

If your KEHP family, couple, or parent plus coverage is not affordable, here are some questions to consider that can help with your insurance decision.

- **Is your spouse or child eligible for Medicare due to disability but still under the age of 65?**

If so, then they are eligible for the TRS Medicare Eligible Health Plan (MEHP) as long as they have Parts A and B of Medicare. The retired teacher must only have Part B of Medicare if Medicare Part A is not free. The MEHP has much lower premiums and deductibles due to subsidies provided by the federal government. Medicare has between a zero and 24-month waiting period depending upon your disability. Certain compassionate allowances conditions with shortened or no waiting periods for Medicare are Acute Leukemia, Adult Non-Hodgkin Lymphoma, ALS, many inoperable cancers, heart transplant waiting list, certain instances of mesothelioma, and idiopathic pulmonary fibrosis. To determine if your disability qualifies, please reach out to your local Social Security office to apply. You may also find your county Department for Community Based Services helpful.

- **Are you, your spouse or child eligible for health insurance through a current or previous employer? Have you compared those premium costs?**

Health care reform through the Affordable Care Act indicates that an active employer for whom you work an average of 30 hours per week should be offering you health insurance coverage as they would for any other full-time employee.

- **Is your child under age 26 eligible for a student health plan through a university?**

Please contact the university's human resource or benefit office to discuss.

- **What options are available for your spouse or children under age 26 on the Federally Facilitated Marketplace exchange? Does your spouse or child under age 26 qualify for Medicaid? Does your child under age 26 qualify for the Children's Health Insurance Program (CHIP)? What plans are available in your ZIP code? Have you compared the premium costs, plan designs and benefits? Are you eligible for exchange related tax subsidies because of your spouse or child under age 26?**

The federal exchange's open enrollment period dates are still unofficial, but we are assuming the same dates as last year, which places the federal exchange open enrollment from Nov. 1 to Dec. 15, 2018 for the 2019 plan year.

TRS has been advised that each Kentucky county for 2018 has one carrier but multiple plans to choose from. For 2019, there may be some Kentucky counties with two carriers.

Should you need to make a change in your KEHP selection after the KEHP open enrollment due to other options for you on the federal exchange, please contact the TRS Insurance Team at 800-618-1687.

We have been in contact with experts who will assist Kentuckians for the Federally Facilitated Marketplace and have the following information to share. Ms. Kristen Abell works with a team of nine In-Person Assisters at the Kentuckiana Regional Planning and Development Agency (KIPDA). They can be contacted at 888-737-3363. They can help with general and application questions and may be able to help you enroll or can direct you to the Assister agency in your county if you choose this option starting on Nov. 1.

Should you wish to find out more about the Federally Facilitated Marketplace you can go to <https://www.healthcare.gov/screener/>, then enter your ZIP code to do a prescreen. That will give you an idea of the types of plans offered and the current costs of those plans without completing an application.