

The Commonwealth of Kentucky **kynect State-Based Marketplace**



Vision Insurance Quick Reference Guide

Kentucky will transition to a State-Based Marketplace (SBM) called kynect health coverage beginning with Open Enrollment on November 1, 2021. After the transition, kynect health coverage will offer Individuals, families, and small business owners an integrated eligibility and enrollment system to shop and apply for Qualified Health Plans (QHPs), with coverage effective January 1, 2022.

Introduction

This Quick Reference Guide is intended to instruct users on how to access Vision Insurance offered through the VSP website.

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1 kynect health coverage: Vision Insurance Overview

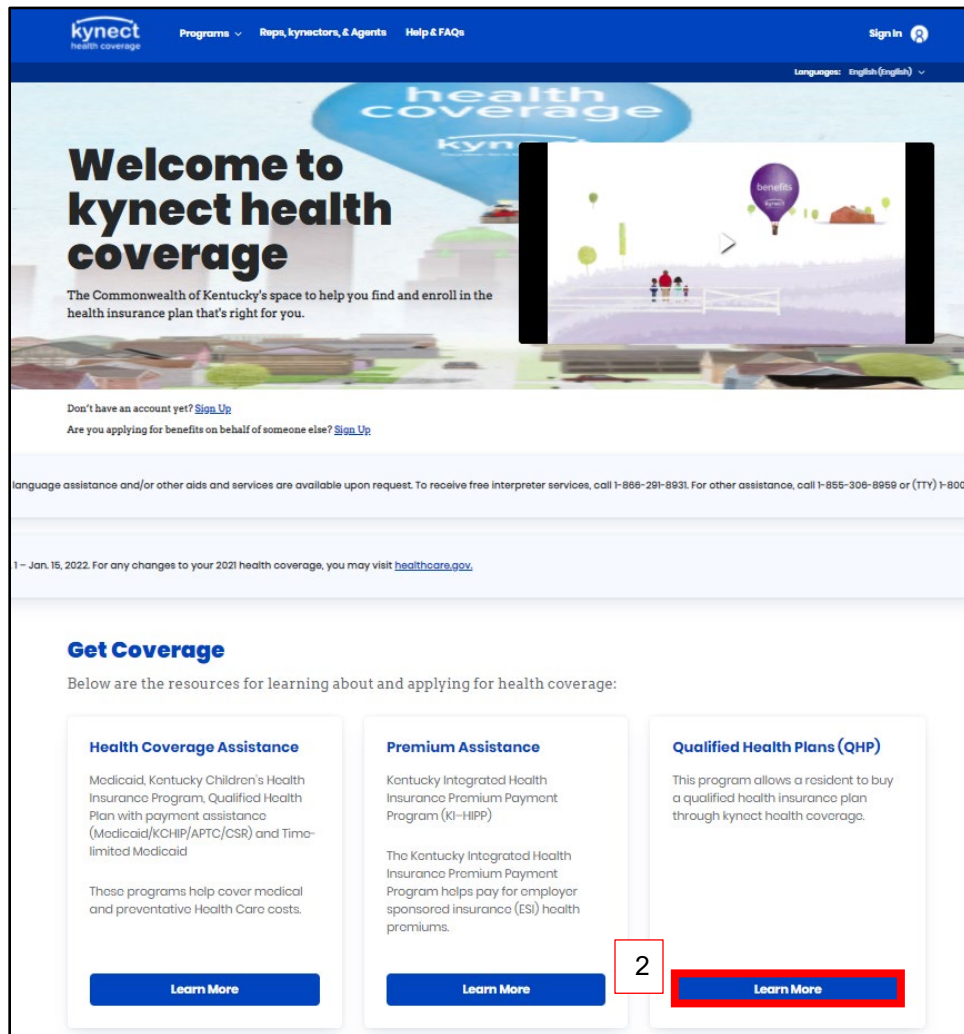
kynect health coverage offers access to vision coverage to Kentuckians through a partnership with insurance companies that offer vision benefits. Adults may enroll directly through an Issuer. Qualified Health Plans (QHPs) offered through kynect health coverage includes some vision benefits for children under the age of 21. Some QHPs also offer limited vision benefits for adults.

Residents do not enroll in Vision Insurance directly through kynect health coverage, but through the Vision Service Plan (VSP) website. VSP is an insurance company that specializes in vision coverage for Individuals and families. Residents may enroll in vision plans through the VSP website at any time of the year.

2 kynect health coverage Vision Insurance

kynect health coverage Vision Insurance may be accessed through the kynect health coverage website under the *Qualified Health Plans* tile. From there, navigate to the VSP website to learn more about Vision Insurance and enroll in coverage.

1. Navigate to the kynect health coverage website at kynect.ky.gov/healthcoverage.
2. Click **Learn More** under *Qualified Health Plans*.



3. Click the **Looking for Vision Care** drop-down.

An Overview of Qualified Health Plans

A Qualified Health Plan (QHP) is an insurance plan that's certified by the Kentucky Exchange, provides essential health benefits, follows established limits on cost-sharing (like deductibles, copayments, and out-of-pocket maximum amounts), and meets other requirements under the Affordable Care Act. All qualified health plans meet the Affordable Care Act requirement for having health coverage, known as "minimum essential coverage."


- You may be eligible to enroll in QHP during Open Enrollment period or with a qualifying event.
- Open Enrollment is a period of time each year when an individual can enroll in health insurance. During the open enrollment period, an individual can enroll in medical and dental plans offered by Kentucky's state-based exchange.
- During the 60 day special enrollment time period, an individual can only enroll in medical and dental plans offered by the state-based exchange with a qualifying event. Examples of qualifying events include loss of coverage due to: job loss, out of state move, divorce, or marriage.


