

# 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

Issue #11  
June 17, 2021



### Governor's SEP/ARP Press Release

#### KEY DATES

##### HealthCare.gov Planned Maintenance

June 27  
12:00 AM - 12:00 PM

July 10-11  
10:30 PM - 11:00 AM

##### Special Enrollment End Date

August 15, 2021

##### Expanded Eligibility & Lower Premiums on HealthCare.gov

Began on April 1, 2021

On June 1, the Office of the Governor distributed a press release, which focused on the current Special Enrollment Period and some of the healthcare provisions of the American Rescue Plan, to numerous media outlets throughout the state. Not only did the press release address the increased payment assistance and the expansion of that assistance to more Kentuckians, but it also discussed the end date of the SEP and the help available from kynectors and insurance agents. The full press release is available [here](#).



### Consider a Better Plan

#### 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)

Many Kentuckians who enrolled in a Bronze plan through the Marketplace, may have picked Bronze because the premiums were lower than other coverage options. Depending on their circumstances, it may be worth it for households enrolled in a Bronze plan to consider other plans given the ARP's positive impact on insurance premiums.

Kentuckians currently enrolled in a Bronze plan may find they now qualify for a very low-cost - or potentially free - Silver plan, which would have more robust benefits than Bronze. This is especially true if the household is eligible for cost-sharing reductions (CSR).

CSRs lower the amount paid for deductibles, co-payments, and coinsurance. Under the ACA, households qualify for CSRs if their income is between 100–250% FPL, but these extra savings only apply if they purchase a Silver plan. Households within 100–150% FPL are now eligible for a Silver plan with a \$0 premium and significant CSR under the ARP. An estimate from the Kaiser

Family Foundation suggests that the average deductible for a \$0 premium silver plan will be \$177, compared to the typical bronze plan deductible of about \$6,900 under the ACA.

The switch from a Bronze plan is certainly worth considering, but before your clients make a plan switch, encourage them to speak with their current insurance company and discuss any accumulators they may have already paid and how switching might impact them.



### Record ACA Enrollment

The U.S. Department of Health and Human Services (HHS) recently released a report that shows a record 31 million Americans have health coverage through the ACA. The report also confirms the uninsured rate in every state has been reduced since the law took effect. In Kentucky, which is mentioned favorably in the report, the uninsured rate dropped from 14.3% in 2013 to 6.4% at the end of 2019. Download the full eight-page report [here](#).



### Did You Know?

CMS reports that over 10,000 Kentuckians have signed up for new plans at HealthCare.gov since the beginning of the Special Enrollment Period on February 15, 2021. That represents a **74% increase** compared to 2019 and an **81% increase** versus 2020.

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