

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 & 2025 ACA Individual & Family plan details?

Visit the [Agent Portal](#), click **Affordable Care Act**, then **Plan Documents/Forms** to view 2025 & 2024 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 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.

Are there any extra steps I need to take to become a member's new Agent of Record?

- In July, CMS introduced a system change that blocks an agent or broker from making changes to a consumer's Federally facilitated Marketplace (FFM) enrollment unless the agent is already associated with the consumer's enrollment.
- To make changes to a consumer's enrollment, an agent or broker who is not already associated with a consumer's enrollment is now required to either conduct a three-way call with the consumer and the [Marketplace Call Center](#) or to direct the consumer to submit the change themselves through [HealthCare.gov](#) or via an approved [Classic Direct Enrollment or Enhanced Direct Enrollment](#) partner website with a consumer pathway.

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, 2025, if enrollment is received by December 15, 2024.
- Enrollments submitted between December 16, 2024, and January 15, 2025, will have an effective date February 1, 2025.
- After January 15, you can enroll in 2025 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**, then select **Individual & Family** 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 find your **Link Your Agencies** tab. Enter your username and click the "link account" button. You will receive an email with instructions to finish linking your accounts. Open your email and click on the link provided to complete the process. When you click on the link, you will see a success message and will be directed to the Blue KC Agent Portal login page.

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

The Blue KC commission statement website, SAP (Callidus) Sales Performance, will [sunset December 31, 2024](#). A new commission statement portal is scheduled to launch in November 2024 for all lines of business.

Here are some important details about the transition to the new commission statement portal.

New deposit date

Starting in November, **commission payments will be deposited on the seventh business day instead of the fifth** for the following Individual and Family plans:

- Grandmothered
- Grandfathered
- Short Term
- Dental
- Medicare Supplement prior to 2022
- Medicare Supplement-MVLH after 2022

Important: Employer group commission payments will still be deposited on the **fifth business day**. ACA commissions are paid on the **18th of the month**. Medicare Advantage commissions are paid on the 15th of the month, **with the last payment on December 13th, 2024**.

If you are an agency or an independent agent (your BlueKC agent ID begins with four zeros), your commission statements will display the entire agency book of business that has paid premiums during the commission period.

If you are a subagent with a LOA relationship you will not have access to the commission statements and will need to contact your agency support for commission details.

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?

CONTACT	PHONE	EMAIL
Product Questions	913-395-7753	Barbara.Bins@BlueKC.com
Broker Concierge Support (Med Supp and IFP/ACA)	816-395-3266 / 800-358-3475	Govt_broker_services@BlueKC.com
Broker Assistance Line (Indiv. Dental, Short Term: Claims, Billing, Benefit Assistance, Agent Portal)	816-395-3266 / 800-358-3475	Broker_Services@BlueKC.com
Commissions & Licensing/ Appointment	816-395-3016	ProducerInfo@BlueKC.com
Customer Service - Individual Dental and Short-Term Plans	General: 816-395-3588 Billing: 816-395-3030 Cancel Plan: 816-395-2950	
Customer Service - Medicare Supplement	866-508-7140	
Customer Service – IFP / ACA	866-859-3822	
Customer Service - Pharmacy	816-395-2176	

GENERAL ACA OEP AND AMERICAN RESCUE PLAN

When is Open Enrollment for 2025 Plans?

Open Enrollment for 2025 runs Friday, November 1, 2024, through Wednesday, January 15, 2025. Starting November 1, you can assist your clients with enrolling in a 2025 Marketplace health plan. Enroll by December 15, 2024, for coverage that starts January 1, 2025. Plans and prices for 2024 are available now to preview on healthcare.gov.

Who is eligible for an ACA Individual & Family plan?

If your 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 actual household income and family tax size as shown on their tax returns. 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](https://www.irs.gov) for more information on filing taxes and reconciling APTC.

For more information on how consumers can meet the requirement to reconcile their APTC and PTC, please see [HealthCare.gov](https://www.healthcare.gov). To learn more about ACA tax provisions, visit the [Internal Revenue Service \(IRS\) ACA Tax Provision website](https://www.irs.gov/aca).

How does the Missouri Medicaid Expansion impact my clients?

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 2025?

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 extends these subsidies until the end of 2025 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.