



FFM to SBM Transition Notice

Notice Details

Estimated Send Date: September 21, 2021

Recipients: Individuals previously enrolled in Marketplace coverage through HealthCare.gov

What does this notice say?

This notice informs Individuals with 2021 Health Insurance Marketplace coverage that their 2022 coverage will be offered through kynect instead of through HealthCare.gov.

Apply for 2022 Coverage	Keep this Letter	1095-A Forms
<ul style="list-style-type: none"> • Apply for 2022 coverage and savings through Kentucky’s Marketplace from November 1, 2021 to January 15, 2022. • Choose a plan by December 15, 2021 for coverage beginning January 1, 2022. Choose a plan by January 15, 2022, for coverage beginning February 1, 2022. • After January 15, you will need a qualifying life event to enroll through a Special Enrollment Period. 	<ul style="list-style-type: none"> • Keep this letter as confirmation of your 2021 Marketplace coverage. • You may need to provide this letter to qualify for a Special Enrollment Period in the future. 	<ul style="list-style-type: none"> • Visit HealthCare.gov to see messages related to 2021 coverage in your Marketplace account. • Your 2021 Form 1095-A will be available in your Marketplace account by early February. You will need this form to reconcile any premium tax credits received in 2021.

What are my next steps?

- To apply for 2022 coverage and savings, visit kynect.ky.gov or call 1-855-459-6328 between November 1, 2021, and January 15, 2022. TTY users should call 1-855-326-4654.



kynect.ky.gov

1-855-459-6328 (TTY) 1-855-326-4654



SAMPLE NOTICE

9/21/2021

Harriet Koptuyzd
19511 Abcdefghij St
Apt 4
Frankfort, KY 40601

Important: Kentucky is opening its own Marketplace — Kynect. You'll get health coverage for 2022 at Kynect.ky.gov.

When your 2021 Health Insurance Marketplace® coverage ends on December 31, 2021, you won't be enrolled in 2022 coverage through HealthCare.gov, which is operated by the federal government.

What to expect next

Kynect will contact you with information about staying enrolled in coverage for 2022, through their new Marketplace. They'll also tell you how to access your new account on Kynect.ky.gov.

From **November 1, 2021 - January 15, 2022**, you can apply for 2022 coverage and savings through Kentucky's Marketplace by visiting Kynect.ky.gov or calling 1-855-459-6328. [Choose a plan by December 15 for health coverage that starts January 1, 2022. If you choose a plan December 16 - January 15, coverage starts February 1, 2022. After January 15, you'll need a qualifying life event to enroll through a Special Enrollment Period.] For 2021 coverage, visit HealthCare.gov. For 2022 coverage and beyond, visit Kynect.ky.gov.

Keep this letter

Keep this letter to confirm you had Marketplace coverage for 2021. You may need it to qualify for a Special Enrollment Period, which may give you more time to enroll through **Kynect.ky.gov**.

1095-A Forms

You can still visit HealthCare.gov to see messages related to coverage through 2021 in your Marketplace account. If you got advance payments of the premium tax credit through the Marketplace in 2021, your 2021 Form 1095-A will be available in your Marketplace account at HealthCare.gov by early February. It will also be mailed to you. You'll need information from this form when you file your 2021 federal income tax return and "reconcile" any premium tax credit you got in 2021.

Get more information

Visit **Kynect.ky.gov**, or call 1-855-459-6328. TTY users can call 1-855-326-4654.

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Privacy Disclosure: The Health Insurance Marketplace® protects the privacy and security of the personally identifiable information (PII) that you have provided (see [HealthCare.gov/privacy/](https://www.healthcare.gov/privacy/)). This notice was generated by the Marketplace based on 45 CFR 155.230 and 45 CFR part 155, subpart D. The PII used to create this notice was collected from information you provided to the Health Insurance Marketplace®. The Marketplace may have used data from other federal or state agencies or a consumer reporting agency to determine eligibility for the individuals on your application. If you have questions about this data, contact the Marketplace at 1-800-318-2596 (TTY: 1-855-889-4325). You can also call to get information from this notice in your language, or in an accessible format, like large print, Braille, or audio.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1207.

Nondiscrimination: The Health Insurance Marketplace® doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by calling 1-800-368-1019 (TTY: 1-800-537-7697), visiting [hhs.gov/ocr/civilrights/complaints](https://www.hhs.gov/ocr/civilrights/complaints), or writing to the Office for Civil Rights/ U.S. Department of Health and Human Services/200 Independence Avenue, SW/ Room 509F, HHH Building/ Washington, D.C. 20201.

Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.



SBM Outreach Notice Guide

Notice Details

Estimated Send Date : October 11, 2021

Recipients: Individuals previously enrolled in Marketplace coverage through HealthCare.gov

What does this notice say?

This notice provides an overview of **How to Enroll** in health coverage, **Reporting Changes**, and **Open Enrollment**.

