



### What is Medicaid?

Medicaid provides medical assistance to income-eligible Kentuckians. It is a state program authorized and jointly funded by the federal government to provide health care for income-eligible adults, children, families, pregnant women, the aged, and the disabled. Eligibility is determined by a number of factors, including family size, income, and the Federal Poverty Level (FPL).

### What is a Qualified Health Plan (QHP)?

A QHP is an insurance plan that is certified by kynect and provides essential health benefits and meets other requirements under the Affordable Care Act. Individuals may be eligible for payment assistance such as Advance Premium Tax Credit (APTC) and Cost Sharing Reductions (CSRs). APTC can reduce monthly premiums and CSRs can reduce out-of-pocket costs. Individuals who are above the income limit for Medicaid may qualify for payment assistance.





All QHPs cover most preventive services at no cost to you. Stand-alone dental and stand-alone vision plans are also available through kynect health coverage.

### You may save on health coverage.

When applying for coverage, you can see if you are 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:**

-  **visit [kynect.ky.gov](http://kynect.ky.gov)**
-  **Call 855-4kynect (459-6328)**
-  **Email [KHBE.Questions@ky.gov](mailto:KHBE.Questions@ky.gov)**
-  **Find a local kynector/agent by scanning the QR Code with a smart device**



**Need health coverage?**

You may still be able to enroll in Health Coverage!

Find **FREE** Local Help for applying for and enrolling in benefits at [www.kynect.ky.gov](http://www.kynect.ky.gov)

## Make sure you have health coverage, and your information is up-to-date!

kynect health coverage is available to make sure you and your family stay healthy! Kentucky Residents may be eligible for Medicaid or a QHP. To see if you are eligible, you must apply and provide all necessary documentation.

### See if you are eligible for Medicaid or a QHP!

Visit [kynect.ky.gov](https://kynect.ky.gov) to apply on your own

Call kynect at 855-4kynect(459-6328) to apply over the phone (Monday – Friday 8AM-7PM EST; Saturday hours may be available during Open Enrollment)

Find a local kynector or agent by visiting [kynect.ky.gov](https://kynect.ky.gov) and selecting Get Local Help

### kynectors and agents are available in your community to assist you for free!

kynectors are trained individuals in the community who can help you apply for Medicaid/KCHIP, Kentucky Integrated Health Insurance Premium Payment(KI-HIPP) program, QHP, SNAP, and Child Care Assistance Program (CCAP) benefits. Licensed agents can help you apply for health coverage and recommend the best plan for you.

### Contact the kynector below for FREE local help!

**kynector Name:**

**kynector Phone:**

**kynector email:**

## No Medicaid Open Enrollment for Plan Year 2024!

During the Public Health Emergency (PHE) Unwinding, Medicaid will not have an Open Enrollment Period for 2024. Kentucky Residents with Medicaid should update their information in kynect, respond to a Medicaid Renewal Packet or a Request for Information, and utilize free, local help to keep their Medicaid coverage or enroll in other health coverage. Qualified Health Plans are available with Financial Assistance for those eligible.

### Do you have a qualifying life event?

A Special Enrollment Period (SEP) allows qualifying individuals to enroll in health coverage outside of the Open Enrollment Period. To meet the requirements for Special Enrollment, you must have a qualifying life event such as getting married, having a child, moving to the state, loss of health coverage including Medicaid.

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



### Did you know?

There are four (4) QHP Issuers:

- Anthem** Blue Cross and Blue Shield, **CareSource**
- Passport** Health Plan by Molina
- Ambetter** by Wellcare of Kentucky

There is an Unwinding Special Enrollment Period (SEP) for individuals who have lost Medicaid and submit a new application or update an existing application between March 31, 2023 and December 31, 2024. Individuals who are eligible for this Unwinding SEP will have 60 days after they submit their application to enroll in a QHP even if it has been longer than 60 days since they lost Medicaid. Coverage will start the first day of the month following plan selection.

### Estimated Costs for Health Coverage

If you are...	You may qualify for...	Your estimated cost...
An individual, 19 or older, making less than \$20,784 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 \$43,056 per year	Medicaid for the entire family	No Cost
A family of four making \$68,016 per year	QHP with APTC and CSR (children eligible for KCHIP)	No Cost for children Plans available as little as \$50 per month
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

**Please note:** Income levels, eligibility, and premium estimates are based on plan year 2024 data. Actual costs may be higher or lower. You must enroll through kynect health coverage to be eligible for APTC or CSR.

