






## For more information:

-  [kynect.ky.gov](http://kynect.ky.gov)
-  855-4kynect (459-6328)
-  [KHBE.Questions@ky.gov](mailto:KHBE.Questions@ky.gov)



# Need Health Coverage



Don't miss out on the opportunity to enroll!



Together for a better Kentucky

## Coverage Options

- **MEDICAID**

Public health coverage for individuals who meet eligibility requirements related to income and other factors, such as disability.

- **QUALIFIED HEALTH PLAN**

A certified private insurance plan that provides essential health benefits and meets other requirements under the Affordable Care Act. Commonly known as a QHP.

- **Dental Plans**

Separate Stand-Alone Dental Plans through Anthem, BestLife, and Paramount.

## QHP Cost savings

You could be eligible for payment assistance to help lower your insurance premium or for special discounts that reduce the amount you would pay for doctor visits, prescriptions, and other out-of-pocket costs.

*Find a local kynector/agent by scanning the QR Code with a smart device.*



## Ensure that you have current health coverage and that your information is up to date!

kynect health coverage is accessible to keep you and your family in good health! Residents of Kentucky could qualify for Medicaid or a QHP. To determine eligibility, you need to apply and submit all required documents.



kynect.ky.gov

- Enroll online or find a local Agents to assist.



855-4kynect (459-6328)

- You can apply by phone from Monday to Friday, 8 AM to 7 PM EST. Saturday hours may be available during Open Enrollment.

**kynector name:**

**kynector phone:**

**kynector email:**

## QHP Open Enrollment

While eligible individuals have the flexibility to enroll in Medicaid coverage at any point throughout the year, there is a specific period to enroll in a Qualified Health Plan through kynect. The open enrollment period to enroll in a plan for the next plan year begins November 1st and runs until January 15<sup>th</sup> of the plan year.

### Do you have a qualifying life event?

A Special Enrollment Period permits eligible individuals to sign up for health coverage outside the Open Enrollment Period. To qualify for Special Enrollment, you need to experience a qualifying life event like marriage, childbirth, relocation to a different state, or loss of health coverage, such as Medicaid.

*Depending on the qualifying life event type, individuals may have 60 days before or 60 days after the event to enroll in a health plan.*

## DID YOU KNOW?

Four companies offer QHP's through kynect:



- Anthem Blue Cross and Blue Shield
- CareSource
- Passport Health Plan by Molina
- Ambetter by WellCare of Kentucky

### Estimated Costs for Health Coverage

| If you are...  | You may qualify...                                   | Your estimated cost...   |
|--|--|--|
| An individual, 19 or older, making less than \$21,600 per year | Medicaid   | No Cost  |
| An individual, 19 or older, making \$22,000 per year           | QHP with APTC and CSR                                | Plans available as little as \$0 per month                         |
| An individual, 19 or older, making \$35,000 per year           | QHP with APTC  | Plans available as little as \$50 per month                        |
| An individual, 19 or older, making more than \$55,000 per year | QHP with APTC  | Plans available as little as \$100 per month                       |
| A family of four making less than \$44,376 per year            | Medicaid   | No Cost  |
| A family of four making \$70,092 per year                      | QHP with APTC and CSR<br>Children eligible for KCHIP | Plans available as little as \$50 per month. No cost for children. |
| A family of four making \$80,000 per year                      | QHP with APTC  | Plans available as little as \$100 per month.                      |
| A family of four making more than \$105,000 per year           | QHP with APTC  | Cost based on income, family size and other factors                |

**QHP:** Qualified Health Plan

**APTC:** Advance Premium Tax Credit

**CSR:** Cost Sharing Reduction

**Income levels, eligibility, and premium estimates are based on plan premium averages. Actual costs may be higher or lower. You must enroll through kynect health coverage to be eligible for APTC or CSR.**