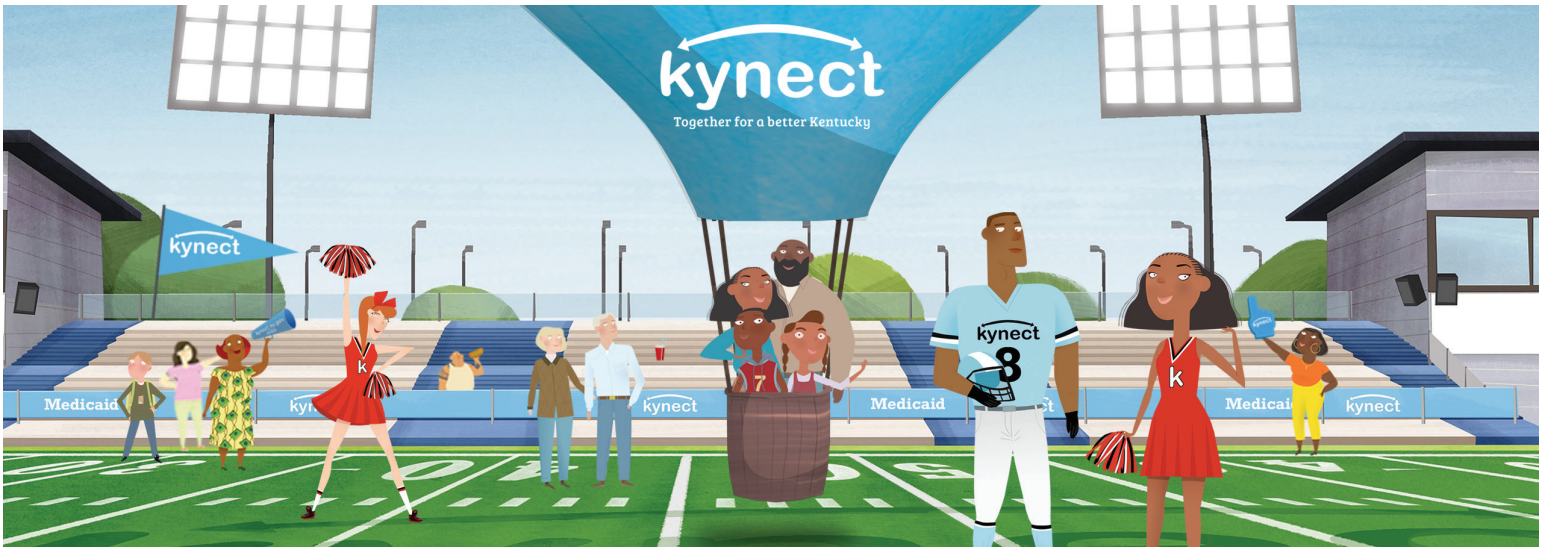
kynect health coverage
Together for a better Kentucky

The American Rescue Plan
Lowers the cost of health coverage for thousands of Kentuckians.



Understanding increased Payment Assistance

The American Rescue Plan became law on March 11, 2021. It includes new and increased Payment Assistance for Kentuckians enrolling in a Qualified Health Plan through kynect health coverage.

Not only has Payment Assistance, which helps lower premiums, been increased, but now more Kentuckians qualify for assistance. Even if you weren't eligible previously, you may be eligible now.

This increased Payment Assistance is available during **Open Enrollment** for 2022 health coverage which runs from **November 1, 2021, until January 15, 2022.**

Learn more about increased Payment Assistance, update your tax credit amount, and select a health plan for 2022.

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Get free help from a kynector at:

- kynect.ky.gov
- 1-855-4kynect (459-6328)
- kynect.ky.gov/benefits/s/auth-reps-assisters

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How affordable is health coverage now?

The American Rescue Plan (ARP) represents the most significant expansion of the **Affordable Care Act** (ACA) since it was enacted.

Thanks to the ARP, premiums have decreased, on average, by $50 per person per month and are $85 lower per policy per month.

Four out of five enrollees will be able to find a plan for $10 or less per month after Payment Assistance.

To illustrate how much the ARP makes health care more affordable, the following table shows the potential savings for a few common scenarios:

Scenario	Income	Monthly Cost Before American Rescue Plan	Monthly Cost After American Rescue Plan	Monthly Savings
Individual *(45-year-old)*	$18,000	$54	$0	$54
	$30,000	$195	$85	$110
	$45,000	$369	$274	$95
	$60,000	$511	$425	$86
Couple *(60-year-olds)*	$30,000	$132	$24	$108
	$45,000	$325	$167	$158
	$60,000	$492	$360	$132
	$75,000	$1,920	$531	$1,389
Family of Four *(Two 40-year-olds, a 10-year-old, and a 5-year-old)*	$45,000*	$193	$32	$161
	$60,000*	$379	$158	$221
	$90,000	$737	$531	$206
	$120,000	$1,445	$850	$595

**The children in this scenario would be eligible for Kentucky Children's Health Insurance Program (KCHIP).*

What do you need to do?

