



## Natural Disasters and kynect Health Coverage

Natural disasters such as floods, tornadoes etc. can greatly impact a family's circumstances. These changes could then make you eligible to enroll in kynect health coverage in a few ways:

### Loss of income may make you eligible for Medicaid

Generally speaking, Medicaid eligibility is based on an individual or family's monthly income and family size. If you or members of your family have experienced a loss of income because of a natural disaster you may qualify for Medicaid until you get back on your feet. You may enroll in Medicaid at any time during the year if you are eligible.

### Loss of income may make you eligible for a Qualified Health Plan or you may be eligible to change plans if you are already enrolled

If you experienced a loss of income, you may qualify for a [Special Enrollment Period](#) to purchase a Qualified Health Plan with payment assistance. You may also be eligible to change plans if you are already enrolled and your payment assistance has changed.

### Loss of health coverage as the result of a move or job loss may make you eligible for a Qualified Health Plan

If you lose your job for any reason and lose job-based insurance, you can enroll in a Qualified Health Plan. If you move and lose insurance because of the move, you can also enroll in a Qualified Health Plan. Your coverage can start the first day of the month after you lose your insurance and select your new plan.

### If you were eligible for a Special Enrollment Period but were unable to enroll because of a natural disaster or were unaware that you were eligible, you may still be eligible to enroll

These are reasons for [Exceptional Special Enrollment](#) and will be determined on a case-by-case basis. For this or other more complicated circumstances, please submit a request by email to [kynectESE@ky.gov](mailto:kynectESE@ky.gov)

### Local Help:

For local help, insurance agents and kynectors are available to assist you: call 1-855-459-6328 for help finding an agent or kynector in your community visit: [kynect.ky.gov/healthcoverage](http://kynect.ky.gov/healthcoverage).

