



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 family is considered a child or children and the natural, adoptive or step-parents residing in a household. 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).

2021 Medicaid Table										
Household Size	2021 Baseline FPL		Eligible for MAGI Medicaid		Children (18 and Under) Eligible for Medicaid					
	100%		138%*		147%*		200%*		218%*	
	Monthly	Yearly	Monthly	Yearly	Monthly	147%	Monthly	200%	Monthly	218%
1	1,073	12,880	1,482	17,787	1,578	18,934	2,147	25,760	2,340	28,078
2	1,452	17,420	2,004	24,054	2,134	25,607	2,904	34,847	3,165	37,976
3	1,830	21,960	2,526	30,316	2,690	32,281	3,661	43,931	3,990	47,882
4	2,208	26,500	3,048	36,570	3,246	38,955	4,418	53,013	4,815	57,781
5	2,587	31,040	3,570	42,835	3,802	45,629	5,175	62,096	5,640	67,680
6	2,965	35,580	4,092	49,100	4,358	52,299	5,932	71,185	6,465	77,579
7	3,343	40,120	4,614	55,366	4,914	58,972	6,689	80,268	7,290	87,478
8	3,722	44,660	5,136	61,631	5,470	65,646	7,446	89,351	8,115	97,381
Each Additional Add	378	4,540	522	6,265	556	6,674	757	9,083	825	9,906

*Pregnant women qualify at the 200% FPL level.

