



## **Participating Agent Welcome Letter Plan Year 2019**

### **Getting Started with the Kentucky Health Benefit Exchange**

As a Participating Agent, you will work with clients to complete applications and facilitate their enrollment in health insurance coverage. You will assist them with the appropriate health insurance coverages based on their situation, by either purchasing health insurance through the Federally Facilitated Marketplace (FFM) using [www.HealthCare.gov](http://www.HealthCare.gov), or qualifying for Medicaid or the Kentucky Children's Health Insurance Program (KCHIP) using [www.benefind.ky.gov](http://www.benefind.ky.gov). It is important to note that the training and access to HealthCare.gov and benefind are provided free of charge, therefore participating agents and assisters are not permitted to charge application fees.

Depending on whether or not you choose to assist in Medicaid enrollments, there are a certain required steps that must be completed in order to participate in the Kentucky Health Benefit Exchange (KHBE) Agent/Assister Program. These requirements will prepare you for working within the computer programs used to facilitate applications, enrollments and case management, as well as provide information and resources on health coverage options.

The KHBE oversees the Agent/Assister Program for the State Based Marketplace on the Federal Platform (SBM-FP). KHBE has oversight and management of the Agent/Assister Program, education and outreach, and Exchange Program information.

Due to recent reorganization of our agency, KHBE is now part of the Office of Health Data and Analytics, which in turn, is part of the Cabinet for Health and Family Services (CHFS). There were no changes made to our processes or our operations. KHBE is still obligated under federal requirements to confirm and record completion of all requisites for Participating Agents.

KHBE tracks both federal and state training completions for all Participating Agents in the Commonwealth of Kentucky. The office coordinates, monitors, and oversees Kentucky's Agent/Assister Program, and works with these organizations to provide in-person assistance to individuals in each county in the state.

Requirements are detailed here to assist you in understanding each step you must complete, where to access the materials, and how to acknowledge your completion of the required trainings. If you need any assistance or have any questions in fulfilling these requirements, you may contact us at [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov).



## Completion Requirements

The following are the required steps to complete for Agents wishing to participate in the Agent/Assister Program. These items should be completed in the EXACT order below:

### NOTE:

- If you are an Agent who wishes to assist clients with **Medicaid applications**, please complete steps 1-6 (7 optional) below in that order.
  - If you are an Agent who only wishes to assist clients with **Qualified Health Plan (QHP)** applications, you only need to complete steps 1 and 2 below in that order.
1. Read Participating Agent Welcome Letter.
  2. [Complete FFM Training](#) and submit Certificate of Completion to [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov).
  3. Complete [benefind](#)/Self Service Portal (SSP) training, available on our [webpage](#). A link is also provided in the [benefind/SSP](#) section of this document.
  4. Complete [Kentucky HEALTH](#) training, available on our [webpage](#). A link is also provided in the [Kentucky HEALTH](#) section of this document
  5. If you do choose to assist in Medicaid enrollments, and have completed all required trainings, you must request access to the Kentucky Online Gateway (KOG) from [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov) .
  6. Create a KOG account.
  7. (Recommended Step): Read all Job Aids, Quick Reference Guides and General Resources and view [webinars](#) on the [KHBE webpage](#).

## Agent Welcome Letter

This letter is the starting point to help explain the steps necessary for certification by KHBE to assist consumers with application, enrollment, and case management. You may use this as a checklist and reference for completing all steps required by KHBE.



## **FFM (Federally Facilitated Marketplace) Training**

If you are an agent wishing to solely participate in QHP enrollments, this will be the only training you will need to complete. The FFM training can be found at <https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html>.

Agents who are interested in assisting with Medicaid enrollments are to complete the FFM training for their role as their FIRST training. You *must* complete this step first. The FFM training can be found at <https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html>.

