Open Enrollment

Each year there is an Open Enrollment Period during the months of November to January. This is the only time you can apply and enroll in a Qualified Health Plan on kynect unless you qualify for a Special Enrollment. You can apply and enroll in Medicaid and KCHIP anytime during the year.

Special Enrollment

A Special Enrollment lets people enroll in health coverage outside of the Open Enrollment Period. To meet the requirements for Special Enrollment, you must have a qualifying life event like getting married, having a child, moving to the state, loss of health coverage, newly qualifying for Payment Assistance or Special Discounts.

Depending on the qualifying life event type, individuals may have 60 days before or 60 days following the event to enroll in a health plan.

Free Help

Insurance Agents and kynectors are professionals who work in your community and are trained and certified to help you with health insurance plans, Medicaid, KCHIP.

They can help with:
- Questions
- Application process
- Enrollment, and more

You can get help or find an Agent of kynector by visiting kynect.ky.gov OR Calling 1-855-4kynect (459-6328)

Mon.–Fri., 8 a.m.–7 p.m. EST; During Open Enrollment, Saturday hours available from 8 a.m.–5 p.m. EST
Medicaid and KCHIP

Medicaid is a program that provides health care for income eligible residents including children, families, pregnant women, the aged and the disabled.

You can apply anytime for Medicaid and KCHIP in-person, by phone, or online.

To apply, you can go to your local DCBS office, apply online at kynect.ky.gov or with the help of a kynector. For questions about Medicaid or if you would like to speak with someone, call DCBS at (855) 306-8959.

Estimated Costs

<table>
<thead>
<tr>
<th>If you are...</th>
<th>You may qualify for...</th>
<th>Your estimated cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>An individual, 19 or older, making less than $17,787</td>
<td>Medicaid</td>
<td>No Cost</td>
</tr>
</tbody>
</table>
| An individual, 19 or older, making $20,000        | QHP with APTC and CSR                                     | SLCSP*  
  Monthly - $5  
  Annually - $60                      |
| Individual 19 or older making $35,000             | QHP with APTC                                            | SLCSP*  
  Monthly - $145  
  Annually - $1740                   |
| Individual 19 or older making $51,040             | QHP with APTC (premium not to exceed 8.5% of income) newly eligible  
  SLCSP*  
  Monthly - $362  
  Annually - $4,344                   |
| Family of four making less than $36,570           | Medicaid                                                  | No Cost                               |
| Family of four making $48,000                     | QHP with APTC and CSR (children under 19 may be eligible for KCHIP)  
  SLCSP*  
  Monthly - $53  
  Annually - $636                    |
| Family of four making $80,000                     | QHP with APTC                                            | SLCSP*  
  Monthly - $409  
  Annually - $4,908                  |
| Family of four making more than $104,8--          | QHP with APTC (premium not to exceed 8.5% of income) newly eligible  
  SLCSP*  
  Monthly - $742  
  Annually - $8,904                  |

QHP = Qualified Health Plan  
APTC = Advance Premium Tax Credit  
CSR = Cost Sharing Reduction  
Income levels and premium estimates are based on the year 2021, actual costs may be higher or lower. You must enroll through kynect health coverage to be eligible for APTC or CSR

Coverage

All medical plans offered through kynect health coverage have the same set of benefits, including doctor visits, trips to the hospital and ER, prescription coverage, and more. Stand-alone dental plans and stand-alone vision plans are also available through kynect health coverage.