A significant number of Kentuckians who are enrolled in PE due to the COVID-19 State of Emergency will lose that temporary Medicaid coverage on June 30, 2021. Just because these households are losing PE coverage does not mean they have to be without health coverage.

To maintain coverage through Medicaid, kynectors should encourage households in this situation to complete a full Medicaid application prior to the temporary coverage expiring.

If they don’t qualify for traditional Medicaid, these households may be eligible to enroll in a Qualified Health Plan at HealthCare.gov. And thanks to the American Rescue Plan, the amount of payment assistance has been increased and more Kentuckians are eligible to receive that assistance. Many will find a plan for $10 or less per month and some will qualify for a $0 monthly premium plan.

COBRA & the American Rescue Plan

The ARP provides a program to fully subsidize COBRA coverage for six months. If you have clients who are eligible for COBRA because of a reduction in their work hours or they involuntarily lost their job, they may qualify for help paying for their COBRA premiums (called “premium assistance”) through September 30, 2021. Generally, premium assistance means that they’ll have a $0 monthly premium.

Individuals who qualify should get a written notice of their eligibility for COBRA premium assistance from the applicable employer. If they didn’t get a letter and think they may qualify, impacted individuals can check with the applicable employer or health insurance company.

Please note: You can’t have both a Marketplace plan with premium tax credits and COBRA with premium assistance. Those eligible for both will have to choose which coverage option they want.

Did You Know?

According to a recent Kaiser Family Foundation analysis of the uninsured population in Kentucky who are eligible for a free Marketplace plan thanks to the ARP: 10% are Hispanic, 39% are young adults (age 19-34), 60% are high-school graduates or less, and 41% live in mostly rural areas.