That's easy! To take advantage of these increased savings, just apply for health coverage at kynect.ky.gov during Open Enrollment (November 1, 2021, through January 15, 2022) to see if you are eligible for **Payment Assistance** and what plans are available in your county for 2022.

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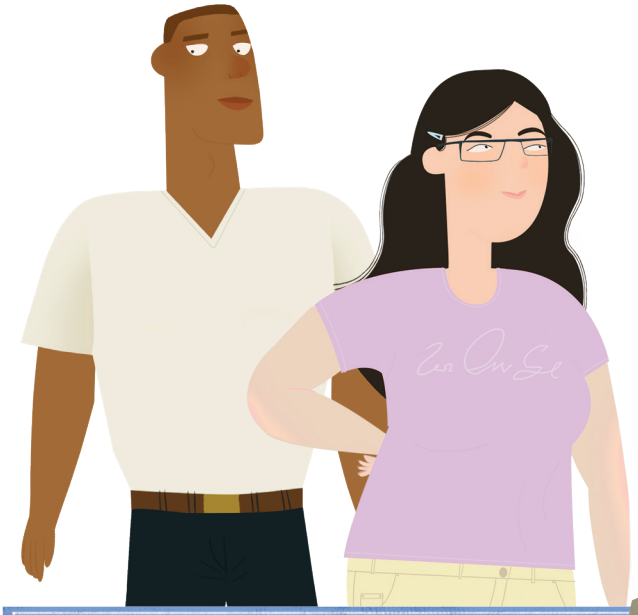
No longer qualify for Medicaid?

kynect health coverage is here to help!

If you received a letter informing you that you are no longer eligible for Medicaid, don't worry! It just means you have 60 days from the date you lose coverage to enroll in another health coverage plan. kynect health coverage can help you find Qualified Health Plan options that are now more affordable than ever. It's easy. Just call kynect health coverage at 1-855-4kynect or visit us online at kynect.ky.gov. Don't delay. Get covered today!

kynect Qualified Health Plan Benefits

- **Emergency services**
- **Hospitalizations**
- **Pregnancy, maternity, and newborn care**
- **Laboratory services**
- **Prescription drugs**
- **Rehabilitative and habilitative services and devices**
- **Mental health and substance use disorder services**
- **Pediatric care, including dental and vision**
- **Preventive and wellness services and chronic disease management**



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Open Enrollment Period

Begins November 1, 2021
Ends January 15, 2022

Event	
Location	
Address	
Date	
Time	
kynector	
Email	
Phone	

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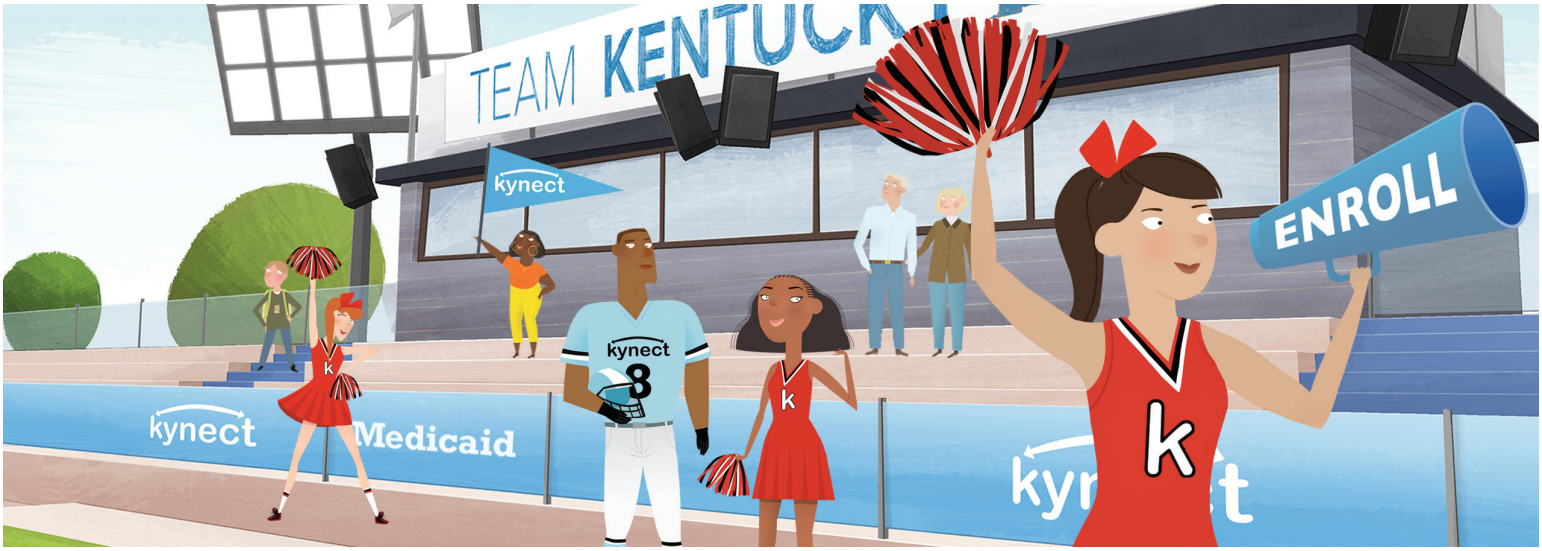
Health care is now more affordable.



