

Open Enrollment

Each year there is an Open Enrollment Period typically from November 1 to January 15. This is the only time you can enroll in a Qualified Health Plan on kynect unless you qualify for a Special Enrollment. You can apply and enroll in Medicaid and KCHIP anytime during the year.

Special Enrollment

A Special Enrollment lets people enroll in health coverage outside of the Open Enrollment Period. To meet the requirements for Special Enrollment, you must have a qualifying life event like getting married, having a child, moving to the state, loss of health coverage, or newly qualifying for Payment Assistance or Special Discounts.

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.

Free Help

Insurance Agents and kynectors are professionals who work in your community and are trained and certified to help you with health insurance plans, Medicaid, KCHIP.

They can help with:

- Questions
- Application process
- Enrollment, and more

You can get help or find an Agent of kynector by visiting kynect.ky.gov OR

Calling 1-855-4kynect (459-6328)

Mon.– Fri., 8 a.m.– 7 p.m. EST; *During Open Enrollment, Saturday hours may be available*



kynect health coverage

kynect health coverage is Kentucky's health insurance marketplace where you can enroll in Qualified Health Plans (QHPs).

Through kynect health coverage, you may qualify for the Advance Premium Tax Credit (APTC) and/or Cost Sharing Reductions that help make coverage more affordable.





Estimated Costs

If you are...	You may qualify for...	Your estimated cost
An individual, 19 or older, making less than \$20,120 Note: Medicaid is generally based on monthly income	Medicaid	No Cost
An individual, 19 or older, making \$22,000	QHP with APTC and CSR	Silver Plans could be \$0 Bronze Plans could be \$0
Individual 19 or older making \$35,000	QHP with APTC	Silver Plans could be \$150 or less Bronze Plans could be \$50 or less
Individual 19 or older making \$55,000	QHP with APTC (APTC based on income and other factors)	Plan Premiums and Financial Assistance based on factors such as age, county, and tobacco use.
Family of four making less than \$41,400	Medicaid for entire family	No Cost
Family of four making \$65,400	QHP with APTC and CSR (children under 19 eligible for KCHIP)	Silver Plans could be \$200 or less Bronze Plans could be \$0 (No Cost for Children on KCHIP)
Family of four making \$80,000	QHP with APTC	Silver Plans could be \$400 or less Bronze Plans could be \$200 or less
Family of four making more than \$105,000	QHP with APTC (APTC based on income and other factors)	Plan Premiums and Financial Assistance based on factors such as age, county, and tobacco use.

QHP = Qualified Health Plan

APTC = Advance Premium Tax Credit

CSR = Cost Sharing Reduction

Income levels, eligibility and premium estimates are based on the year 2023 data, actual costs may be higher or lower. You must enroll through kynect health coverage to be eligible for APTC or CSR.

Coverage

All Qualified Health Plans offered through kynect health coverage cover the same essential health benefits, including doctor visits, trips to the hospital and ER, prescription coverage, and more. Qualified Health Plan metal level categories (Bronze, Silver, Gold, and Platinum) indicate how you and your plan split the costs of your health care. They have nothing to do with quality of care. Stand-alone dental plans and stand-alone vision plans are also available through kynect health coverage.

Medicaid and KCHIP

Medicaid is a program that provides health care for income eligible residents including children, families, pregnant persons, the aged and the disabled.

The Kentucky Children's Health Insurance Program (KCHIP) is free health insurance for children younger than 19 without health insurance.

You can apply anytime for Medicaid and KCHIP in-person, by phone, or online.

To apply, you can go to your local DCBS office, apply online at kynect.ky.gov or with the help of a kynector. For questions about Medicaid or if you would like to speak with someone, call (855) 4kynect (459-6328) or DCBS at (855) 306-8959.

