



**Andy Beshear**  
GOVERNOR

## CABINET FOR HEALTH AND FAMILY SERVICES

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### Statewide News Release

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## Gov. Beshear: Kentuckians Can Now Preview 2025 Health Coverage Options Through kynect

*Starting today consumers can preview health coverage options; open enrollment starts Nov. 1*

**FRANKFORT, Ky. (Oct. 15, 2024)** – Gov. Andy Beshear is asking Kentuckians seeking quality, affordable health coverage through [kynect](https://kynect.ky.gov) to visit the website to preview the 2025 health insurance plans that will be offered during open enrollment, which takes place from Nov. 1 until Jan. 15, 2025.

“If you or a loved one is in search of a quality plan, I encourage you to visit [kynect](https://kynect.ky.gov), preview options and learn about plans that meet your needs,” said Gov. Beshear. “My administration believes health care access is a basic human right, and we are committed to ensuring that health coverage is available for every Kentuckian.”

The open enrollment period consists of Qualified Health Plans (QHPs). This option is primarily for Kentuckians who don’t have coverage through another source, such as through an employer, Medicaid, the Kentucky Children’s Health Insurance Program (KCHIP), Medicare or TRICARE.

“Many Kentuckians can benefit from affordable plans and assistance available through [kynect](https://kynect.ky.gov), which offers QHPs for individuals and families,” said Carrie Banahan, deputy secretary of the Cabinet for Health and Family Services (CHFS). “Most individuals qualify for tax credits when purchasing a QHP, making the plans extremely affordable – premiums are often as little as \$10 per month, and many times, there are savings that reduce the cost of deductibles and copays.”

“QHPs are a great option for Kentuckians who do not have access to employer-sponsored health insurance or qualify for Medicaid,” said Eric Friedlander, secretary of CHFS. “I encourage anyone in need of health coverage to visit [kynect.ky.gov](https://kynect.ky.gov) before open enrollment ends Jan.15. No individual or family in Kentucky should be left uninsured.”



CHFS offers a variety of health care access, along with nutrition and human services programs, all of which can be accessed via the kynect website. Secretary Friedlander reminded Kentuckians of the availability of health coverage through Medicaid and KCHIP for Kentuckians who meet eligibility requirements.

Commissioner Lisa Lee from the Kentucky Department for Medicaid Services, which oversees kynect, explained that Medicaid and KCHIP do not have a designated enrollment period. She encouraged Kentuckians who are in need of coverage to visit [kynect.ky.gov](https://kynect.ky.gov) to check their eligibility and enroll in the coverage for which they qualify.

“Team Kentucky is committed to assuring health care access for all Kentuckians, whether it be through Medicaid and KCHIP or by helping individuals enroll in a QHP,” said Commissioner Lee. “If you are currently without health coverage, visit kynect to explore your options – or reach out to us for assistance. We are here to help.”

### **More Choices, Improved Shopping Tools**

The kynect portal has been enhanced by making the application flow more streamlined, and it is easier for Kentuckians to see their potential eligibility for levels of financial assistance. More issuers are offering plans with specific benefits such as heart health or diabetes, and more plans compatible with Health Savings Plans are available for 2025. Also, for 2025, a new dental carrier has been added. Open enrollment is the time for Kentuckians to check and make sure they are enrolled in the plan that best suits their family’s needs.

### **Key Dates**

The [kynect](https://kynect.ky.gov) QHP open enrollment period runs from Nov. 1 to Jan. 15, 2025. Consumers who enroll by midnight on Dec. 15, 2024, can get full-year coverage that starts Jan. 1, 2025. Consumers who enroll after Dec. 15, 2024, but before the deadline in January, will have coverage that starts Feb. 1, 2025.

### **Get Local Help**

Insurance agents and kynectors are located in every Kentucky county and provide outreach and enrollment assistance. Individuals interested in enrolling in a QHP are encouraged to visit [kynect.ky.gov](https://kynect.ky.gov) and click the “[Get Local Help](#)” feature to be connected for further assistance. Individuals can also call [855-4kynect \(855-459-6328\)](tel:855-4kynect).

### **Supporting Health Care Access**

The Beshear-Coleman administration is committed to supporting Kentuckians as they seek health care, whether that’s physical or mental health care, and is continuously working to make both more accessible.

The administration protected health care access for nearly 100,000 Kentuckians by removing governmental roadblocks and relaunched and expanded the state insurance marketplace, [kynect](https://kynect.ky.gov). The Governor expanded Medicaid coverage for new mothers; boosted the commonwealth’s workforce by adding dental, vision and hearing coverage; and helped cap the cost of insulin. The state is also seeing its health care industry grow all over the commonwealth, including the first hospital in West Louisville to open in 150 years.



Team Kentucky believes mental health should be treated the same as physical health. In March, the Governor announced that the state's [FindHelpNowKy.org](https://www.findhelpnowky.org) website now helps Kentuckians find the life-saving drug naloxone, addiction treatment and mental health resources. The administration launched the 988 crisis hotline, which connects Kentuckians facing a risk of suicide, mental health distress or an addiction crisis to compassionate and trained counselors who can help. The state is also leading the nation in the number of residential drug and alcohol treatment beds per capita. In July 2023, the Governor reported that, according to Mental Health America, Kentucky ranked No. 1 in the country in the area of adult mental health care access.

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Information on how the state is working to improve the lives and health of our people is available at [CHFS.ky.gov](https://chfs.ky.gov). Follow the cabinet on [Facebook](#), [X](#), [Instagram](#) and [LinkedIn](#).

