

If your KEHP family, couple or parent plus coverage is causing you financial hardship, here are some questions to consider to 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) if they have Medicare Parts A and B. The MEHP has much lower premiums and deductibles because of federal subsidies. Medicare has a zero to 24-month enrollment waiting period, the length of which is dependent upon the disability assigned to the enrollee. Conditions with shorter or no Medicare waiting periods are acute leukemia, adult non-Hodgkin's lymphoma, amyotrophic lateral sclerosis (ALS), many inoperable cancers, certain instances of mesothelioma, idiopathic pulmonary fibrosis and being on a heart transplant waiting list. Contact your local Social Security office to inquire if the disability qualifies and apply. Also, your county Department for Community Based Services (DCBS) may be able to assist.



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

The Affordable Care Act (ACA) calls for all working individuals to be offered health insurance coverage if the individual works an average of 30 hours per week, just as the employer would for any full-time employee.

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

Contact the college or university's human resources or benefits office to obtain details.

- **What options are available for your children under age 26 or your spouse through kynect benefits? Does your child under age 26 or your spouse 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 related tax subsidies because of your child under age 26 or your spouse?**

The kynect open enrollment for the 2023 plan year will begin on Nov. 1, 2022, and end on Jan. 15, 2023. All Kentuckians will be able to shop and apply for coverage through kynect benefits, as Kentucky offers qualified health plans (QHPs) through a state-based marketplace, in addition to KCHIP and Kentucky Medicaid.

TRS has been advised that each Kentucky county for 2023 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 state-based marketplace, contact the TRS Insurance team at 800-618-1687 before Dec. 31, 2022. After this date, you will not be able to make changes to your 2023 insurance coverage through TRS.

TRS has been in contact with experts who assist Kentuckians with applying for QHPs. Beth Mathis works with a team of kynectors at the Kentuckiana Regional Planning and Development Agency (KIPDA) and 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 you can find kynectors in your county by going to https://kynect.ky.gov/benefits/s/auth-reps-assisters?language=en_US.

Beginning Oct. 17, 2022, you can find out more about kynect health coverage by going to <https://www.kynect.ky.gov> and entering your ZIP code to do a prescreen. The prescreen will give you an idea of the types of plans offered, estimated plan premiums, as well as tax credits or cost sharing reductions of those plans without completing an actual application.