How to Enroll	Reporting Changes	Open Enrollment
<ul style="list-style-type: none"> • Log in or create an account with kynect at kynect.ky.gov. • Contact an insurance agent or kynector, or kynect Customer Service at 1-855-4kynect • View and compare available health coverage options. • Beginning November 1, 2021, you are able to enroll in a health coverage option 	<ul style="list-style-type: none"> • If your information has changed, you must report the change within 30 days. • Reportable changes include: <ul style="list-style-type: none"> • Address changes • Household income changes • Family size changes • New affordable health coverage becomes available • Changes in immigration status • Change in filing your federal income tax return such as changing tax filing status 	<ul style="list-style-type: none"> • Open Enrollment begins November 1, 2021 and ends January 15, 2022 • You are not able to enroll in a health plan the rest of the year, unless you have a qualifying life event. • Coverage is effective January 1, 2022 for plans chosen between 11/1/2021 and 12/15/2021. • Coverage is effective February 1, 2022 for plans chosen between 12/16/21 and 1/15/22

What are my next steps?

- Visit kynect.ky.gov to shop for health coverage. You may enroll in a health plan beginning November 1, 2021.
- For assistance finding an insurance agent or kynector, support in languages other than English, or to request a reasonable accommodation for disability, please call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.



kynect.ky.gov

1-855-459-6328 (TTY) 1-855-326-4654



PO Box 2104
Frankfort, KY 40602



Phone: (855) 459-6328
Fax: (502) 573-2007

SAMPLE NOTICE

HOH HOH
TADDRESS1
TCITY, KY 22222

Date: 05/17/2021
Case Number: 10 [REDACTED]
COMMONWEALTH OF
KENTUCKY
Cabinet for Health and
Family Services
Department for Community
Based Services

Important news about your coverage through the Health Insurance Marketplace

Welcome to kynect. This is Kentucky's online Health Insurance Marketplace, where you can enroll in health coverage. You can also find out if you qualify for financial help to lower premiums and other health plan costs.

You previously enrolled in Marketplace coverage through HealthCare.gov, which is operated by the federal government. Starting November 1, 2021, the state of Kentucky will operate the Health Insurance Marketplace with a new website, free consumer help, and a focus on the needs of Kentuckians. For more information please visit kynect.ky.gov.

Kentucky is working with the federal government to continue your health coverage. HealthCare.gov provided kynect with your application and enrollment information.

How to enroll*

1. Login to your account or create an account with **kynect** (kynect.ky.gov). You can get help by phone at 1.855.4kynect (459-6328), or from an insurance agent or kynector.
2. If you recently made changes to your information on HealthCare.gov, please review your case in **kynect** to make sure your household details are correct. Should you need to make any changes, use the *Report a Change* function to update your application in **kynect**.
3. Review and compare available insurance plans available in your county on **kynect**. It's important, you will likely find new prices and plans that may be similar to what you have now through HealthCare.gov.
4. Enroll in coverage during the open enrollment period between November 1, 2021 and January 15, 2022.

**Before you start the process, here is the information you will need to sign-up for health coverage:*

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- Full names, SSNs and birthdates for everyone applying
- Current mailing address, phone number and email
- Current and accurate income information
- Username and password (if you already have an existing kynect account)

If your kynect password has expired, please go to <https://kog.chfs.ky.gov/public/resetpassword/> to reset it. Passwords need to be changed to keep your account private and secure. When changing your password, please store it securely for future use. At the reset password link, enter both your username and email address. Once you enter a valid username and email address, you will receive an email with a link to reset your password. Click on the link to answer the two security questions you selected and answered when you created your account. Once you answer the security questions correctly, you can create a new password. You can then log into your kynect account.

Once you create or login to your account, you can view your application and compare available health plans. Be sure to read your application, especially your income information. Make sure everything is complete and correct. If your circumstances change, you must report the change to us within 30 days. This will help to make sure that you get the right amount of help with costs. If we do not have correct information, you may owe money when you file your tax return.

Examples of changes you should report include:

- Any Address Changes
- Household income changes, including changes from 2021 to what you expect for 2022
- Family size changes, such as someone in your household marries or divorces, becomes pregnant, has a child, or moves out
- New affordable health coverage becomes available (such as coverage through a job)
- Changes in immigration status, such as a visa expires and is not renewed
- A change in filing your federal income tax return, such as you plan to claim more or fewer dependents, or change your tax filing status

Open Enrollment is November 1, 2021 through January 15, 2022

During Open Enrollment you can shop for health plans and enroll in coverage for 2022. You will not be able to enroll in a health plan the rest of the year unless you have a life event that qualifies you for a Special Enrollment Period.

Your 2022 kynect coverage starts based on the date you pick a plan:

Date you pick a plan for 2022 coverage	Coverage effective date
November 1, 2021–December 15, 2021	January 1, 2022
December 16, 2021–January 15, 2022	February 1, 2022

You must continue to pay your premiums for the new coverage year. After January 15, 2022 Open Enrollment ends, and most people will not be able to enroll or choose a different plan until the next Open Enrollment Period starting in late 2022.

For more help

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For assistance finding an insurance agent or a kynector, support in languages other than English or to request a reasonable accommodation for disability, please call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.



