

Understanding Your Options for Health Insurance

What is happening?



If you became eligible for Medicare after January 31, 2020 but did not enroll due to the public health emergency (PHE) for Medicaid coverage, you may have missed a Medicare enrollment period. Medicaid renewals are starting and you may lose coverage.

What does this mean for me?



You will need to enroll in Medicare. There are new federal rules that create a Special Enrollment Period (SEP) to allow you to enroll in Medicare outside of your Open Enrollment Period and the General Enrollment Period without a penalty.

What can I do?



You can enroll in Medicare through a Special Enrollment Period when you are notified that your Medicaid coverage is ending. To learn more about Medicare eligibility, you can visit [Medicare.gov](https://www.Medicare.gov) and click “Get Started with Medicare”.

To get more information and help,
contact your local kynector:

kynector	
Agency	
Phone	
Email	

Need assistance?

Kentucky also has knowledgeable insurance counselors that can help you understand Medicare and how to sign up. You can call the Kentucky State Health Insurance Program (SHIP) Hotline at 877-293-7447 (option #2) or call The Department for Aging and Independent Living at 502-564- 6930 and ask for a SHIP counselor.