

DRAFT – kynect/KEHP FAQs

- Q. Open enrollment for Kentucky’s Health Benefit Exchange (kynect) begins on October 1, 2013 and runs through March 31, 2014, what if I wait until after October 31 to decide whether to elect coverage through kynect?**
- A. Because the Kentucky Employee’s Health Plan (KEHP) mandatory open enrollment is October 1 – 31, all employees are required to enroll. Any employee who does not enroll during that time period will be defaulted to the ***Single Standard Consumer Driven Health Plan***.
- Q. If I waive my coverage through KEHP, can I then get coverage through kynect?**
- A. You or your dependents ***may*** be able to purchase insurance through kynect and will pay the ***full price*** for coverage. You and your dependents will not be eligible for premium assistance or a tax credit to help offset the cost of insurance since the Commonwealth offers affordable health insurance coverage based on IRS guidelines. The IRS considers insurance coverage to be affordable if the employee’s share of the annual premium for self-only coverage is less than 9.5% of the family’s income.
- Q. What if I opt out of KEHP plans and elect coverage through kynect and later decide I want to go back and choose a KEHP plan. Can I?**
- A. No. Open enrollment for state employees ends October 31. Only new members or those who experience a qualifying event following the close of open enrollment will be able to enroll in KEHP after Oct. 31. Examples of a qualifying event are a change in marital status, birth of a child, change in dependents or some other life event, and loss of other coverage.
- Q. Does KEHP meet the minimum value standard of 60% as defined by the Affordable Care Act (ACA)?**
- A. Yes.
- Q. How do I find out if I qualify for coverage through kynect?**
- A. Anyone can purchase health insurance on kynect. People who are uninsured and/or do not currently have access to affordable employer-sponsored health insurance, may qualify for premium subsidies or tax credits. You can shop for coverage at kynect.ky.gov or by phone at 1-855-4kynect (1-855- 459-6328).
- Q. Are state employees and their families eligible for Medicaid?**
- A. Medicaid is expanding to cover more people at higher incomes. Some employees and their families may be eligible for Medicaid coverage through kynect if they meet certain income

standards. See the table below for the expanded Medicaid income standards and KCHIP income standards.

Income Levels for Medicaid Programs

If your household size is this:	Adults age 19 years or older may be eligible for Medicaid if your income* is this:
1	Less than \$15,856
2	Less than \$21,404
3	Less than \$26,951
4	Less than \$32,499
5	Less than \$38,047
6	Less than \$43,595
7	Less than \$49,142
8	Less than \$54,690

**Income levels are based on the year 2013. Children and pregnant women may still qualify with higher income levels.*

Income Levels for KCHIP Programs

If your household size is this:	Children under age 19 may be eligible for KCHIP if the household income* is this:
1	Less than \$25,044
2	Less than \$33,816
3	Less than \$42,576
4	Less than \$51,336
5	Less than \$60,108
6	Less than \$71,052
7	Less than \$77,628
8	Less than \$86,388

**Income levels are based on the year 2013.*