



## Blue KC Open Enrollment Frequently Asked Questions

A successful OEP starts with knowing how to work with Blue KC. Consolidated here are broker questions categorized by:

- YOU, YOUR CLIENTS, AND ENROLLING IN A BLUE KC PLAN
- GENERAL ACA OEP

### YOU, YOUR CLIENTS, AND ENROLLING IN A BLUE KC PLAN

#### ***Where can I find 2024 & 2023 ACA Individual & Family plan details?***

Visit the [Agent Portal](#), click **Affordable Care Act**, then **Agent Materials** to view 2024 & 2023 plan brochures and broker materials. You can also find Formulary and Provider Directory in the Affordable Care Act section.

#### ***How do I get certified to sell ACA Individual & Family plans?***

Email [Producerinfo@bluekc.com](mailto:Producerinfo@bluekc.com) to request a certification link. Please note that you will need to complete registration with the Marketplace in order to complete certification with Blue KC. Visit [Marketplace Registration and Training](#) for instructions.

#### ***How do I start an ACA On-Exchange quote and submit an application?***

Visit the [Agent Portal](#), click **Affordable Care Act**, then **Electronic Enrollment**, then **Manage Electronic Enrollment** to access our Enhanced Direct Enrollment portal and create a proposal for your client.

#### ***When will plans submitted during OEP become effective?***

- Coverage will start January 1, 2024, if enrollment is received by December 15, 2023.
- Enrollments submitted between December 16, 2023, and January 15, 2024, will have a February 1, 2024, effective date.
- After January 15, you can enroll in 2024 health insurance only if you qualify for a Special Enrollment Period.

#### ***How do I look up existing business?***

You have two options:

1. Visit the [Agent Portal](#)'s **Existing Business** section and **Individual and Family** where you can search for Individual and Family members with various filter options.
2. You can also **Member Search** in the left column of the Agent Portal. It has multiple filter options to search all members.

**NOTE:** We recommend searching by ID, rather than by name, for best results.

***How do I view a client's billing statement and plan details?***

Visit the [Agent Portal](#), then **Existing Business**, where you can access billing information for your clients. Search by group ID, group name, or individual policy or individual last name. Once you have your results, click on the name to see plan details.

***Can I link my accounts so I only have one login if I submit and manage business under various agencies or independently?***

Yes. On the [Agent Portal](#), click your name in the upper right corner of the page, then **View Profile**, then **Link Your Agencies**. Follow the steps to complete the process.

***When are commissions paid? To whom? For what period? Where can I find commission details?***

ACA commissions will be paid by the 18th of each month. Visit the [Agent Portal](#), then **Affordable Care Act**, then **Commission Statements** to log into the commission portal for details.

Send login issues or commission inquiries to [producerinfo@bluekc.com](mailto:producerinfo@bluekc.com), and be sure to include the client ID. Please do not send inquiries if a single month is skipped. Brokers can check client's active status on the Agent Portal, before asking if a client still has coverage. Please note that commissions are only paid if a premium is paid.

***How do I look up pending and completed short-term, dental or Affordable Care Act applications?***

On-exchange applications submitted through our Enhanced Direct Enrollment system can be found on the [Agent Portal](#) under **Submitted Applications**.

View pending and completed Short Term, Dental, and ACA IFP off-exchange applications on the [Agent Portal](#), then **Quoting and Renewals**, then **Submitted/Pending Applications**. Once you access this link, you can search for applications or click **Apps Pending** for short term applications in underwriting.

