BUYER BEWARE!

WHAT TO KNOW BEFORE BUYING A HEALTH PLAN

Individuals may come across misinformation when shopping for and enrolling in Affordable Care Act (ACA)-Compliant Health Plans called Qualified Health Plans (QHPs).

QHPs off comprehensive health coverage and consumer protections but can be more expensive, while non-ACA plans often have lower premiums but provide limited coverage and consumer protections. Only Ambetter and Anthem, sell QHPs in Kentucky through the State Based Marketplace called kynect. Below is a list of common key differences in these types of plans.

Feature	ACA-Compliant Qualified Health Plans (QHPs)	Non-ACA Plans (Short-Term, Supplemental, Health Care Sharing Ministry, ect.)
Coverage Scope	**Comprehensive;** must cover 10 essential health benefits (EHBs), including preventative care, mental health, and maternity care.	**Limited**; may not cover all EHBs and can have annual or lifetime limits.
Pre-Existing Conditions	**Must Cover**; cannot deny coverage or charge more for preoexisting conditions.	**Generally not covered**; insurers can use medical underwriting to deny coverage or adjust premiums based on health history.
Cost and Subsidies	Premiums can be higher, but eligible individuals may receive **premium tax credits** and cost-sharing reductions to lower costs.	Premiums are often **lower**, but no federal subsidies are available.
Enrollment	Primarily available during the annual **Open Enrollment Period** (OEP) or a **Special Enrollment Period** (SEP) if you qualify for a life event.	Can be purchased anytime directly from an insurer or broker, with varying coverage terms.
Consumer Protection	**Strong protections**, including no lifetime annual caps on essential health benefits.	**Fewer protections**; can have coverage gaps and leave consumers vulnerable to high medical bills.

To file a consumer complaint against companies that you believe are not acting in consumer's best interests, contact the Office of the Attorney General at **502-696-5389** or at the **Kentucky AG Consumer Complaints page**.

kynector Name:
kynector Phone:
kynector Email:

kynect
Together for a better Kentucky



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