

HEALTH CARE COVERAGE AT A GLANCE

AVAILABLE OPTIONS

Marketplace

Also known as the health insurance exchange, the health insurance marketplace is where consumers in the United States can purchase Affordable Care Act (ACA)-compliant individual/family health insurance plans and receive income-based subsidies, where applicable, to make coverage and care more affordable.

[kynect \(kynect.ky.gov\)](http://kynect.ky.gov)

Formerly called the Kentucky Health Benefit Exchange, kynect is the health insurance marketplace in the Commonwealth of Kentucky, created in accordance with the ACA.

[Medicaid \(medicaid.gov\)](http://medicaid.gov)

Insurance program that provides free or low-cost health coverage to many individuals with low incomes, children, pregnant women, older people, and people with disabilities. The majority of states have expanded their Medicaid programs to cover all people below certain income levels. Whether you qualify for Medicaid coverage depends partly on whether your state has expanded its program. Medicaid benefits and program names vary somewhat between states.

[Medicare \(medicare.gov\)](http://medicare.gov)

Medicare is the federal health insurance program for:

- People who are 65 or older
- Certain younger people with disabilities
- People with end-stage renal disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD)

Employer-Sponsored Plans

Health insurance offered to employees and their families as a benefit of employment. Employers typically pay some or all of the premium costs. Employer-sponsored plans are not eligible for subsidies or premium tax credits.

[VA Health Care \(va.gov/health-care\)](http://va.gov/health-care)

VA health care is available for eligible veterans who have served in the active military, naval, or air service.

[TRICARE \(tricare.mil\)](http://tricare.mil)

TRICARE is the uniformed services health care program for active duty service members, active duty family members, National Guard and Reserve members and their families, retirees, retiree family members, survivors, and certain former spouses.



TERMS TO KNOW

QUALIFYING LIFE EVENT

An event that triggers a special enrollment period for an individual or family to purchase health insurance outside of the regular annual ACA open enrollment period. Qualifying life events include:

- Loss of health coverage
- Changes in household
- Changes in residence
- Changes in income that affect coverage you qualify for
- Becoming a U.S. citizen
- Leaving incarceration

OPEN ENROLLMENT

The annual period when individuals can enroll, renew, change, or cancel their health insurance. Missing an open enrollment period can put you at risk for being without health coverage for a full year until the next annual open enrollment period.

ANNUAL OPEN ENROLLMENT DATES

kynect: November 1 - December 31

Medicare: October 15 - December 7

TEN ESSENTIAL BENEFITS COVERED BY THE AFFORDABLE CARE ACT (ACA)

These are included in Marketplace/kynect plans. Some may be available to you at no cost.



Preventative and Wellness Services



Mental and Behavioral Health Treatment



Prescription Drugs



Hospitalization



Maternity Care



Emergency Services



Pediatric Services



Rehabilitative and Habilitative Services



Laboratory Services



Ambulatory Services

ACCESS OUR ONLINE TOOLKIT

Obtaining and paying for health care in the United States often causes individuals and families distress, worry, and financial instability. Our Health Care Coverage Educational Materials can help take the mystery and pain out of health care coverage.

[ASCLEPIUSINITIATIVE.ORG/TOOLKIT](https://asclepiusinitiative.org/toolkit)



WHY IS GETTING HEALTH CARE IN THE U.S. SO COMPLICATED?

Unlike other developed nations, we don't have a system of universal coverage, where everyone has health insurance from birth to death. Providing health care for everyone is no different than providing public libraries, a police force, or a fire department.