Basic Qualifications required to enroll in a Qualified Health Plan


An individual will be eligible to enroll in a QHP if they meet the following requirements:

- Resident of Kentucky or intends to reside in Kentucky
- Citizen or national of the US, or individual is a non-citizen who is lawfully present in the US
- Not incarcerated

Additional Information about Qualified Health Plans

Ways to Enroll in a Qualified Health Plan 

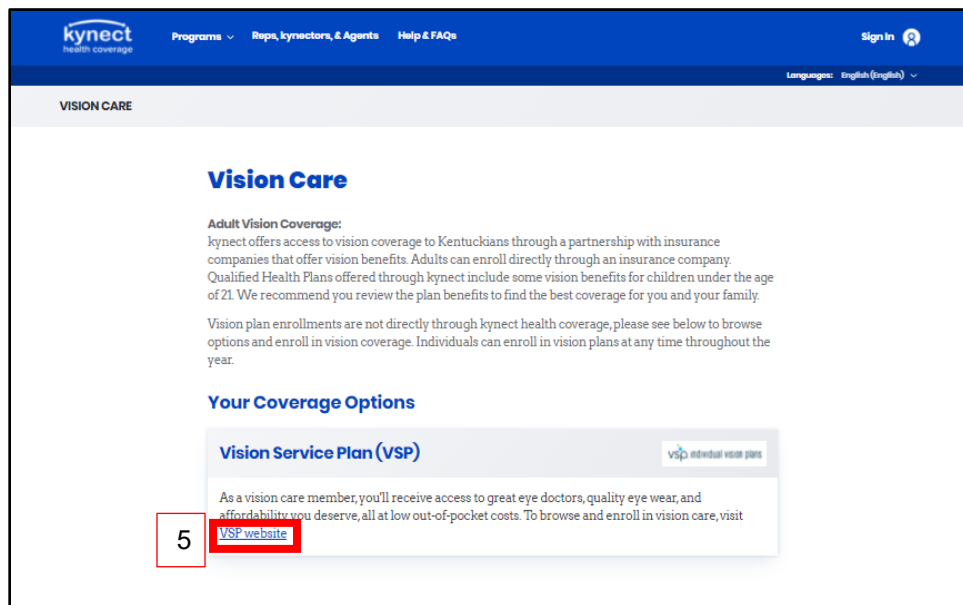
Special Enrollment Period 

3 Looking for Vision Care 

4. Click **Find out more** for additional information on Vision Insurance.



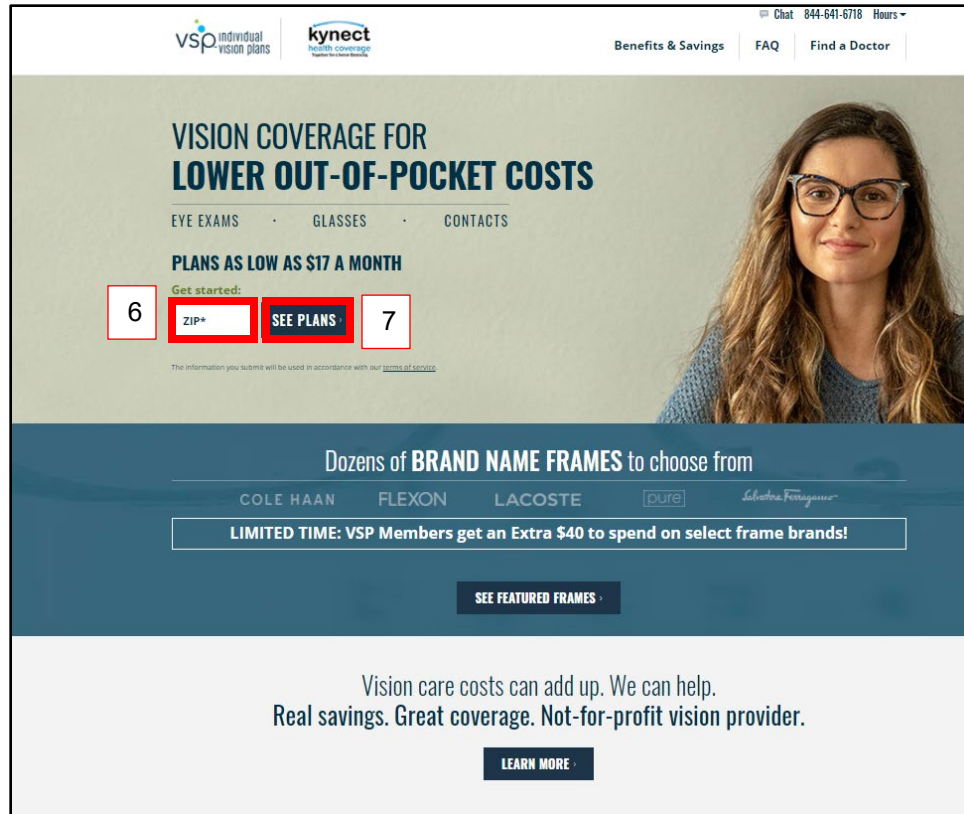
5. Read the *Vision Care Overview* and click the **VSP website** hyperlink to navigate to the VSP website.



2.1 Vision Insurance Enrollment

Residents may compare and enroll in Vision Insurance through the VSP website. The VSP website contains information related to Vision Insurance plans.

6. Enter the **ZIP Code**.
7. Click **See Plans**.



Please note: Vision Insurance premium payments through VSP are separate from a Resident's QHP premium payment.

Please note: Residents who have additional questions after reviewing this Quick Reference Guide should call VSP customer service at **844-641-6718**.