

## 2018 Open Enrollment and Plan Year Frequently Asked Questions

### 1. Will I still be able to get health insurance coverage through HealthCare.gov for 2018?

Yes, HealthCare.gov will still be the place to apply for and enroll in Qualified Health Plans and is the only way to qualify for tax credits that help lower the monthly premium you pay.

### 2. What if my plan isn't available in 2018?

If your plan will not be available in 2018, you will get a letter from your insurance company telling you that your coverage with them will end on December 31, 2017. HealthCare.gov will automatically renew your coverage into a similar health plan. You will get a letter from HealthCare.gov telling you the name of your new plan for 2018. If you want to change plans, you will have to do that either by: Signing on to your HealthCare.gov account, or by calling 1-800-318-2596, or with the help of an in person assister.

### 3. Will I have more time to enroll if the plan I had in 2017 will not be available in 2018?

If an insurance company is no longer offering the same plan on HealthCare.gov, you may have more time to choose a plan for 2018. Open Enrollment is held between November 1, 2017 and December 15, 2017 to obtain coverage beginning January 1<sup>st</sup>. If the health plan you are enrolled in for 2017 will not be available in 2018, that qualifies as "loss of coverage" and it means that you get a Special Enrollment Period (SEP) that allows you more time to enroll-up to 60 days to enroll from the day you lose coverage. You can enroll as late as December 31, 2017 and still have January 1<sup>st</sup>, 2018 start date. This loss of coverage Special Enrollment Period will give some people until March 1st to enroll, but it is important to know it may cause a gap in your coverage if you wait that long. HealthCare.gov may also ask for documents that verify your loss of coverage.

### 4. Will I pay more for coverage in 2018?

Insurance premiums tend to go up every year but often tax credit amounts will also be higher. If you qualify for a tax credit, the amount you get to help you pay your monthly premium may keep your costs the same or close to the same as last year. Insurance premiums for 2018 should be available after October 26<sup>th</sup> at [HealthCare.gov](http://HealthCare.gov).

**5. When can I enroll for 2018 coverage?**

Open Enrollment dates for 2018 coverage are November 1st, 2017 through December 15th, 2017. If you do not have coverage through Healthcare.gov, this is the time to apply and enroll. This year's Open Enrollment Period is shorter so make sure to apply or reenroll as early as possible.

**6. How can I apply and enroll in Marketplace Coverage?**

There are several ways to apply.

- Apply online at [HealthCare.gov](http://HealthCare.gov)
- By phone at 1-800-318-2596
- Get the help of a trained assister in your community or through an insurance agent or broker. Find one at [www.KHBE.ky.gov](http://www.KHBE.ky.gov)

**7. How can the Kentucky Health Benefit Exchange help me?**

KHBE is still here to help you find coverage options. You can visit our website at [KHBE.ky.gov](http://KHBE.ky.gov) to find in person help from an Agent or Assister; prescreen to see what you qualify for; or get additional information about health coverage options.

**8. Is in person help available?**

Yes, Application Assisters and Insurance Agents are trained and able to help you with the application and enrollment process. You can find in-person help near you by calling 1-855-459-6328 or you can search for an Agent or Assister on our website at [KHBE.ky.gov](http://KHBE.ky.gov).

**9. Can I still get a tax credit to help me pay for coverage?**

Yes, but the only way to see if you qualify to get a tax credit to help pay for health insurance is by applying through [HealthCare.gov](http://HealthCare.gov). The amount you qualify for is based on your family size, income and other criteria. As an example, if you are married, you must file your taxes Married Filing Jointly, to qualify for the tax credit. You can use the prescreening tool at [HealthCare.gov](http://HealthCare.gov) to see an estimate of the tax credit amount you may receive.

**Can I keep my same health plan in 2018?**

Maybe. Some Insurance companies may not offer the same plans or any plans in 2018, but there are health plans available through [HealthCare.gov](http://HealthCare.gov) for every county in Kentucky.

**10. Can I look at plans that are available before I apply?**

Yes. HealthCare.gov has a tool that allows you to enter your zip code and see plans available for your area. You can also use the HealthCare.gov tool to estimate a tax credit amount. Visit <https://www.healthcare.gov/see-plans/>.

**11. What if my family has both KCHIP and insurance?**

Family members that have or need health insurance will use the federal Health Insurance Marketplace (HealthCare.gov) during open enrollment. Those that have Medicaid or KCHIP do not have to do anything until it is time for them to recertify that they are still eligible for Medicaid.

**12. Do I have to do anything during HealthCare.gov Open Enrollment if I am on Medicaid?**

Medicaid has its own Open Enrollment Period. This is a time you can change your Managed Care Organization (MCO). The Open Enrollment for Medicaid begins October 16th, 2017 and ends December 15, 2017. You can find more information about the Medicaid Open Enrollment at [chfs.ky.gov](http://chfs.ky.gov) or by calling 1-800-635-2570.

**13. What if I accidentally applied on [benefind.ky.gov](http://benefind.ky.gov) because I thought I was going to get Medicaid?**

There is no wrong way to apply. If someone applies at HealthCare.gov and is found eligible for Medicaid, their information is sent to the state. The same is true if someone applied through the state ([benefind.ky.gov](http://benefind.ky.gov)) and is found eligible for a Qualified Health Plan; their information is sent to the Federally Facilitated Marketplace for processing. Notices are sent to every applicant with directions for their next steps.