



## Commonwealth of Kentucky Cabinet for Health and Family Services

FOR IMMEDIATE RELEASE

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### Open Enrollment Begins Nov. 1

#### State Benefit Exchange Plans Outreach, Enrollment Assistance

**FRANKFORT, KY. (Oct. 27, 2017)** – Open Enrollment for 2018 Marketplace health insurance plans at [healthcare.gov](http://healthcare.gov) is quickly approaching. The Health Benefit Exchange (HBE), within the Cabinet for Health and Family Services (CHFS) is working to ensure Kentuckians are prepared, informed and have the resources they need to choose a 2018 health plan.

This year's open enrollment, which runs from November 1 until December 15, is what's known as a passive enrollment period. Kentuckians who already have a health plan purchased on the exchange do not have to do anything for their coverage to continue in 2018. Policyholders will have the same plan for 2018 or their coverage will move from their current plan to an available 2018 option that most closely matches their current coverage.

CHFS is using a multifaceted campaign to reach current policyholders and potential new enrollees. These targeted efforts include direct mail, text messages, phone calls and emails to ensure the current 76,000 marketplace users are aware of their 2018 coverage options.

CHFS and HBE are working to make current and potential exchange customers aware of the tax credits and premium subsidies that are still available on the federal marketplace exchange, for those who qualify. Current plan holders, and those who want to view 2018 options on the exchange, can now go to [healthcare.gov](http://healthcare.gov) and use the shopping tool. For new users, the federal marketplace requires the creation of a user account and a completed online application.

About 80 percent of Kentuckians enrolled in the exchange qualify for tax credits or subsidies that reduce their monthly health insurance premiums. For most of those who qualify, the credits will off-set premium increases so the cost of insurance in 2018 will be about the same. Insurance cost scenarios, calculated by HBE, are in the document attached as part of this release.

HBE is coordinating with community assistors who service every county in the Commonwealth. Assistor and HBE staff will be at more than 400 community outreach events across the state. To find an event in your area or to locate an assistor near you, simply log on to: [healthbenefitexchange.ky.gov](http://healthbenefitexchange.ky.gov). The website also includes Kentucky specific [2018 net payment examples](#) for all regions of the state and [2018 sample scenarios](#) for individuals and families.

The state-based call center is available at 855-459-6328 to assist Kentuckians with questions about where to go for coverage. The call center can help prescreen for program eligibility and help with questions and information.

The [HealthCare.gov](http://HealthCare.gov) customer service center is also available. It can be reached by calling 800-318-2596.

The [healthcare.gov](http://healthcare.gov) call center is open 24 hours a day, seven days a week.

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*The Cabinet for Health and Family Services is home to most of the state's human services and healthcare programs, including the Department for Medicaid Services, the Department for Community Based Services the Department for Public Health, the Department for Aging and Independent Living and the Department for Behavioral Health, Developmental and Intellectual Disabilities. CHFS is one of the largest agencies*

*in state government, with nearly 8,000 full- and part-time employees located across the Commonwealth focused on improving the lives and health of Kentuckians.*