



**Commonwealth of Kentucky  
Cabinet for Health and Family Services**

**FOR IMMEDIATE RELEASE**

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**Kentucky Health Benefit Exchange Reminds Kentuckians  
to Participate in Health Insurance Open Enrollment by  
Saturday, Dec. 15**

**FRANKFORT, KY** (Dec. 11, 2018) – The Kentucky Health Benefit Exchange (KHBE) reminds Kentuckians that Saturday, Dec. 15 is the final day to enroll in health insurance coverage via the federal marketplace at [www.HealthCare.gov](http://www.HealthCare.gov). Kentuckians are encouraged to act now so they are enrolled in a qualified health plan for 2019. Plans sold during Open Enrollment start Jan. 1, 2019.

Current plan holders and those who want to view 2019 options on the exchange should visit [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.

More than 80 percent of Kentuckians enrolled in the exchange qualify for tax credits or subsidies that reduce the monthly health insurance premiums. For most people, the credits will offset any premium increase, so the cost of insurance in 2019 should be

about the same as this year. Those who purchase insurance on the exchange should update their applications, even if they have current coverage. This ensures the most up-to-date information and makes it easier for individuals and families to find the plan to best meet their needs.

Trained and certified application assisters who provide in-person assistance are available in every county in the Commonwealth. These individuals are able to provide application assistance and help in choosing a plan to meet your needs. To locate an assister near you, log on to: [www.HealthBenefitExchange.ky.gov](http://www.HealthBenefitExchange.ky.gov).

The state-based KHBE 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 customer service center is also available. It can be reached by calling 800-318-2596. The HealthCare.gov call center is open 24 hours a day, seven days a week.

Individuals who do not currently have a qualified health plan from the exchange and fail to act by the Saturday deadline cannot receive 2019 coverage unless they qualify for a [Special Enrollment Period](#). Current plan holders who do not review and/or renew their options will be automatically enrolled into the same or a similar health plan for 2019.

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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.*