list	10/21/2014
DAVID	✘	Identity Verification	Driver's License Passport Etc...	N/A

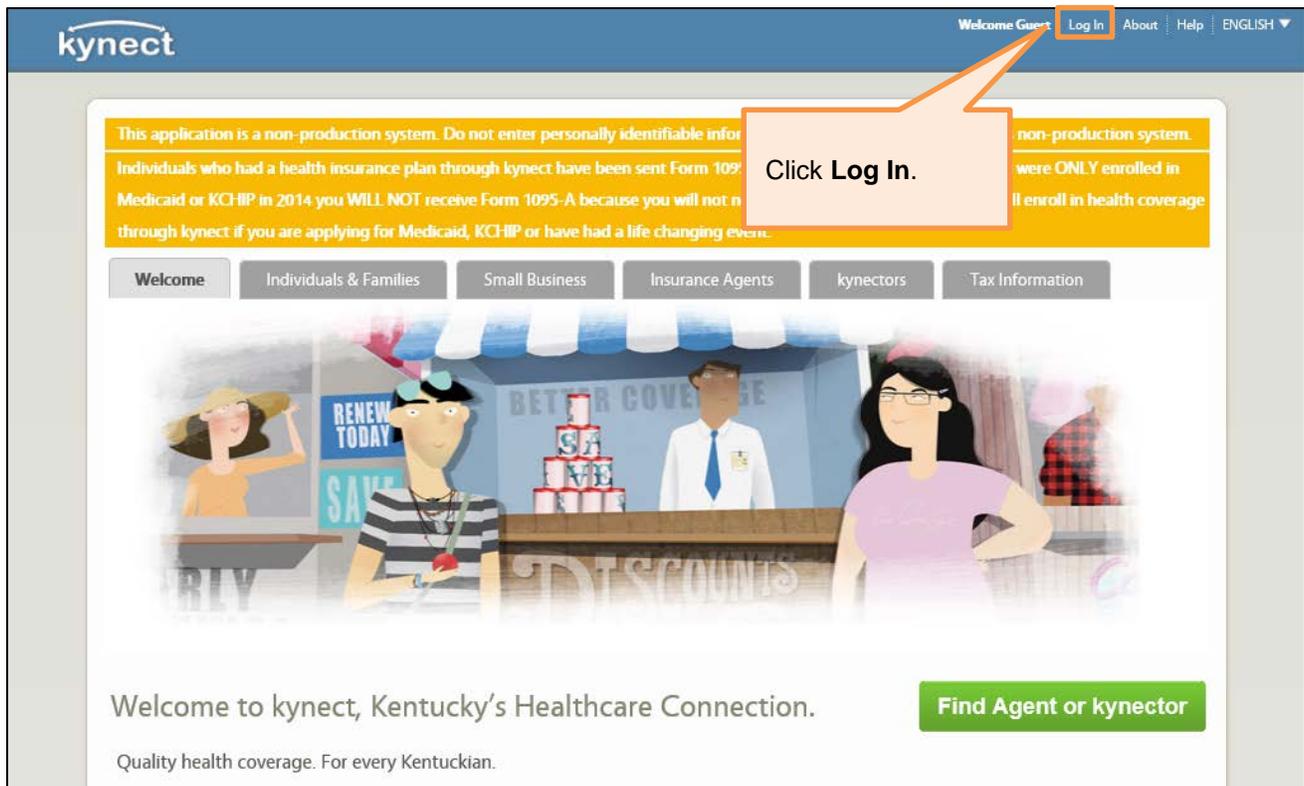
Below the table, there is a section titled 'We will need Documents From you to Complete Verification' with a list of options for how to provide documents. At the bottom of the page, there are 'Save & Exit' and 'Next >' buttons.

The **Identity Verification** document type appears here. You can choose to upload the document at the time of application or you can upload the document at a later time.

