

# Individuals and Families

## fact sheet



Kentucky's Healthcare Connection

Quality Health Coverage. For Every Kentuckian.



### Getting Kentuckians Covered.

Kentuckians can soon buy health coverage a new way: through kynect, Kentucky's Healthcare Connection. kynect will offer choices of health plans at a good value. Coverage cannot be denied or canceled, even if you have a condition like high blood pressure or diabetes.

kynect can help you find quality coverage. It can help even if you were denied coverage before or could not afford it. It's a new kind of health insurance marketplace – convenient and easy to use.

### Open enrollment begins October 1, 2013.

It's easy to apply, and coverage can begin as early as January 1, 2014. Just fill out one application to see if you can save money. kynect will show plans and prices. It also checks for low-cost or free coverage through Medicaid and KCHIP, the Kentucky Children's Health Insurance Program. Open enrollment ends March 31, 2014.

### Help to shop.

There will be plenty of places to find out more about kynect. Right now, you can visit [kynect.ky.gov](http://kynect.ky.gov). When enrollment starts, we will have special groups trained and ready to help you.

- Insurance Agents
- kynectors
- Customer Service

All these groups can help you find the best healthcare plan for you, your family and your budget. Free help is available in person, by phone and online.

### Quality plans to meet your needs.

kynect health plans offer peace of mind. All plans will cover essential health benefits like doctor visits, trips to the hospital or emergency room, medicine and care for pregnant women and children.

### Plans you can afford.

Many people know they need health insurance, but are concerned about cost. To make sure health coverage is affordable, kynect will help people find out if they qualify for:

**Help with monthly bills:** Just enter your income to see if you qualify. Payment assistance can lower your monthly bill.

**Help with out-of-pocket costs:** You may qualify for discounts on out-of-pocket expenses, like the co-payment when you go to the doctor.

**Medicaid:** Medicaid is low-cost health coverage for those who qualify, including people with disabilities and lower incomes. There are no premiums, but there may be some co-payments.

### Compare health plans more simply.

With kynect, comparing different health plans is simple. Health plans offered on kynect will be in one of four new metal categories: Bronze, Silver, Gold and Platinum. As the metal level increases in value from Bronze to Platinum, so does the percentage of medical expenses that the plan will cover. For example, you could choose a Platinum plan with a higher premium and pay a lower out-of-pocket cost. Or you could choose a Bronze plan with a lower premium and pay a higher out-of-pocket cost.



[kynect.ky.gov](http://kynect.ky.gov)

In the chart below, you can see how different people may qualify for government help with the cost of health insurance. These examples are only estimates and may not apply to your situation. Costs will also vary based on what metal level of plan is selected.

## Many people will qualify for help with insurance payments.

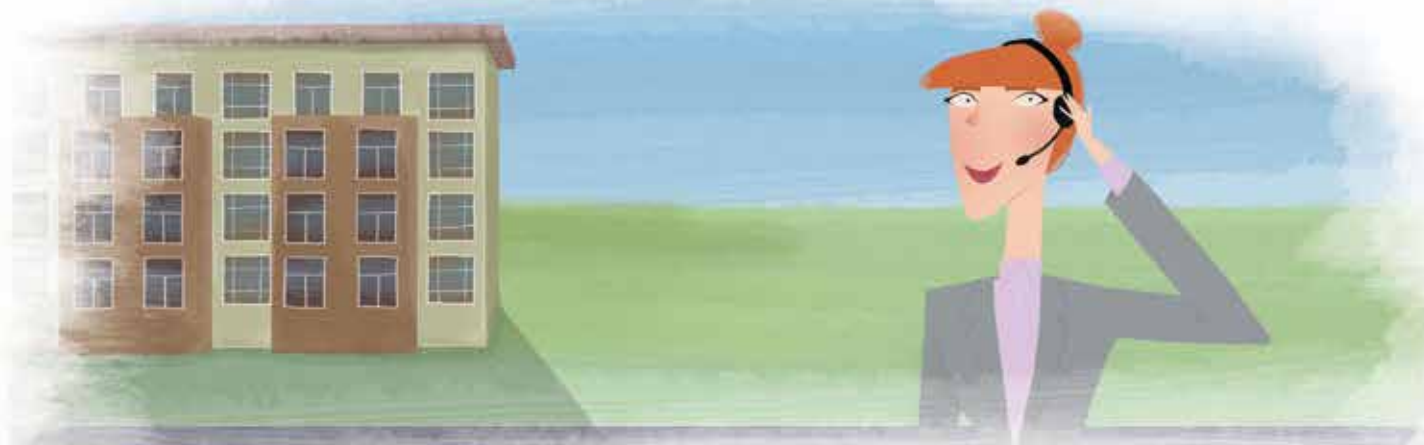
<b>You are</b>	<b>You qualify for</b>	<b>Your estimated cost to buy health insurance</b>
An individual 18 or older making less than \$15,857*	Medicaid, a government program	No cost
An individual 18 or older making \$20,000*	Payment assistance that you can use to pay for your insurance premium, and special discounts to pay less when you receive medical care**	Your estimated cost is \$67 per month or \$800 per year, if you pick the second-least-expensive Silver plan
An individual 18 or older making over \$45,960*	You do not qualify for payment assistance or special discounts, but you are still eligible to buy health insurance through kynect	
A family of four making less than \$32,500*	Medicaid, a government program	No cost
A family of four making \$48,000*	Payment assistance that you can use to pay for your insurance premium, and special discounts 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*	A tax credit that you can use to pay for your insurance premium**	Your estimated cost is \$634 per month or \$7,600 per year, if you pick the second-least-expensive Silver plan
A family of four making over \$94,200*	You do not qualify for payment assistance or special discounts, but you are still eligible to buy health insurance through kynect	

*\*Income levels are based on the year 2013 \*\*You must enroll through kynect to be eligible for payment assistance and special discounts*

## Make Sure You're Covered.

The new federal law requires most people over age 18 to have public or private health insurance or face fines beginning in 2014. To make sure you are covered, you need to enroll in health insurance before March 31, 2014.

kynect also has a special program for businesses with 50 or fewer employees. It is called the Small Business Health Options Program or SHOP.



[kynect.ky.gov](http://kynect.ky.gov)