

## ***Healthier Individuals, Healthier Families, Healthier Communities, Stronger Kentucky***

### **KENTUCKY HEALTH QUICK FACTS**

#### **Community Engagement (also called PATH) Requirement**

- **FACT:** The new community engagement piece of Kentucky HEALTH is not a “work requirement.” There are a lot of activities besides work that count, like job training & caregiving.
- **FACT:** People are already meeting the community engagement requirement if they are working 20 hours per week or more, or are in school full-time.

#### **Chronically Ill or Disabled Members**

- **FACT:** Members who are very sick or disabled are not required to pay for services or meet the community engagement requirement.

#### **Vision and Dental Benefits**

- **FACT:** Vision and dental benefits will continue to be covered as they are today for most members. The only difference is Medicaid Expansion Adults will use their My Rewards Account to access these services rather than their health plan.

#### **Cost of Kentucky HEALTH**

- **FACT:** Members will NOT have to pay a \$1,000 deductible.
- **FACT:** Members will only be asked to pay \$1-\$15 per month for coverage, depending on family size and income.

#### **What is Kentucky HEALTH?**

Kentucky HEALTH is the Commonwealth’s new health insurance plan for low-income adults and their families, replacing traditional Medicaid for many Kentuckians. The program gets its name from its mission. The word HEALTH stands for “Helping to Engage and Achieve Long Term Health.”

**IMPORTANT:** Kentucky HEALTH has not yet been approved by the federal government, but this document provides an overview of what is expected to change in summer 2018. If you have Medicaid now, you will get more information in the mail before anything changes.

The goal of this new program is to offer each member the ability to customize a path based on individual needs that will lead to healthier lifestyles, engagement in their communities, improved employability, and success through long-term independence.

#### **How will Kentucky HEALTH affect me?**

Kentucky HEALTH is designed for **working age adults and their families**. Kentucky HEALTH benefits will be available to all non-disabled Medicaid members, low-income parents, family caregivers, pregnant women, former foster youth up to age 26, and children. Kentucky HEALTH is **NOT** for people who are on Medicare (over age 65) or those who are on Medicaid due to age or disability. See chart on back.

#### **How will I know what to do when the program changes?**

We will keep you informed in many different ways. Members will hear directly from the Commonwealth and from their health plan (Managed Care Organization). In-person assisters, social media, community outreach, direct mail and more will help keep you informed. When it’s time for you to do something, the Commonwealth will tell you.

#### **What can I do now to get ready for Kentucky HEALTH?**

If you have recently moved, please be sure to report your new address by logging into [benefind.ky.gov](http://benefind.ky.gov) or calling 855-306-8959. Also, beginning in January 2018, you will be able to start earning “My Rewards,” which you will be able to use starting in summer 2018, when Kentucky HEALTH starts. You can earn dollars by going to your doctor for preventive services or taking your child in for a check-up. You will receive more information about “My Rewards” soon.

#### **Where can I get more information?**

You can go to <http://chfs.ky.gov/kentuckyhealth> for more information. Also, in-person assisters (formerly kynectors) will be trained on Kentucky HEALTH, and will be able to help you understand the changes. To contact someone in your area, call **1-855-459-6328**.

#### **Is there a way for the Commonwealth to help me buy insurance through my employer?**

Yes. If you are eligible for Medicaid and have access to health insurance through your employer, you may be eligible for the premium assistance program. With this program, the Commonwealth will pay for you and your family to enroll in your employer plan for only \$1-\$15 per month.



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Kentucky HEALTH’s requirements affect members differently, based on their individual situation

Population	Your Kentucky HEALTH Benefits Package
<b>Traditional Medicaid Adults, Eligible Prior to Expansion</b>	<ol style="list-style-type: none"> <li>1. Pay premiums or copayments.*</li> <li>2. No change to benefits (Dental and vision services covered by health plan. Transportation covered by Commonwealth.)</li> <li>3. Must meet community engagement (also called PATH) requirement. If primary caretaker of a dependent, participation is optional.***</li> </ol>
<b>Medicaid Expansion Adults</b>	<ol style="list-style-type: none"> <li>1. Pay premiums or copayments.*</li> <li>2. State employee benefit package (Dental and vision covered through separate account.)</li> <li>3. Must meet PATH requirements. If primary caretaker of a dependent, participation is optional.***</li> </ol>
<b>Pregnant Women &amp; Children</b>	<ol style="list-style-type: none"> <li>1. No out-of-pocket costs (No premiums or copayments).</li> <li>2. No change to benefits (Dental and vision services covered by health plan. Transportation covered by Commonwealth.)</li> <li>3. PATH participation is optional for pregnant women.***</li> </ol>
<b>Medically Frail Adults &amp; Former Foster Youth up to Age 26</b>	<ol style="list-style-type: none"> <li>1. Optional payment of premiums.**</li> <li>2. No change to benefits (Dental and vision services covered by health plan. Transportation covered by Commonwealth.)</li> <li>3. PATH participation is optional.***</li> </ol>
<b>Aged, Blind, Disabled, or anyone covered under 1915c Waivers</b>	<p><b>These individuals are not enrolled in Kentucky HEALTH and will not be affected by this new program in any way.</b></p>

*\*Some Kentucky HEALTH members will contribute to the cost of their healthcare by making once-a-month payments, also known as premiums. These premiums will cover the cost of all Medicaid-covered visits for the whole month. If members do not pay their premiums, they may need to pay copayments each time they need a medical service. Members can move to copayments only if their income is under 100% of the federal poverty level (FPL). If their income is over 100% FPL, they could lose their benefits for up to 6 months, with the option to get back in sooner if they repay their missed premiums and take a designated re-entry course.*

*\*\*Monthly premiums are optional for Medically Frail adults and former foster youth up to age 26, but paying the premium will give members access to the My Rewards Account. This will allow them to earn rewards for healthy activities and use those rewards for services not normally covered by Medicaid.*

*\*\*\* PATH is the community engagement portion of Kentucky HEALTH and stands for “Partnering to Advance Training and Health.” PATH focuses on helping people get more involved in their communities and gain the skills they need for future success. PATH connects people to opportunities like education, job training, substance use disorder treatment, employment or volunteering. An individual may already meet the PATH program requirement by working 20 hours per week or more, meeting SNAP/TANF work requirements, or being enrolled in a full-time educational program.*