



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.

For more information:



kynect.ky.gov



855-4kynect (459-6328)



KHBE.Questions@ky.gov



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



Open Enrollment



Don't miss out on the opportunity to enroll!

**kynect**

Together for a better Kentucky

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.

Agent name:

Agent phone:

Agent 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 15th 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.

There is no open enrollment for Medicaid, and individuals may enroll anytime during the year that they are eligible!

DID YOU KNOW?

These three companies offer QHP's through kynect in 2026:



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

*Not all plans are available in every county.

Estimated Costs for Health Coverage for 2026		
If you are...	You may qualify for...	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 and CSR	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 \$70,000 per year	QHP with APTC and CSR 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 and CSR	Plans available as little as \$100 per month.
A family of four making more than \$129,000 per year	QHP	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 costs are based on the current federal poverty levels. Please visit the QR code below to use our Prescreening Tool to estimate what benefits you are eligible for.

