



Upcoming Changes to Advance Premium Tax Credit Eligibility for Immigrants (Starting Plan Year 2026)

A new federal law changes who can qualify for financial help through the Health Insurance Marketplaces including kynect Health Coverage:

- Starting in 2026, individuals who are not eligible for Medicaid due to their immigration status and have incomes below 100% of the Federal Poverty Level (FPL) will no longer qualify for Advance Premium Tax Credits (APTC) to help pay for premiums when enrolling in a Qualified health Plan.
- These individuals may still purchase full-price health plans
- This includes many immigrants who are lawful permanent residents (LPRs) or have other lawful immigration statuses, but are still subject to the five-year waiting period (also known as the "five-year bar") before becoming eligible for Medicaid.
- However, lawfully present immigrants, including those in the five-year waiting period, with incomes between 100% and 400% of the FPL, can still qualify for Advance Premium Tax Credits (PTC) in 2026.

Anyone without health coverage can still find quality care at a Federally Qualified Health Center (FQHC). FQHCs are in most cities and many rural areas. They will help you, even if you have no health insurance. You pay what you can afford, based on your income. These centers provide comprehensive care (either on-site or by arrangement with another provider) including:

- Preventive health services
- Dental services
- Mental health and substance abuse services
- Transportation services necessary for adequate patient care
- Referrals for hospital and specialty care

There are over 300 health centers in Kentucky. They can be found using this [lookup tool](#).

