

Alternative Options for Dependent Coverage

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.

- **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) requires employers with 50 or more full-time equivalent employees to provide health coverage to at least 95% of full-time employees and sets a minimum baseline of coverage and affordability.

- **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 health coverage? 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 or your family eligible for tax credits to help purchase a Qualified Health Plan?**

The kynect open enrollment for the 2026 plan year will begin on Nov. 1, 2025, and end on Jan. 15, 2026. Kentuckians can apply and shop for coverage through <https://kynect.ky.gov>, as Kentucky offers Qualified Health Plans (QHPs), in addition to KCHIP and Kentucky Medicaid.

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, 2025. After this date, you will not be able to make changes to your 2026 insurance coverage through TRS.

Beginning Nov. 1, a team of kynectors can be contacted at 855-459-6328. 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.

You can find out more about kynect health coverage by going to <https://kynect.ky.gov> and completing 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.