KY VOICES FOR HEALTH

MORE KENTUCKIANS QUALIFY FOR HEALTH PLAN SAVINGS

NEW RULES GO INTO EFFECT DECEMBER 16TH FOR 2023 COVERAGE

LOWER COSTS FOR KYNECT HEALTH COVERAGE

Now more Kentucky families will qualify for financial help to lower the cost of Kynect health coverage– including those who couldn't get savings in the past. Previously, eligibility for marketplace health insurance savings was calculated based on the affordability of an individual's coverage, not dependents and spouses - this was called the "family glitch". New rules take into account the cost of covering family members as well. Many public employees in Kentucky, such as teachers and other state workers, are now eligible to save on marketplace coverage for themselves and their family.

WHO'S ELIGIBLE?

Eligibility depends on whether you or your family's employer-sponsored health insurance is deemed affordable. "Affordability" is determined by calculating 9.12% of your household income for 2023.

- Even if your employer-sponsored health insurance is deemed affordable your family may still be eligible for savings on their coverage via kynect.

EXAMPLE:

Bob (45M) + Mary (43F) have a total household income of $40,000. Bob's employer-sponsored health insurance costs $250/month ($3,000/year) to cover himself, but $400/month ($4,800/year) to cover his spouse, Mary.

Affordability test: $40,000 [Total House Income] x 9.12% [IRS Affordability Rate] = $3,648

Since Bob's employer-sponsored health insurance is less than the affordability test his insurance is deemed affordable, but to cover his spouse Mary would be above the $3,648 amount, therefore, deemed unaffordable. In this case, Mary would be eligible for savings through the marketplace.

WHEN DOES THIS TAKE EFFECT?

You'll be able to calculate your eligibility for additional savings starting December 16th through Kynect with new coverage taking effect January 1st, 2023.

HAVE QUESTION ABOUT YOUR ELIGIBILITY? NEED HELP ENROLLING?

Visit **Kynect.ky.gov** to enroll online, find local help in person or call **1-855-306-8959**.

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2023 LEGISLATIVE PRIORITIES

ELIMINATE THE MEDICAID BENEFITS CLIFF

Kentuckians in low-wage jobs often experience a benefits cliff when their income increases or fluctuates from month-to-month. Legislation should direct the Cabinet for Health & Family Services (CHFS) to implement a Basic Health Program (BHP) as a bridge between Medicaid and Employer-Sponsored Insurance. A BHP is designed to have benefits and provider networks that are similar to Medicaid with no deductible, low premiums, and modest cost-sharing. A BHP also allows for continuous enrollment so that individuals can apply at any time during the year and transition seamlessly between Medicaid and the BHP as earnings increase or decrease.

KEEP KIDS COVERED FOR A FULL 12 MONTHS

Children who are continuously insured have better access to care and improved health outcomes. Legislation should direct CHFS to keep kids enrolled in Medicaid or the Kentucky Children's Health Insurance Program (KCHIP) for a full 12-months continuous coverage to reduce churn when household incomes fluctuate.

INCREASE ACCESS TO CARE WITHOUT BARRIERS

Lack of transportation is one of the most common barriers to accessing healthcare, yet Non-Emergency Medical Transportation (NEMT) is a Medicaid-covered service that is underutilized and hard to access. Legislation should expand the network of contracted NEMT brokers and reform contracts to build incentives for providing better access to care and improved health outcomes.

CREATE TRANSPARENCY TO ADDRESS HEALTHCARE COSTS AND REDUCE HEALTH DISPARITIES

Healthcare costs and health disparities have accelerated significantly during the pandemic. Legislation should create an All Payers Claims Database (APCD) to serve as a repository of healthcare claims that can provide insight into the cost and quality of care and identify health disparities across demographics. With data public and private payers that provides an apples-to-apples comparison across health systems, regions and demographics, policymakers and providers can make more informed decisions and target interventions to improve health outcomes and reduce healthcare waste.

IMPROVE NETWORK ADEQUACY & SUPPORT WORKFORCE DEVELOPMENT

Kentucky is facing a workforce shortage of all types of providers, particularly for dental and behavioral health needs. Kentuckians seeking care often struggle to find providers who are taking new patients, accept their insurance, and are practicing within a reasonable distance. Legislation should require professional licensure boards to collect a standard set of information from licensees in order to have an accurate count of available healthcare providers across the Commonwealth. This would include all practice locations, percentage of time spent delivering healthcare services, specialty areas, special populations served, and types of insurance accepted.

HEALTH IN ALL POLICIES

KVH will also be supporting legislation designed to improve access to affordable healthcare without barriers, reduce health disparities, promote healthcare transparency, address social determinants of health, support basic needs that impact health outcomes, invest in a strong community safety net, and promote civic engagement.