FFM training covers marketplace function and procedures and lays the foundation for understanding the terminology and eligibility of the Affordable Care Act (ACA). FFM modules teach Assister role responsibilities; health insurance marketplace and ACA basics; eligibility; affordability programs; appeals and exemptions; SHOP; working with special populations; community outreach and customer service; privacy and fraud; and advanced marketplace issues.

The FFM training concludes with an exam that must be passed with a score of 80% or higher. Trainees receive a Certificate of Completion from the FFM. You will send your Certificate of Completion to KHBE at [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov) for record keeping. Passing the test and submitting your completion certificate are conditions of participation as Agents in the Program. If you are an Agent assisting Medicaid eligible clients, KHBE will conduct periodic audits. Those whom are not in compliance, will be suspended from the Program. You will receive an email notice of non-compliance and will be locked out of your KOG account until you fulfill the requirements. If you are an Agent who wishes to enroll clients in QHPs only, you are exempt from these audits.

## **FFM Certificates of Completion**

KHBE manages the Agent/Assister Program by maintaining Certificates of Completion for all Participating Agents working with clients in the Commonwealth. Upon completion of the FFM training, you must submit your certificate to KHBE. FFM certificates should be sent by email in PDF format, or by mail to the location listed below:

Email: KHBE.Program@ky.gov

Address: KHBE  
Attn: Tera Cobb  
275 E Main Street, 4W-E  
Frankfort, KY 40621



### **benefind/ Self Service Portal (SSP) (OPTIONAL FOR AGENTS)**

The creation of your KOG account (which is addressed later in this letter) will allow you access to the SSP, where you will complete applications on behalf of your clients. You will be trained on how to complete and submit an application through the SSP, including how to submit verification documents (wage stubs, personal identification, etc.) that may be required of the client. After you learn how to navigate through benefind, you will be directed to an assessment, where you will be tested on your knowledge of what you have just learned. As before, a score of 80% or greater is considered passing. You will have three attempts to pass this course. The SSP training can be found at <https://youtu.be/00h0igOR5Rs> .

**\*Our system does NOT automatically generate a benefind Training Completion Certificate.** Please take a screenshot of your passing score and send to [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov). You may also want to keep a copy of this for your records

### **Kentucky HEALTH Training (OPTIONAL FOR AGENTS)**

Although not yet implemented, we want our Agents to be best prepared when [Kentucky HEALTH](#) goes live. This is a new addition to our training requirements and may be found at [https://www.youtube.com/playlist?list=PLthdWSP0Xcz\\_QFV5AqnAUg6PaR8vxJKQ8](https://www.youtube.com/playlist?list=PLthdWSP0Xcz_QFV5AqnAUg6PaR8vxJKQ8) . Again, you must complete the assessment with a score of 80% or higher to pass. You will only have three attempt to pass. If you take all three assessments and still do not pass, please contact [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov) for further instruction.

**\*Our system does NOT automatically generate a Kentucky HEALTH Training Completion Certificate.** Please take a screenshot of your passing score and send to [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov). You may also want to keep a copy of this for your records as well.

### **Kentucky Online Gateway (KOG) Account (ONLY FOR AGENTS ENROLLING MEDICAID RECIPIENTS)**

If you are an Agent participating in Medicaid enrollments, you will be required to create a KOG account. Once KHBE has received confirmation that all appropriate trainings have been successfully completed with passing scores, you will need to contact [KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov) to request KOG access. The KOG account allows users to log into the local portals and the Medicaid application in benefind, if you choose to assist in Medicaid enrollments.



**It is extremely important that users do NOT create more than one KOG account. If you need assistance with your login credentials, you may contact the KOG Help Desk at [KOGhelpdesk@ky.gov](mailto:KOGhelpdesk@ky.gov) or by calling 502-564-0104 ext. 2.**

Once you have completed your training(s), you will then be ready to begin facilitating the Marketplace enrollment process for your clients!

Thank you for assuming the role of a Participating Agent. It is through the dedicated efforts of individuals like you that Kentucky lowers its uninsured rate and that all Kentuckians have access to health care.

KHBE Team