

kynect Frequently Asked Questions

kynect, Kentucky's Health Insurance Marketplace, is making health insurance coverage:

- **Easier to afford**
- **Easier to understand, compare, choose and use**
- **Easier to access — no limits for pre-existing conditions and no lifetime maximums**

In 2016, most people need to have health insurance or pay a tax penalty.

1. What is kynect?

kynect, Kentucky's Health Insurance Marketplace, is an online marketplace that allows you to purchase health insurance at a competitive rate and maybe even qualify for lower costs. kynect provides individuals, families and small businesses with easy, one-stop shopping to find the health care coverage you need. It may even offer a better option for some who are paying for high cost health insurance now.

2. Why is this important to me or my family?

In 2016, most people are required to have health insurance or pay a tax penalty. If you don't have insurance in 2016, the penalty is 2.5 percent of your income or \$695 per person (\$347.50 per child under 18), whichever is higher.

For those who are uninsured now, or who are paying a high cost for their insurance, kynect offers a great option for affordable health insurance coverage.

3. What is the benefit of using kynect?

kynect helps to make the process of selecting health insurance coverage easier to understand and provides affordable options. All health insurance plans in kynect must cover essential health benefits, making it easier to compare policies. kynect also helps people who can't afford the full cost of insurance by providing cost savings that will lower the amount they have to pay. This depends on income and household size.

4. Will pre-existing conditions be covered under plans offered through kynect?

Yes. Health insurance companies can't refuse to cover you just because you have a chronic or pre-existing condition. They also can't charge more for women than for men.

5. Are there lifetime limits on the amount that insurance plans will cover?

No. Insurance companies cannot impose annual or lifetime dollar limits on essential health benefits.

6. Is CareSource® part of kynect?

Yes. CareSource is a health insurance provider in kynect for 2016. To be designated as qualified health plan, health insurance companies must meet rules established by the government as part of the Patient Protection and Affordable Care Act, also known as health care reform.

7. How do I access kynect?

Go to kynect.ky.gov. You can learn more about kynect and how it works. Starting November 1, 2015, you can access this site to apply for coverage, compare available health insurance plans and enroll in a plan.

8. I don't use a computer. Are there other ways to buy insurance through kynect?

You can apply online, by phone, by mail and in person during open enrollment. Open enrollment goes from November 1, 2015 to January 31, 2016.

9. Who is eligible for kynect?

Three requirements must be met to be eligible to obtain health insurance through kynect:

- You must live in the U.S.
- You must be a U.S. citizen or national (or lawfully present).
- You can't be currently incarcerated.

10. Can my family be covered through kynect?

Yes, some health insurance plans will offer family coverage and others will offer individual coverage for each member of your family. This allows you to customize your health insurance coverage so that it fits the needs of your family.

11. Can I provide coverage for my adult children?

In Kentucky, if your children are under age 26 and meet certain requirements, you can insure them under your family policy if the health insurance plan you choose covers dependents. This is true even if your children live on their own.

12. What essential health care benefits are covered?

Benefits covered by plans participating in kynect include:

- Ambulatory and ER services
- Hospitalization and outpatient care
- Pregnancy and newborn care
- Pediatrics
- Prescription drugs and a few more

Some plans provide added benefits like dental and vision. Plans range from very basic to very broad coverage.

For more information, go to CareSource.com/educate or kynect.ky.gov.

13. Are preventive services such as mammograms and vaccines covered?

Yes. All health insurance plans offered through kynect cover preventive services at no cost to you.

14. Do I have to buy insurance through kynect?

Federal law requires most people to have health insurance or pay penalties. This is part of the Patient Protection and Affordable Care Act, otherwise known as health care reform.

While you do not have to buy insurance from kynect, most people have to be covered or pay a penalty. Using kynect will allow you to compare available plans, ensure you receive essential health benefits and determine your eligibility for cost savings.

15. How much will kynect insurance cost?

The cost of health insurance through kynect depends on the plan you choose, your age and your tobacco use. Regardless of the plan you choose, all costs will be stated up front so you'll know how much you'll be paying and what you'll be getting before you make a choice.

Many people will qualify for tax credits, also called subsidies, that lower your monthly payments based on your family income and size. kynect will show you the amount you qualify for when you enroll starting November 1, 2015.

16. I can get insurance through work. Can I buy insurance through kynect?

Individuals who can get insurance through their employers can buy insurance through kynect if their premiums are not affordable (more than 9.5 percent of their total household income) or if the plan is inadequate (plan pays less than 60 percent of the cost of covered benefits).

17. How can I determine if I qualify for lower costs?

You will be able to determine if you qualify for lower costs through kynect. You can access kynect at kynect.ky.gov.

Here is an example of who may be eligible for lower costs:

- An individual with income between \$16,243 and \$47,080 a year
- A family of four with income between \$33,465 and \$97,000 a year

18. What is the time frame for buying insurance through kynect?

Starting November 1, 2015, you can enroll in a health care plan through kynect. If you enroll by December 15, 2015, your coverage can start on January 1, 2016. You must have health insurance in 2016 or you may pay a penalty. Open enrollment ends January 31, 2016.

19. What information do I need to enroll in kynect?

You will need the following information for each family member that will be enrolled:

- Social Security number or document number for legal immigrants
- Employer and income information, for example, wage and tax statements from pay stubs or W-2 forms
- Any current health insurance policy number
- If you're eligible for any employer health insurance (e.g. through a spouse or parent), information about that employer's plan
- Your 2015 plan ID, if you had kynect coverage in 2015

Where can I get more information?

Visit CareSource.com/educate or kynect.ky.gov.

