







2018 Kentucky Health Benefit Exchange Sample Scenarios

HOUSEHOLD EXAMPLE	City of Residence	2018 Coverage year
<p>William is a 40 year old, non-smoker who works in a factory in McCracken County. He is single with no dependents. Last year he chose an Anthem Gold plan on healthcare.gov. During open enrollment, William will be able to choose a different plan from last year that is more suitable for him. The Anthem Silver plan includes extra savings or Cost Sharing reductions so his deductible, Maximum out of pocket and other cost sharing is reduced.</p> 	Paducah	<ul style="list-style-type: none"> • Income: \$30,000 per year • Full Premium Anthem Silver: \$457.88 • Estimated Tax Credit: \$284.96 per month • William’s Est. Monthly Payment: \$172.92 per month
<p>Emma and Mason are a young, married couple who live in Daviess County. They are both 27 years old and neither smoke. In December of last year, Mason received a promotion at work that increased his income significantly, which made them ineligible for further tax credits. Because they are both under 30 years old, they qualify for Catastrophic plans, which are reserved for age groups 30 and younger.</p> 	Owensboro	<ul style="list-style-type: none"> • Income: \$67,000 per year • Full Premium Anthem Silver: \$789.20 per month • Estimated Tax Credit: \$0 per month • Their Est. Monthly Payment: \$789.20 per month <p>• If they select the Anthem catastrophic plan, their premium will be \$437.66 each month. Catastrophic plans include preventative services covered at no cost. The first 3 visits to a doctor are covered by a copay.</p>
<p>Isabella is a single 30 year old who lives in Jefferson County. Last year, Isabella earned \$23,000 per year at a local coffee shop. She was promoted to manager this</p>	Louisville	<ul style="list-style-type: none"> • Income: \$32,000 per year • Full premium Caresource Gold: \$396.14 per month • Estimated Tax Credit: \$108.44 per month • Isabella’s Est. Monthly Payment: \$287.70 per month

<p>year, and now earns \$32,000 annually. This year Isabella chooses a CareSource Gold HMO plan with a \$1,500 deductible due to her many health conditions.</p> 		
<p>Jevon, age 50, Angie, age 47 and their two children, Jaycee, age 12 and Jordon, age 8 reside in Pulaski County. The two parents are both employed as lawyers at their own firm. Last year the family was covered under an Anthem Silver plan through healthcare.gov. This year, they chose a different Caresource Silver plan.</p> 	Somerset	<ul style="list-style-type: none"> • Income: \$77,000 per month • Full premium Caresource Silver: \$1,195.65 • Estimated Tax Credit: \$528.29 per month • Family's Est. Monthly Payment: \$667.36 per month
<p>Lisa, age 35 works as a legal assistant at a local law office. Scott, age 45 is a substitute teacher. They live in Franklin County with their 4 year old daughter, Hannah. This year they chose a Bronze plan through healthcare.gov.</p> 	Frankfort	<ul style="list-style-type: none"> • Income: \$58,000 per year • Full Premium Caresource Bronze: \$800.30 per month • Estimated Tax Credit: \$565.07 per month • Family Est. Monthly Payment: \$235.23 per month
<p>Chris, age 63 and Kate, age 58 own their own bakery and do not carry employer sponsored group health insurance. They reside in Kenton county. In 2017 their business increased, as did their household income. They have no other dependents living in the household.</p> 	Covington	<ul style="list-style-type: none"> • Income: \$53,000 per year • Full Premium Caresource Silver: \$1,769.11 per month • Estimated Tax Credit: \$1,348.25 per month • Family Est. Monthly Payment: \$420.86 per month



Marcos is 39 years old and manages a restaurant in Boyd County. His wife, Lupita is 38 and works part-time at a preschool. They have three children, Yesenia, age 17, Kevin, age 15, and Victor, age 8.

Ashland

- Income: \$63,000 per year
- Full Premium Caresource Bronze HMO: \$1046.48 per month
- Estimated Tax Credit: \$1040 per month
- Family Est. Monthly Payment: \$7.12 per month*

*Plans with benefits greater than Essential Health Benefits may have premiums that cannot be completely offset by tax credits.



Connie, age 40 and her husband Lee, age 35 are both smokers and live in Pike County. Connie manages a local hotel in town. Lee current does not work, but attends college.

Pikeville

- Income: \$38,000 per year
- Full Premium for Anthem Silver Pathway X HMO 3000: \$1,107.25 per month
- Estimated Tax Credit: \$868.60 per month
- Family Est. Monthly Payment: \$238.65 per month
- Eligible for “Extra Savings” towards their deductible, Out of Pocket Maximum and Cost sharing.