

Health insurance is just what the doctor ordered.



Open enrollment ends January 31.
Sign up today!

visit healthcare.gov

KENTUCKY HEALTH BENEFIT EXCHANGE
HEALTH INSURANCE
IS FOR EVERYONE. GET YOURS.

COVER

The way you get healthcare in Kentucky is changing. Here's how to make sure you get the coverage you need.

There are a few important changes in how to apply and enroll in healthcare for 2017, but a few basic things remain the same: it's important for you and your family to get coverage, and the Kentucky Health Benefit Exchange is here to help you.

If you are eligible for a Qualified Health Plan:

There are two ways to apply.

- **Online** at healthcare.gov.
- **By phone** by calling the Federal Health Insurance Marketplace, 24 hours a day, 7 days a week at 1-800-318-2596.

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 1, 2016 and runs through January 31, 2017.

You must enroll by December 15, 2016 for your coverage to start January 1, 2017.

If you or a family member is qualified for Medicaid or KCHIP:

There are two ways to apply for Medicaid or KCHIP.

- Online at benefind.ky.gov.
- By phone by calling 1-855-459-6328

You can apply for Medicaid or KCHIP anytime.

Federal law requires most people over 18 years old to have health insurance or pay a penalty.

INSIDE COVER

If you need help, call the Kentucky Health Benefit Exchange at 1-855-459-6328.

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

What's covered?

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.

You may save money on health insurance.

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.

BACK FLAP

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See how you may qualify for help with insurance costs.

If 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.

Kentucky Health Benefit Exchange 1-855-459-6328



1-800-318-2596

 healthcare.gov