

Welcome to Kentucky Health Benefit Exchange fact sheet

Getting Kentuckians Covered

There are important changes in how Kentuckians will apply and enroll in healthcare for 2017.

Qualified Health Plan

If you are eligible for a Qualified Health Plan you will apply online at healthcare.gov or by calling the Federal Health Insurance Marketplace, 24 hours a day, 7 days a week at 800-318-2596.

Applications must be completed on HealthCare.gov for 2017 even if you already had an application with [kynect](http://kynect.com).

Open enrollment starts November 1st, 2016 and runs through January 31, 2017. You must enroll by December 15, 2016 for your coverage to start January 1, 2017.

Medicaid and KCHIP

If you or a family member is qualified for Medicaid or KCHIP, we can assist you with your application or renewal. You may use Kentucky's Self Service Portal, benefind.ky.gov or call 855-459-6328. You can apply for Medicaid or KCHIP anytime.

We are still here to help answer your questions. Beginning November 1st, 2016 our Customer Service Center will be open on Saturdays from 8am to 5pm Eastern Time, through the Open Enrollment Period. Regular customer service hours after Open Enrollment are Monday through Friday from 8am to 7pm, Eastern Time. You can also get free, in-person help from an insurance agent or Application Assister (also called [kynectors](http://kynectors.com)) in your community.

Get Coverage You Need

Most health plans must cover a set of preventive services like shots and screening tests — **at no cost to you.**

All plans offered in the Marketplace cover the same set of essential health benefits. These include doctor visits, trips to the hospital and emergency room, medicine and care for pregnant women and children.

Saving Money on Insurance Costs

When you apply for coverage, you will find out if you can get help with costs. Tax credits and cost reductions help lower your monthly payment and the amount you would pay for doctor visits, medicine and other out of pocket expenses.

The tax credit is called an Advance Premium Tax Credit or APTC.

Cost reductions are called Cost Sharing Reduction or CSR.

If you are eligible for Medicaid, you will have no cost. Federal law requires most people over 18 years old to have health insurance or pay a penalty.

See how people qualify for help with insurance costs.

You are	You qualify for	Your estimated cost to buy health insurance
An individual 18 or older making less than \$16,394*	Medicaid, a state government program	No cost
An individual 18 or older making \$20,000*	Advanced Premium Tax Credit (APTC) that you can use to pay for your insurance premium, and Cost Sharing Reduction (CSR) to pay less when you receive medical care**	Your estimated cost is \$83 per month or \$996 per year, if you pick the second-least- expensive Silver plan
An individual 18 or older making over \$47,520*	You do not qualify for Advanced Premium Tax Credit (APTC) or Cost Sharing Reduction (CSR), but you are still eligible to buy health insurance through the Marketplace	
A family of four making less than \$33,534*	Medicaid, a state government program	No cost
A family of four making \$48,000*	Advanced Premium Tax Credit (APTC) that you can use to pay for your insurance premium, and Cost Sharing Reduction (CSR) to pay less when you receive medical care**	Your estimated cost is \$252 per month or \$3,024 per year if you pick the second-least- expensive Silver plan
A family of four making \$80,000*	Advanced Premium Tax Credit (APTC) that you can use to pay for your insurance premium**	Your estimated cost is \$644 per month or \$7,728 per year, if you pick the second-least- expensive Silver plan
A family of four making over \$97,200*	You do not qualify for Advanced Premium Tax Credit (APTC) payment assistance or Cost Sharing Reduction (CSR), but you are still eligible to buy health insurance through the Marketplace.	

**Income levels are based on the year 2016, your costs may be higher or lower. **You must enroll through the Marketplace to be eligible for APTC or CSR.*

Help is Free

Insurance Agents and Application Assisters near you can help over the phone or in person. Kentucky Health Benefit Exchange Customer Service and your local DCBS office can also assist you in filling out an application and enrolling in Medicaid or KCHIP.

You can find help online at kynect.ky.gov, HealthCare.gov or by calling **1-855-459-6328**

TTY: 1-855-326-4654.