



## Vocabulary Terms and Acronyms

Acronym	Term	Definition
ACA	Affordable Care Act	The comprehensive health care reform law enacted in March 2010.
AGI	Adjusted Gross Income	Your total (or “gross”) income for the tax year, minus certain adjustments you’re allowed to take. Adjustments include deductions for conventional IRA contributions, alimony paid, student loan interest, and more. Adjusted gross income appears on IRS Form 1040, line 37.
APTC	Advanced Premium Tax Credit	A tax credit you can take in advance to lower your monthly health insurance payment (or “premium”). The advanced payment is reconciled on the year’s tax return.
AT	Account Transfer	A file transfer between the state and the federal enrollment systems



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	Attestation	By attesting to a statement, a consumer is indicating it is accurate and true.
	Authorized Representative	Someone a consumer may choose to act on their behalf, like a family member or other trusted person. Some authorized representatives may have legal authority to act on a consumer's behalf.
<b>CHFS</b>	Cabinet for Health and Family Services	State cabinet that is home to most of the state's human services and health care programs, including Medicaid, the Department for Community Based Services and the Department for Public Health, and the Kentucky Health Benefit Exchange.
<b>CMS</b>	Center for Medicare and Medicaid Services	The federal agency that runs the Medicare, Medicaid, and Children's Health Insurance Programs, and the federally facilitated Marketplace.
<b>CSR</b>	Cost Sharing Reduction	A discount that lowers the amount you have to pay for deductibles, copayments, and coinsurance. To qualify, consumer must enroll in a Silver category plan to get the extra savings.



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	Dashboard	The screen Assisters will use to navigate to new applications, existing applications and other case management capabilities.
<b>DCBS</b>	Department of Community Based Services	The department provides family support; child care; child and adult protection; eligibility determinations for Medicaid and food benefits; and administration of an energy cost-assistance program.
	Disability (Adult)	Adult Definition - Social Security defines disability as the inability to work due to a physical or mental impairment(s) which has lasted or is expected to last for at least 12 months or result in death. Inability to work includes not only work performed previously, but any kind of work.
	Disability (Child)	Child Definition - Social Security defines a child as disabled who has physical or mental impairment(s) so severe that it results in marked and severe functional limitations. The impairment(s) must last or be expected to last for at least 12 months or result in the child's death.
	Disposed	When eligibility is run on an application, it has been disposed.



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<b>DMI</b>	Data Matching Issue	A difference between some information you entered on your Marketplace insurance application and information from our trusted data sources.
<b>DMS</b>	Department for Medicaid Services	
<b>EDG</b>	Eligibility Determination Group	Members of a household whose needs, resources, income, and deductions are considered in determining eligibility for benefits. The EDG includes members who are eligible and may include members who are not certified for benefits.
<b>EMM</b>	Enrollment Management Module Screen	Screen in Self Service Portal (SSP) where consumer's enrollment is displayed and can be managed.
<b>ESI</b>	Employer Sponsored Insurance	Job based insurance plan, including retiree plans.



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<b>FAQ</b>	Frequently Asked Questions	A resource to answer the most common questions about a topic.
<b>FDSH</b>	Federal Data Services Hub *sometimes referred to as just hub or data hub	A federally operated data services hub that validates information relating to an individual applying for health insurance coverage or other affordability program benefits through Health Benefit Exchanges. • For example, verification of citizenship (through SSA), income (through IRS), and immigration status (through Department of Homeland Security) is performed by the hub.
<b>FFM</b>	Federally Facilitated Marketplace	A shopping and enrollment service for medical insurance created by the Affordable Care Act in 2010. It is run by the federal government.
<b>HIP</b>	Health Insurance Plan	



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<b>IRS</b>	Internal Revenue Service	The <b>IRS</b> is the U.S. government agency responsible for tax collection and tax law enforcement.
<b>KAMES</b>		The system Kentucky previously used (called a Legacy system) that holds previous database information from that time.
<b>KCHIP</b>	Kentucky Children’s Health Insurance Program	KCHIP is free or low-cost health insurance for children younger than 19 without health insurance. Children in families with incomes less than 213 percent of the federal poverty level are eligible.
<b>KHBE</b>	Kentucky Health Benefit Exchange	KHBE oversees the State Based Marketplace activity including Certification of Agents and Application Assisters as well as Education and Outreach for the SBM-FP program.
<b>KOG</b>	Kentucky Online Gateway	A system for authentication services for users requesting access to KHBE SSP.



