



Medicare & kynect health coverage

kynect health coverage is for people who do not have other health insurance. You don't need to enroll in Qualified Health Plan (QHP) through **kynect health coverage** if you have Medicare.

Already enrolled in Medicare

Medicare isn't part of **kynect health coverage**, so if you have Medicare coverage now you don't need to do anything.

kynect health coverage doesn't offer Medicare supplement (Medigap) insurance or Part D drug plans.

Do I need to do anything with **kynect health coverage** during Medicare's Open Enrollment?

No. Medicare's Open Enrollment isn't part of kynect. During the Medicare Open Enrollment Period (typically October 15–December 7), you can enroll in or switch Medicare health and drug plans.

Can I get a Qualified Health Plan through **kynect health coverage** in addition to Medicare?

No. It's against the law for someone who knows you have Medicare to sell you a **kynect health coverage** plan. This is true even if you have only Medicare Part A (Hospital Insurance) or only Part B (Medical Insurance) or both.

If you want coverage to add to Original Medicare (Part A and Part B), you can buy a Medicare Supplement Insurance (Medigap) policy. Instead of Original Medicare, you can also choose to enroll in a Medicare Advantage Plan that may offer some extra benefits. For more information on Medicare Please go to Medicare.gov or contact a licensed insurance agent.

Remember it is against the law for someone who knows that you have Medicare to sell you a Qualified Health Plan. Be sure to tell anyone assisting you with kynect that you have Medicare.



Already enrolled in kynect but about to enroll in Medicare

Even if you have coverage through **kynect health coverage**, you should generally sign up for Medicare when you're first eligible (usually when you turn 65) to avoid a delay in Medicare coverage and the possibility of a Medicare late enrollment penalty.

Once you're eligible to sign up for Part A:

- Your kynect health coverage plan may not renew your coverage at the end of the year. This means you and your family could have a gap in your coverage starting January 1 of next year.

Once you sign up for Medicare, you need to drop your **kynect health coverage** effective the day before your Medicare coverage starts, to avoid an overlap in coverage.

Can I choose **kynect health coverage** instead of Medicare?

Generally, No. It's against the law for someone who knows you have Medicare to sell you a Qualified Health Plan.

Situations where you can choose a Qualified Health Plan through **kynect health coverage** instead of Medicare:

If you're paying a premium for Part A. In this case you can drop your Part A and Part B coverage and get a Qualified Health Plan instead.

If you're eligible for Medicare but haven't enrolled in it. This could be because:

- You'd have to pay a premium
- You have a medical condition that qualifies you for Medicare, like End-Stage Renal Disease (ESRD), but haven't applied for Medicare coverage
- You're not collecting Social Security retirement or disability benefits before you're eligible for Medicare

If you're getting Social Security retirement or disability benefits before you're eligible for Medicare, you'll automatically be enrolled in Medicare once you're eligible.



[kynect.ky.gov](https://www.kynect.ky.gov)

1-855-459-6328 (TTY) 1-855-326-4654



Before choosing a Qualified Health Plan over Medicare, there are two important points to consider:

- If you enroll in Medicare after your initial enrollment period ends, you may have to pay a late enrollment penalty for as long as you have Medicare.
- Generally, you can enroll in Medicare only during the Medicare general enrollment period (from January 1 to March 31 each year). Your coverage won't start until July. This may cause a gap in your coverage.

If I have a Qualified Health Plan (QHP) and I become Medicare eligible, can I keep my QHP after I enroll in Medicare?

Generally, Yes, but here are a lot of reasons you should consider before keeping the Qualified Health Plan.

- You may choose to keep your QHP for the remainder of the Plan Year if you later become enrolled in Medicare Part A, Part B or both.
- If you are already enrolled in a QHP with [Advance Premium Tax Credit \(APTC\)](#), you may keep both your plan and APTC if you enroll in Medicare Part B only.
- If you are already enrolled in a QHP with APTC, you may keep your QHP, but you will no longer be eligible for APTC if you enroll in Medicare Part A.
- You may re-enroll in the same QHP from one into another year after gaining Medicare as long as you maintain continuous coverage and enroll in the same plan.
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Dental, Vision, and Drug coverage and Medicare

If I have Medicare, can I enroll in a stand-alone dental plan through [kynect health coverage](#)?

Yes, [kynect health coverage](#) will allow you to buy a stand-alone dental plan

If I have Medicare, can I enroll a vision plan through [kynect health coverage](#)?

Yes, kynect health coverage will allow you to buy a [vision plan](#).

Is prescription drug coverage through [kynect health coverage](#) considered creditable prescription drug coverage for Medicare Part D?

All private plans offering prescription drug coverage, including Qualified Health Plans through [kynect health coverage](#), must report to you in writing if their prescription drug coverage is creditable each year.



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Employer Sponsored Insurance (Including kynect SHOP) and Medicare

If I'm getting health coverage from an employer, including a QHP through kynect SHOP, can I delay enrollment in Part B without a penalty?

Yes. You can delay Part B enrollment if you're getting health coverage through an employer (either yours or your spouse's).

You have a special enrollment period to sign up for Part B without penalty:

- Any time you're still covered by the job-based health plan based on your or your spouse's current employment
- During the 8-month period that begins the month after the job or the coverage ends, whichever happens first

If you don't sign up during this special enrollment period:

- You may have to pay a late enrollment penalty for as long as you have Medicare.

For Local Help

For local help, insurance agents and kynectors are available to assist you: call 1-855-459-6328 for help finding an agent or kynector in your community visit: kynect.ky.gov/healthcoverage.

The Kentucky State Health Insurance Assistance Program (SHIP) provides information, counseling and assistance to seniors and disabled individuals, their families and caregivers. This service is provided at no charge by local, well-trained counselors. You can contact the State Health Insurance Assistance Program (SHIP) at 1-877-293-7447 or visit: <https://chfs.ky.gov/agencies/dail/Pages/ship.aspx>

For more help

- For questions about Medicare, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- For questions about your Medicare enrollment or if you want to apply for Medicare Part A or Part B, contact Social Security by visiting socialsecurity.gov, calling 1-800-772-1213 (TTY: 1-800-325-0778) or visiting your local Social Security office.
- For questions about your Medicare Savings Program call the Department for Community Based Services at 855-306-8959.



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