

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

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

If so, then any Medicare-eligible spouse or child is eligible for the TRS Medicare Eligible Health Plan (MEHP) as long as they have Medicare Parts A and B. The retired teacher only must have Part B of Medicare if Medicare Part A is not free. The MEHP has much lower premiums and deductibles because of federal subsidies. Medicare has between a zero and 24-month waiting period depending upon the disability. Certain 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 the disability qualifies, contact your local Social Security office to apply. Also, your county Department for Community Based Services may be able to help.

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

The Affordable Care Act calls for you to be offered health insurance coverage by an active employer for whom you work an average of 30 hours per week, just as the employer would for any other full-time employee.

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

Contact the university's human resources or benefits 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 Kentucky Children's Health Insurance Program (KCHIP)? 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 for the 2021 plan year have not been announced, but, should be from on or about Nov. 1 to Dec. 15, 2020, if last year's schedule is followed.

TRS has been advised that each Kentucky county for 2021 has at least one carrier and multiple plans from which to choose.

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, contact the TRS Insurance team at 800-618-1687 before Dec. 31, 2020. After this date, you will not be able to make changes to your 2021 insurance coverage through TRS.

TRS has been in contact with experts who will assist Kentuckians for the Federally Facilitated Marketplace. Ms. Mary Anne Hall works with a team of nine assisters at the Kentuckiana Regional Planning and Development Agency (KIPDA) who can be contacted at 888-737-3363. Beginning Nov. 1, they can help with general and application questions, may be able to help you enroll or can direct you to the assister agency in your county.

Should you wish to find out more about the Federally Facilitated Marketplace you can go to <https://www.healthcare.gov/screener/>, 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.