New financial help is available during Open Enrollment

Begins November 1, 2021
Ends January 15, 2022

New federal funding makes getting covered even more affordable. Increased Payment Assistance helps lower premiums, and more Kentuckians are now eligible for that Payment Assistance.

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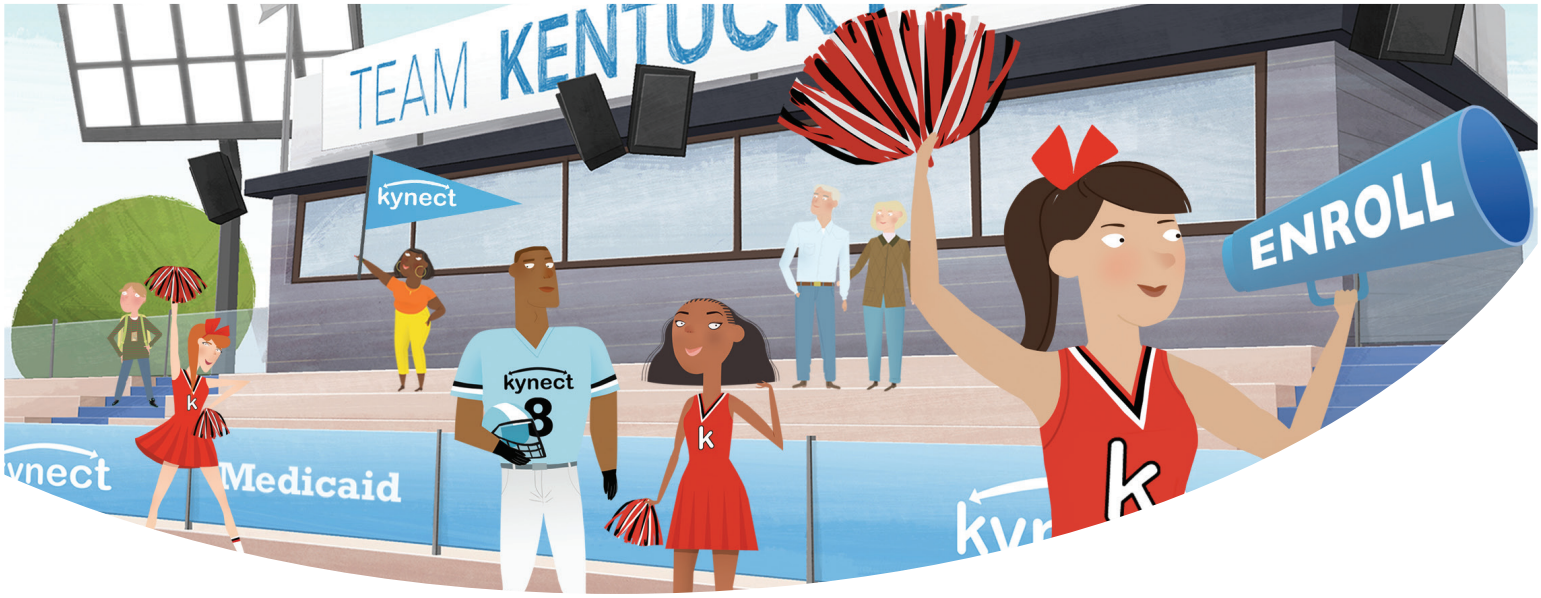

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