



## Health Insurance Plans That Fit Your Budget

**Applying is free, easy, and confidential.**

At [kynect.ky.gov](https://kynect.ky.gov), you can view health coverage options and shop for quality health coverage in one place, with one application. You can compare a variety of health insurance plans for cost and coverage. kynect helps you find out if you are eligible for help with monthly insurance payments or out-of-pocket costs; it will also determine if you or members of your household are eligible for coverage through Medicaid or the Kentucky Children's Insurance Program (KCHIP).

**Find the plan that is right for you.**

When you compare health insurance plans on kynect, the plans are grouped by metal levels. The metal levels are based on how you and the plan can expect to share the costs of care.

The available metal levels may include Bronze, Silver, Gold, or Platinum. The metal levels do not reflect the quality or amount of care the plans provide. The level you choose affects how much your premium costs each month and what portion of the bill you pay for things such as hospital visits or prescription medications. It also affects your total out-of-pocket costs — the total amount you will spend for the year if you need medical care.

**Balancing monthly premiums with out-of-pocket costs.**

As with all health plans, you may have to pay a monthly premium. But it is also important to know how much you have to pay out-of-pocket for services when you get care.

In general, when choosing your health plan, keep this in mind: the lower the premium, the higher the out-of-pocket costs when you need care, and the higher the premium, the lower the out-of-pocket costs when you need care.

Think about the healthcare needs of your household when considering which health insurance plan to buy. Do you expect a lot of doctor visits or need regular prescriptions?

- If you do, you may want a Gold or Platinum plan.
- If you do not, you may prefer a Bronze or Silver plan. Keep in mind that if you have a serious accident or have an unexpected health problem, Bronze and Silver plans will require you to pay more of the costs.

**If you get special discounts, you may want a Silver plan.**

Special discounts will save you money on your out-of-pocket costs like your deductible,



co-payments and co-insurance. These special discounts can only be used if you have a Silver plan. Eligibility for special discounts is based on income and family size. If you are an American Indian or Alaskan Native, you may be eligible for other special discounts. There is a separate fact sheet regarding these special discounts and other benefits for which you may be eligible.

## Get the health benefits you need.

Health insurance plans may also be called Qualified Health Plans or QHPs. All plans must offer the same 10 basic benefits. These basic benefits include:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalizations (like surgery and overnight care)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Pediatric care, including dental and vision care (adult dental and vision coverage are not included)
- Prescription drugs
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Mental health and substance use disorder services (this includes counseling and psychotherapy)
- Laboratory services
- Preventive and wellness services and chronic disease management

Plans must cover preventive care at no extra cost to you, including flu and pneumonia shots and routine vaccinations. Plans must also cover most cancer screenings, such as mammograms and colonoscopies.

## Can I get a minimum coverage plan?

Catastrophic plans may be available to people under 30 years old or individuals who receive a hardship exemption. A catastrophic health plan is minimum coverage designed to provide an emergency safety net for unexpected medical costs. Preventive services are covered at no cost.

Help is available at [kynect.ky.gov](https://kynect.ky.gov) or by calling 1-855-459-6328.



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