If Residents have access to Employer Sponsored Insurance (ESI), the ESI must be considered unaffordable before they can be determined eligible for APTC.

The job-based health plan used to define affordability is the lowest priced self-only plan the employer offers - meaning a plan covering only the employee, not their dependents. Such plans are considered affordable if the cost* to the Resident is 9.61% or less of their household income.

If the Resident’s ESI is affordable and meets the minimum value** standard, they would not be eligible for Payment Assistance/APTC.

*The cost is the amount the employee would pay for the insurance, not the plan’s total premium.
**Designed to pay at least 60% of the total cost of medical services, and benefits include substantial coverage of physician and inpatient hospital services.

kynect health coverage Prescreening Tool - Entering Age

The kynect health coverage Prescreening Tool was recently updated. As part of that update, the tool now asks Residents to enter their Age (Fig. 1) rather than their Date of Birth (Fig. 2).

Since a Resident’s age directly impacts their premium amount, it may be best to input the age they will be on their next birthday to get an accurate premium quote.

Issue Tracker Survey

To gain a better understanding of how kynectors and Agents feel about using the Open Enrollment Issue Tracker, we have created a very brief survey tool. Please click here to access the survey and provide your input. The survey will take less than 60 seconds to complete.