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<b>KTAP</b>	Kentucky Transitional Assistance Program	Provides cash assistance to families with children to help pay for basic needs such as rent, utilities, and other household expenses.
	kynectors	Assisters were called kynectors prior to the 2016/2017 transition to a State Based Marketplace on Federal Platform (SBM-FP).
	kynect	Kentucky Health Benefit Exchange (KHBE) was known as kynect prior to the 2016/2017 transition to a State Based Marketplace on Federal Platform (SBM-FP).
<b>MCO</b>	Managed Care Organization	Commercial organizations that manage healthcare for Medicaid enrollees.
<b>MEC</b>	Minimum Essential Coverage	Any insurance plan that meets the Affordable Care Act requirement for having health coverage.



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<b>MAGI</b>	Modified Adjusted Gross Income	The figure used to determine eligibility for premium tax credits and other savings for Marketplace health insurance plans and for Medicaid and the Kentucky Children's Health Insurance Program (KCHIP).
<b>MAGI Medicaid</b>		Medicaid program eligibility based on Modified Adjusted Gross Income.
<b>Mixed Household</b>	Often called Mixed Eligibility	A mixed household is one in which household members are eligible for different levels of assistance.  For example, one member in the household is eligible for Medicaid and another for APTC.
<b>NOE</b>	Notice of Eligibility	Notice sent to household who has submitted an application that explains the programs each household member is eligible for based on their application.
<b>Non-MAGI Individual or Non-MAGI Medicaid</b>		An individual who is exempt from income eligibility determinations based upon the Modified Adjusted Gross Income requirements under the ACA (e.g. individuals who are receiving Medicaid benefits as a result of being aged, blind, disabled or committed to (a ward of) the Cabinet for Health and Family





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		Services.
<b>PE</b>	Presumptive Eligibility	Eligibility granted for Medicaid-covered services to a qualified individual as processed by a qualified entity.
<b>Portal</b>	May be called Assister Portal or dashboard.	This is the screen Assisters will use to navigate to new applications, existing applications and other case management capabilities.
<b>QHP</b>	Qualified Health Plan	An insurance plan that's certified by the Health Insurance Marketplace, provides essential health benefits, follows established limits on cost-sharing (like deductibles, copayments, and out-of-pocket maximum amounts), and meets other requirements under the Affordable Care Act.
<b>RAC</b>	Report a Change	When a consumer's information changes from what was entered on the application it must be reported and changed to update eligibility.



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	Radio Button	Web based forms may have a small circle or check box to capture user input. This circle on the form is called a radio button.
<b>RFI</b>	Request For Information	Same as a DMI. A difference between some information you entered on your Marketplace insurance application and information from our trusted data sources.
	Resource	Asset or item of monetary value that may be entered on application.
<b>RSDI</b>	Retirement, Survivors, and Disability Insurance	An acronym for the three of the types of benefits that the Social Security Administration pays.
<b>SBM-FP</b>	State Based Marketplace on Federal Platform	Kentucky is a SBM-FP. The state is responsible for performing all Marketplace functions for the individual market and the SHOP, except that the state will rely on the Federally-facilitated Marketplace IT platform. Consumers as well as small employers and their employees in Kentucky apply for and enroll in coverage through <a href="http://healthcare.gov">healthcare.gov</a> .



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<b>SSP</b>	Self Service Portal	SSP is the format Assisters and consumers use after creating and account and logging into kynect or benefind to apply, enroll or manage enrollment.
<b>SSI</b>	Supplemental Security Insurance	A Federal income supplement program funded by general tax revenues (not Social Security taxes). It is designed to help aged, blind, and disabled people, who have little or no income. It provides cash to meet basic needs for food, clothing, and shelter.
<b>SSN</b>	Social Security Number	A nine-digit number issued to U.S. citizens, permanent residents, and temporary (working) residents.
	SharePoint (KHBE)	The shared system that KHBE uses for Assister and Agent training and resource documents.
<b>SHOP</b>	Small Business Health Options Program	SHOP is the Marketplace for small employers who want to provide health and dental insurance to their employees.



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<b>SNAP</b>	Supplemental Nutrition Assistance Program	SNAP helps individuals and families stretch their food budget and buy healthy foods.
<b>SSA</b>	Social Security Administration	An independent agency of the federal government that administers Social Security, a social insurance program consisting of retirement, disability, and survivors' benefits.
<b>TANF</b>	Temporary Assistance for Needy Families	TANF provides temporary financial assistance for pregnant women and families with one or more dependent children. TANF provides financial assistance to help pay for food, shelter, utilities, and expenses other than medical.
<b>TTY</b>	Teletypewriter or Teletext	A special device that lets people who are deaf, hard of hearing, or speech-impaired use the telephone to communicate.
<b>WIC</b>	Woman Infant Children	Special Supplemental Nutrition Program for Women, Infants and Children.