Natural Disasters and kynect Health Coverage

Natural disasters such as floods, tornadoes etc. can greatly impact a family’s circumstances. These changes could then make you eligible to enroll in kynect health coverage in a few ways:

**Loss of income may make you eligible for Medicaid**

Generally speaking, Medicaid eligibility is based on an individual or family’s monthly income and family size. If you or members of your family have experienced a loss of income because of a natural disaster you may qualify for Medicaid until you get back on your feet. You may enroll in Medicaid at any time during the year if you are eligible.

**Loss of income may make you eligible for a Qualified Health Plan or you may be eligible to change plans if you are already enrolled**

If you experienced a loss of income, you may qualify for a Special Enrollment Period to purchase a Qualified Health Plan with payment assistance. You may also be eligible to change plans if you are already enrolled and your payment assistance has changed.

**Loss of health coverage as the result of a move or job loss may make you eligible for a Qualified Health Plan**

If you lose your job for any reason and lose job-based insurance, you can enroll in a Qualified Health Plan. If you move and lose insurance because of the move, you can also enroll in a Qualified Health Plan. Your coverage can start the first day of the month after you lose your insurance and select your new plan.

**If you were eligible for a Special Enrollment Period but were unable to enroll because of a natural disaster or were unaware that you were eligible, you may still be eligible to enroll**

These are reasons for Exceptional Special Enrollment and will be determined on a case-by-case basis. For this or other more complicated circumstances, please submit a request by email to kynectESE@ky.gov

**Local Help:**

For local help, insurance agents and kynectors are available to assist you: call 1-855-459-6328 for help finding an agent or kynector in your community visit: kynect.ky.gov/healthcoverage.