

BUYER BEWARE!

WHAT TO KNOW BEFORE BUYING A HEALTH PLAN

Individuals may come across misinformation when shopping for and enrolling in Affordable Care Act (ACA)-Compliant Health Plans called Qualified Health Plans (QHPs).

QHPs offer comprehensive health coverage and consumer protections but can be more expensive, while non-ACA plans often have lower premiums but provide limited coverage and consumer protections. **Ambetter, Anthem, and Molina** sell QHPs in Kentucky through the State Based Marketplace called **kynect**. Below is a list of common key differences in these types of plans.

** The three (3) Issuers listed above provide the only QHP Plans offered through kynect.*

Feature	ACA-Compliant Qualified Health Plans (QHPs)	Non-ACA Plans (Short-Term, Supplemental, Health Care Sharing Ministry, ect.)
Coverage Scope	Comprehensive; must cover 10 essential health benefits (EHBs), including preventative care, mental health, and maternity care.	Limited; may not cover all EHBs and can have annual or lifetime limits.
Pre-Existing Conditions	Must Cover; cannot deny coverage or charge more for preexisting conditions.	Generally not covered; insurers can use medical underwriting to deny coverage or adjust premiums based on health history.
Cost and Subsidies	Premiums can be higher, but eligible individuals may receive premium tax credits and cost-sharing reductions to lower costs.	Premiums are often lower , but no federal subsidies are available.
Enrollment	Primarily available during the annual Open Enrollment Period (OEP) or a Special Enrollment Period (SEP) if you qualify for a life event.	Can be purchased anytime directly from an insurer or broker, with varying coverage terms.
Consumer Protection	Strong protections, including no lifetime annual caps on essential health benefits.	Fewer protections; can have coverage gaps and leave consumers vulnerable to high medical bills.



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