Kentucky Online Gateway (KOG) Reference Guide

9. Logging into kynect

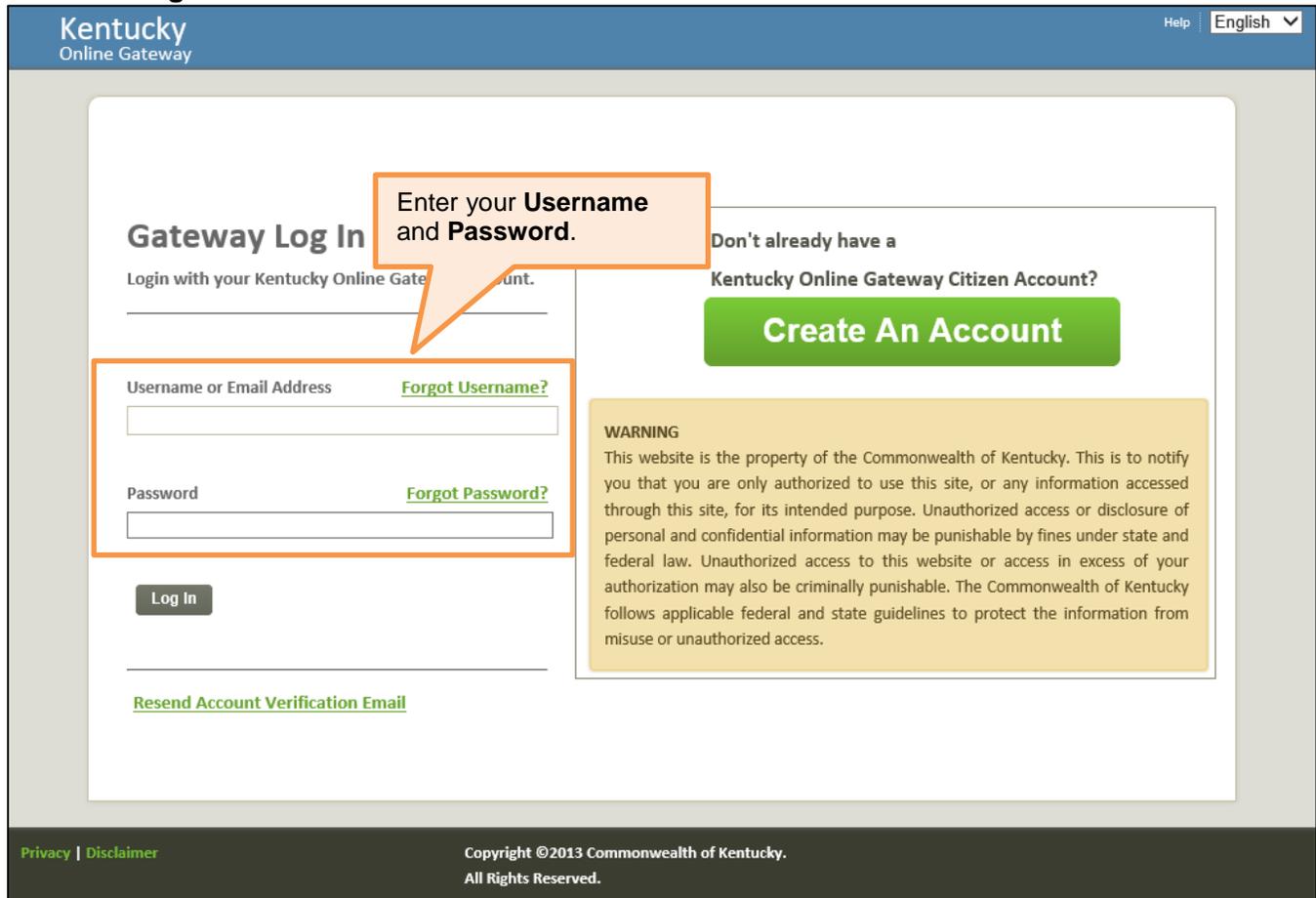
1. Go to <https://kynect.ky.gov/>.
2. Click **Log In** in the upper right-hand corner.



Kentucky Online Gateway (KOG) Reference Guide

You are redirected to the KOG login page.

3. Enter your **Username** and **Password**.
4. Click **Log In**.



Kentucky Online Gateway

Help English

Gateway Log In

Enter your **Username** and **Password**.

Don't already have a Kentucky Online Gateway Citizen Account?

Create An Account

Username or Email Address [Forgot Username?](#)

Password [Forgot Password?](#)

Log In

[Resend Account Verification Email](#)

WARNING
This website is the property of the Commonwealth of Kentucky. This is to notify you that you are only authorized to use this site, or any information accessed through this site, for its intended purpose. Unauthorized access or disclosure of personal and confidential information may be punishable by fines under state and federal law. Unauthorized access to this website or access in excess of your authorization may also be criminally punishable. The Commonwealth of Kentucky follows applicable federal and state guidelines to protect the information from misuse or unauthorized access.

