

Understanding Your Options for Health Insurance

What is happening?

During the Public Health Emergency (PHE), Medicaid renewal, an annual verification process, was not required to keep beneficiaries covered. Starting April 1, 2023, The Kentucky Department for Medicaid Services (DMS) will resume conducting the annual renewal process.



What does this mean for me?

If your circumstances changed since you enrolled in Medicaid or KCHIP, you may no longer be eligible for the same coverage you previously had.



What can I do?

Kentucky has alternative options to ensure you have access to health coverage. The Qualified Health Plan (QHP) is one of the options available.

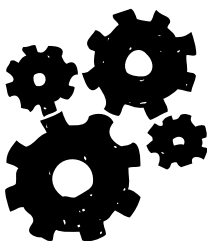


What is a QHP?



A Qualified Health Plan is a health insurance plan on Kentucky's State-Based Marketplace, **kynect**, that provides essential health benefits and follows limits on cost-sharing. Plans are affordable and payment assistance is available for those who qualify.

How do I enroll in a QHP?



To enroll or check eligibility, visit [kynect.ky.gov](http://kynect.ky.gov) or call 855-459-6328. Your eligibility will be determined by a variety of factors including: residency, citizenship, income, and household size. Based on your income level identified during the Medicaid application process you could qualify for payment assistance from the state. Payment assistance is known as Advance Premium Tax Credit (APTC) and is for anyone above 138% of the federal poverty level (FPL).

To get one-on-one help with questions or assistance with completing an application, contact your local kynector:

kynector	
Agency	
Phone	
Email	