***Who are my contacts within Blue KC if I have product or sales questions?***

<b>Product Questions</b>	Contact your Broker Development and Engagement Manager; <a href="mailto:Barbara.Bins@BlueKC.com">Barbara.Bins@BlueKC.com</a> or <a href="mailto:Angie.Sutton@BlueKC.com">Angie.Sutton@BlueKC.com</a>
<b>Broker Assistance Line (claims, billing, benefit coverage)</b>	<a href="mailto:Govt_Broker_Services@BlueKC.com">Govt_Broker_Services@BlueKC.com</a>
<b>Commission &amp; Appointment</b>	816-395-3016; <a href="mailto:ProducerInfo@BlueKC.com">ProducerInfo@BlueKC.com</a>
<b>Customer Service (plans with Spira Care)</b>	877-337-7472
<b>Customer Service (non-Spira plans)</b>	866-859-3822
<b>Pharmacy Customer Service</b>	800-228-1436

***I don't have time to get ACA certified. Do you have a referral program?***

We do! Earn \$100 for each client referral. Go to [Agent Portal](#), then **Affordable Care Act**, then the **Request a Referral Packet** to submit a request for the referral packet.

## GENERAL ACA OEP AND AMERICAN RESCUE PLAN

### ***When is Open Enrollment for 2024 Plans?***

Open Enrollment for 2024 runs Tuesday, November 1, 2023, through Sunday, January 15, 2024. Starting November 1, you can assist your clients with enrolling in a 2024 Marketplace health plan. Enroll by December 15, 2023, for coverage that starts January 1, 2024. Plans and prices for 2024 are available = now to preview on healthcare.gov.

### ***Who is eligible for an ACA Individual & Family plan?***

If you client doesn't have health insurance through an employer, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or another source that provides qualifying health coverage, Blue KC can help them get coverage through the Marketplace or off exchange.

If a client has employer-based insurance, they can buy a plan through the Marketplace but will have to pay full price unless the employer's insurance doesn't meet certain standards. Most job-based plans do meet the standards.

If a client has Medicare, they can't switch to Marketplace insurance, supplement their coverage with a Marketplace plan or buy a Marketplace dental plan.

### ***How can I help clients save money on monthly premiums?***

When enrolling through the Marketplace (on exchange), a client's premium depends on their income. Their savings depend on their expected gross household income for the year. Based on this income estimate, the Marketplace can tell if they qualify for a health insurance plan with savings based on their income. Clients may qualify for a premium tax credit that lowers their monthly insurance bill, and for extra savings on out-of-pocket costs like deductibles and copayments.

### ***How does the premium tax credit assistance affect my client's taxes?***

Clients should use Tax Form 1095-A to "reconcile" their premium tax credits when filing their taxes each year. If they receive excess advance payments of the premium tax credit (APTC), they may need to pay it back. If they have received additional APTC, they will receive a credit at tax time. This reconciliation is reported on Tax Form 8962. Visit IRS.gov for more information on filing taxes and reconciling APTC.

### ***How does the Missouri Medicaid Expansion impact my clients?***

Many states are expanding Medicaid to cover all households below certain incomes. Missouri is a recent addition to this list. Missouri clients with household incomes below 138% of the federal poverty line (FPL) may qualify for Medicaid and will likely not receive a subsidy. They can still purchase a Marketplace plan, but the policy will be full price. Children may qualify for CHIP, even if adults in the family don't qualify for Medicaid. Often children become eligible in a family when household income is below 300% of the FPL.

### ***Who is eligible?***

To enroll in health coverage through the Marketplace, a client:

- Must live in the United States
- Must be a U.S. citizen or national (or be lawfully present)
- Can't be incarcerated

- If eligible for Medicare coverage, clients are not eligible to use the Marketplace to buy a health plan or an off-exchange plan

***Does the American Rescue Plan carry over to 2024?***

The American Rescue plan no longer extends subsidies, but the Inflation Reduction Act does.

The American Rescue Plan Act of 2021 provided enhanced ACA premium subsidies for people who purchased a plan through the Marketplace. It did so by removing the income cap, which limited subsidies to households with incomes from 100% to 400% of the federal poverty line. With no income cap, premiums have been limited to just 8.5% of income – for everyone.

The Inflation Reduction Act, which was signed into law on August 16, extends these subsidies for three years for millions of Americans who buy individual coverage under the ACA.

We encourage you to work with your clients to review their plan for their household budget and health needs and consider how Inflation Reduction Act subsidies may impact their premiums.