



# Gold Kidney Health Plan

## Agent FAQ



### 1. Who is BeneLynk?

BeneLynk, a trusted partner of Gold Kidney Health Plan, is a national provider of social care solutions for Medicare Advantage plans. They serve our members by creating a human-to-human connection and providing the assistance our members need to get the benefits they deserve. BeneLynk is not an insurance agency, and their employees are not brokers. **Your agent of record status will not be impacted by any of BeneLynk's services or required documentation.**

### 2. What service is BeneLynk providing?

BeneLynk helps our members apply for and maintain enrollment in Medicare Savings Programs, Medicaid, and Low-Income Subsidy (Extra Help). For example, Medicare Savings Programs pay for the member's Part B premium. For most members, this will be \$174.70 in 2024.

### 3. What is Extra Help?

Extra Help is a federal program that helps pay for some of the out-of-pocket costs associated with our member's Part D benefits. It is also known as the Low-Income Subsidy (LIS). The income limit is slightly higher at 150% FLP for LIS at \$1,843/month for a single member and \$2,485/month for a couple. The asset test is \$17,220 for a single and \$34,360 for a couple.

### 4. What is a Dual Eligible Member?

Medicare Advantage members who are eligible or already enrolled in a Medicare Savings Program or Medicaid are referred to as Dual Eligible or Dual Enrolled. These programs have income and asset eligibility requirements. In 2024, the maximum Federal income limits to qualify is 135% of the FPL or \$1,715/month for a single member or \$2,320/month for a couple. The asset test is \$9,430 for an individual and \$14,130 for a couple.

### 5. Are some assets excluded?

Yes, at a minimum, one (1) home and one (1) car are excluded, regardless of the value.



### About BeneLynk

BeneLynk is a national social care vendor for managed care companies and engages members to understand social care challenges and provide professional advocacy to access benefits. BeneLynk helps to remove barriers to allow members to live their healthiest lives.



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## **6. What programs require an annual renewal and how often?**

Medicare Savings Programs, Medicaid, and sometimes LIS all require annual renewals. Some states use external data to confirm the income and assets of some members; this is called an ex-parte or administrative renewal. Often it still requires the member to confirm that the information is accurate. If the state is unable to make the redetermination without requiring additional information from the member, they will send a pre-populated renewal form and request additional information. BeneLynk can assist our members through their renewal or in some cases if they have lost their benefits, to reapply.

## **7. Can BeneLynk assist prospective members?**

Agents can refer prospective members to BeneLynk for assistance with the Low-Income Subsidy application. If the member is approved, this creates a Special Election Period (SEP). Your prospect will receive a letter from the Social Security Administration notifying them of their approval. Once your client receives that letter, you may enroll them in Gold Kidney during lock in. BeneLynk will follow up to start a Medicare Savings Program or Medicaid application as applicable to your client's financial eligibility.

Refer members to call BeneLynk at (833) 485-0533.

## **8. Can members opt out of receiving letters or contact from BeneLynk and what is the process?**

Members can request their BeneLynk advocate to remove them from future calls.

## **9. Is there any penalty for members not providing this information?**

No, member participation in the program is voluntary and free of charge.

## **10. How will this impact members current benefits?**

A member's choice to participate in the program will not affect their health plan's benefits in any way.

## **11. What is BeneLynk's Toll Free Number if a warm transfer is needed?**

We encourage you to warm transfer our members that you believe qualify for dual enrollment or need help with their Medicaid renewal. Our Toll-Free Number for Gold Kidney it is (877) 691-0140.

## **12. What are BeneLynk's hours of operation?**

BeneLynk's call center is open Monday through Saturday 8 am to 8 pm, local time.

## **13. Where is BeneLynk located?**

BeneLynk's office is located in Sunrise, Florida but they have remote employees located throughout the US.