

# Insight Newsletter

Important Bi-Weekly Updates for  
kynectors During Special Enrollment



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## Special Enrollment Period End Date Extended to August 15, 2021

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### Special Enrollment Period Update

#### KEY DATES

**Special Enrollment End Date**  
August 15, 2021

**Expanded Eligibility & Lower  
Premiums on HealthCare.gov**  
Began on April 1, 2021

#### HELPDESK NUMBERS

**Professional Service Line**  
(855) 326-4650

**Department for  
Medicaid Services**  
(855) 446-1245

**Call Center (Public)**  
(855) 459-6328

**Self Service Portal (SSP)  
Helpdesk**  
(844) 407-8398

**Federal Health Insurance  
Marketplace (FFM)**  
(800) 318-2596  
Passcode: 502-999-9999

**KHBE Email**  
[KHBE.Program@ky.gov](mailto:KHBE.Program@ky.gov)

Thanks in large part to the efforts of Navigators (kynectors in Kentucky) all across the U.S., more than a million Americans have signed up for coverage on HealthCare.gov during the Special Enrollment Period (SEP) which continues until August 15, 2021. And nearly two million current enrollees have returned to the Marketplace to reduce their monthly premiums thanks to the increased tax credits.

In Kentucky, there have been over 7,400 new plan selections between the beginning of the Special Enrollment Period and the end of April. This represents a 72% increase when compared to 2019 and a 48% increase vs. 2020 during those same time periods.

Due to the increased tax credits provided by the American Rescue Plan, the average monthly premium on the Marketplace has dropped over 25%, from \$117 to \$86 for those who were newly enrolled between February 1 and March 31. Current enrollees who have taken advantage of the SEP, have seen their premiums lowered by over 40%, from \$100 to \$57.

The Special Enrollment Period, along with the ACA enhancements provided by the American Rescue Plan, is making a real difference in the lives of Kentucky families. Your continued support and outreach in your communities is important and very much appreciated.



### Income Calculation and Stimulus Checks

Millions of Kentuckians will receive, or have already received, direct payments in the form of stimulus checks from the federal government. These payments **do not count** as income for calculating modified adjusted gross income (MAGI) when determining eligibility for Medicaid, KCHIP, or the premium tax credit. However, if a household still has their stimulus money after 12 months, it will count as a resource for those Medicaid categories that have resource limits.



### Did You Know?

The ARP also helps lower out-of-pocket costs on the Marketplace. The median deductible for new enrollees during the SEP dropped from \$450 prior to April 1 down to \$50 since the ARP's increased tax credits allowed them to choose plans with lower out-of-pocket costs. That's an almost 90% reduction!

**Quality of life. For every Kentuckian.**