kynect health coverage

Medicaid and KCHIP

What is Medicaid?

Medicaid provides medical assistance to eligible low-income Kentuckians. Kentucky Medicaid is a state program authorized and jointly funded by the federal government to provide health care for eligible low-income residents including adults, children, families, pregnant women, the aged and the disabled. Eligibility is determined by a number of factors, including family size, income and the federal poverty level.

What is KCHIP?

The Kentucky Children's Health Insurance Program (KCHIP) is free health insurance for children younger than 19 without health insurance. Children in families with incomes less than 213 percent of the federal poverty level are eligible.

A household is considered a child or children and the natural, adoptive or step-parents residing together. KCHIP eligibility is determined using the Modified Adjusted Gross Income and family size.

How do I apply?

It is easy to apply for Medicaid or KCHIP through kynect. You only need to fill out one application and kynect will determine if you qualify for Medicaid, KCHIP or other health insurance and how much payment assistance you may qualify for to help with your health insurance premiums, and special discounts for your doctor visits, co-payments and deductibles

After submitting the kynect health coverage application, it may be determined that you qualify for help buying private insurance but your kids qualify for KCHIP.

If I already have Medicaid or KCHIP, what should I do?

If you or your children are already enrolled in Medicaid or KCHIP, you do not need to do anything.

Will I qualify for coverage?

To be eligible for healthcare coverage through kynect, you:

- Must live in Kentucky
- Must be a U.S. citizen or national (or meet qualified immigrant status)
- Cannot currently be in prison

- May need to provide proof of income

Under Modified Adjusted Gross Income methodology, resources are not counted for individuals, family and children Medicaid cases. Traditional Medicaid such as for the aged, blind and disabled still has an asset test (cash, property, IRA).

Please refer to the current year FPL chart for income level information.

Current FPL Chart