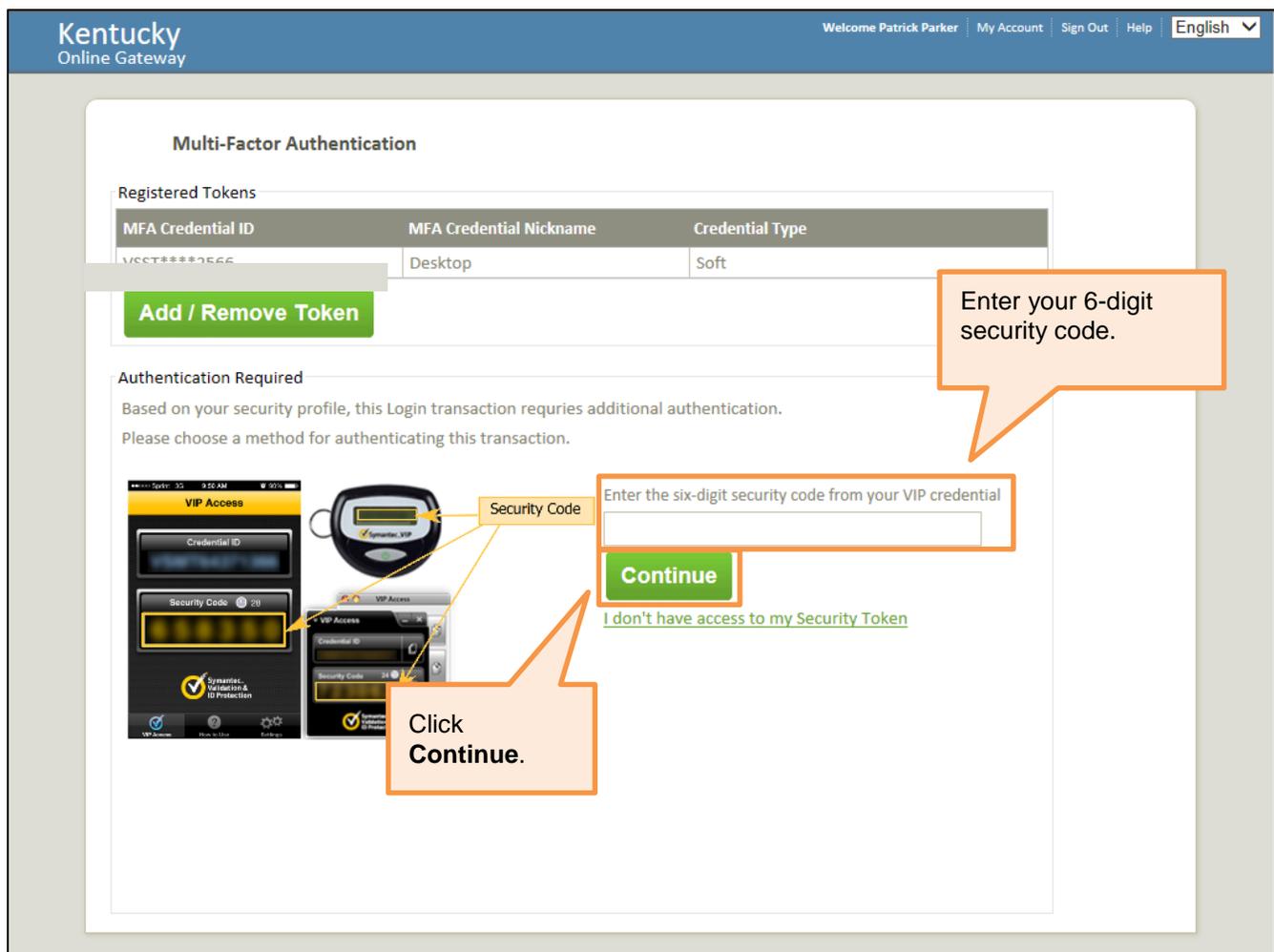
[Privacy](#) | [Disclaimer](#)

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Kentucky Online Gateway (KOG) Reference Guide

You need to enter the **Security Code** provided on your Symantec soft token.

- 5) Enter the **Security Code**. Please note that this code is automatically regenerated every 30 seconds.
- 6) Click **Continue**.



Kentucky Online Gateway | Welcome Patrick Parker | My Account | Sign Out | Help | English

Multi-Factor Authentication

Registered Tokens

MFA Credential ID	MFA Credential Nickname	Credential Type
VSST****2566	Desktop	Soft

Add / Remove Token

Authentication Required
Based on your security profile, this Login transaction requires additional authentication.
Please choose a method for authenticating this transaction.

Security Code | Enter the six-digit security code from your VIP credential

Continue | [I don't have access to my Security Token](#)

Click Continue.

Enter your 6-digit security code.

After entering your security code, you are redirected to your Agent or kynector dashboard.

Kentucky Online Gateway (KOG) Reference Guide

10. Additional Quick Reference Guides

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