

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

We are here to help answer your questions. Regular customer service hours 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 in your community.

What's covered?

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 can help lower your monthly payment. The tax credit is called an Advance Premium Tax Credit or APTC. Some Individuals may qualify for Extra Savings on out of pocket costs also called Cost Sharing Reductions (CSR). This would reduce the amount you would pay for doctor visits, medicine and deductibles.

**Don't gamble with your health.
Start your application today**



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




1-800-318-2596

 **healthcare.gov**



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**Take the
right steps
to
Health
Insurance**

**Visit healthcare.gov to enroll or
kyhbe.ky.gov to find help**

Here's how to make sure you get the coverage you need.

If you are eligible for a Qualified Health Plan:

There are multiple 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.

If you need assistance, KHBE certified Application Assistants and Insurance agents are available in your community to help you. You can go to kyhbe.ky.gov to find one near you.

It is good to update your application healthcare.gov even if you were covered last year so you can get the most update information on what savings are available to you and so you can find a plan that meets your needs

Open enrollment starts November 1, and runs until December 15th.

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

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.

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 \$16,753,*	Medicaid, a state government program	Less than \$20 per month
An 18 year old individual 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 \$79 per month or \$952 per year, if you pick the second-least-expensive Silver plan
A 35 year old Individual older making over \$48,300*	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 \$33,600*	Medicaid, a state government program	Less than \$20 per month
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 \$244 per month or \$2,933 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 \$637 per month or \$7,648 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 2018, your costs may be higher or lower.

**You must enroll through the Marketplace to be eligible for APTC or CSR.

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