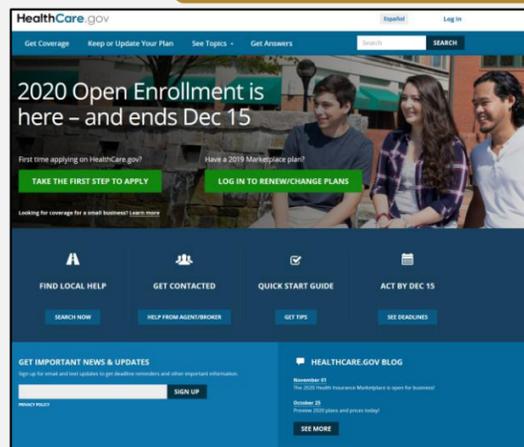


Application Assister Open Enrollment *Insight*



The Insight newsletter provides useful updates and helpful tips for Application Assisters when processing Federal Marketplace and Medicaid applications.

Qualified Health Plans (QHP) Enrollments



Open Enrollment for QHPs and Medicaid differ. Unlike Medicaid, for individuals eligible for Qualified Health Plans (QHP), they only have six (6) weeks to enroll, re-enroll, or change a 2020 insurance plan.

Friday, November 1st

Open Enrollment started – **first day** to enroll, re-enroll, or change a 2020 insurance plan through HealthCare.gov Marketplace

Sunday, December 15th

Last day to enroll in or change plans for 2020 coverage. After this date, individuals may only enroll or change plans if they qualify for a Special Enrollment Period.

January 1, 2020

2020 Health Coverage starts if the individual paid their first premium

It is important as Application Assisters to understand that KHBE is a State-Based Marketplace on the Federal platform (SBM-FP), meaning that the primary focus as an agency and as Application Assisters is on QHP enrollments.

After Open Enrollment 2019, Kentucky's QHP enrollments dropped 4%, while other states saw an increase. During 2020 Open Enrollment, it is in the best interest of Application Assisters to ensure QHP enrollment numbers increase this year.

Application Assisters' QHP enrollment numbers DO matter.

While scheduling outreach and enrollment events during Open Enrollment, Application Assister should keep in mind choosing locations that would primarily appeal to Medicaid enrollments (locations that target under 138% of the federal poverty level such as homeless shelters, Soup Kitchens, etc.) may not be the best when targeting potential QHP populations.

Please Note: Although the primary focus is on increasing QHP enrollments during 2020 Open Enrollment, Application Assisters should not abandon the Medicaid population as a whole. The ultimate goal is to ensure that as many Kentuckians as possible have quality health coverage.

Tip of the Week

In addition to completing the Appendix B Consent Form (reference the Volume 2- Issue 3 Newsletter for more details); Application Assisters must contact the Professional Services Line (PSL) 1-855-326-4650 to become associated with an individual's case.

Application Assisters should always ask to be associated to an individual's Active case when speaking to a PSL representative. If an Application Assister becomes associated to a inactive, discontinued, or denied case, they should be transferred to DCBS to initiate an action. Otherwise, the Application Assister is not able to complete the application.

Guess What!

The KHBE website has been updated and is ready for Application Assisters to explore and use as a resource for additional information. Application Assisters are able to access training materials and additional resources through the Agent & Application Assister Portal or the Assister Training Materials and Resources tab (both are located under the For Agents/Application Assisters dropdown). Visit the website today at KHBE.ky.gov.