Coverage Summary Notice Guide

Notice Details:

Estimated Send Date : October 18, 2021

Recipients: Individuals with current health coverage through the federal marketplace except those where kynect is unable to automatically enroll them in a health plan.

What does this notice say?

The Coverage Summary notice provides an overview of five key areas as they apply to you:

Coverage Summary Notice	
Payment Assistance	Payment assistance helps lower the monthly cost of your health insurance. This notice shares the annual household income on file that was used to estimate your payment assistance.
Reporting a Change	Report changes in household income, household size, or a change of address to make sure you receive the full savings for which you are eligible. Report a change online at kynect.ky.gov , or by calling 1-855-4kynect (459-6328), by mailing in the Report a Change form, or in person at a local Department for Community Based Services office.
Using your payment assistance	There are three ways to use your payment assistance: apply all your payment assistance in advance, take some of the payment assistance each month and receive the rest when you file taxes, or wait until the end of the year to claim all your payment assistance when you file taxes.
Special Discounts	Special discounts lower the amount you pay for expenses like copays and deductibles and decrease your out-of-pocket maximum payments. Special discounts are only available for Silver level health plans and are determined based on your income and the Federal Poverty Level.
Coverage Effective Dates	If you choose a plan between November 1 and December 15, 2021, your health coverage is effective beginning January 1, 2022. If you choose a plan between December 16, 2021, and January 15, 2022, your health coverage is effective February 1, 2022.

What are my next steps?

- If you wish to **enroll in a different plan**, you may do so by logging into your kynect account at kynect.ky.gov. Visit the **Plans and Programs** page and review **Coverage Year 2022** to view the health coverage options available to you. The Open Enrollment Period ends January 15, 2022.
- You will continue receiving a monthly bill from your insurance company and will receive information about health plan options for 2022 prior to Open Enrollment.
- For assistance, you may contact an insurance agent or kynector, or call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.



PO Box 2104
Frankfort, KY 40602



Phone: (855) 459-6328
Fax: (502) 573-2007

HBE-057
09/21

SAMPLE NOTICE

Date: 11/17/2021
Case Number: [REDACTED]
COMMONWEALTH OF KENTUCKY
Cabinet for Health and Family Services
Department for Community Based Services



COVERAGE SUMMARY

Your Medical Coverage	Plan Year 2022
Covered Individual(s)	[REDACTED]
Plan Name	Anthem Silver Pathway X HMO 6000
Coverage Start Date	January 01, 2022
Payment Assistance Available	\$0.00
Monthly Premium	\$517.52
Payment Assistance Applied	\$0.00
Your Monthly Cost	\$517.52
Your Special Discount Category	Not Applicable

People Helping You	Name	Phone Number
Authorized Representative	N/A	N/A
Insurance Agent	N/A	N/A
kynector	N/A	N/A

How we calculated your Payment Assistance (APTC)

Payment assistance is a federal tax credit that helps make health insurance affordable. Below we show the annual household income kynect has on file that was used to estimate your payment assistance.

Annual household income: \$24,000.00

How do I report a change?

- Online by following these steps:

SAMPLE NOTICE

1. Log into your account at kynect.ky.gov.
2. Click "Report a Change".
3. Follow the steps to see your new eligibility and plan options.

- By calling Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654
- By mailing in the attached Report a Change form; or
- In person at a local Department for Community Based Services office.

Why do I need to report changes?

To make sure you get the full savings you are eligible for, the information you report must be accurate. This information includes a change of address, change in family size, change in income, and other changes related to your coverage. This will help you get the right payment assistance and special discount amounts. If the information that kynect has is not correct, such as **household income and household size**, you may owe more or get a smaller refund when you file your next federal tax return.

If you qualify for payment assistance, there are three ways you can use it:

- Apply **all** of your payment assistance in advance to lower the amount you pay each month
- Take **some** of the payment assistance each month and get the rest at the end of the year when you file taxes
- Take **none** of your payment assistance now and wait until the end of the year to claim your payment assistance when you file taxes

The level of special discounts (CSR) that you qualify for

The level of special discounts that you qualify for may also be different for 2022. Or you may now be eligible for a special discount. A special discount lowers the amount you have to pay out-of-pocket when you use your health plan. You can only get the special discounts if your income qualifies and **you choose a Silver-level health plan**. If you are eligible for special discounts and are not enrolled in a Silver-level plan, you will miss out on this benefit.

If you want to change your plan, you need to do so by 1/15/2022.

Date you pick a plan for 2022 coverage	Coverage effective date
November 1 - December 15	January 1
December 16 - January 15	February 1

How do I enroll in a different plan?

If you do not choose a new health plan by December 15, 2021, we will keep you in your current health plan. Or, you can compare rates and shop for a new health plan.

We strongly urge you to check out the other health insurance plans available to you. You may be eligible for better benefits at a lower cost. Each year insurance plans change, costs change and, in 2022, new insurance companies are available. Insurance agents and kynectors can help you easily review your new choices. Their help is free and confidential.

In MCCRACKEN county, you can choose plans from these insurance companies: Anthem Health Plans of KY (Anthem BCBS), Best Life and Health Insurance, or

SAMPLE NOTICE

CareSource Kentucky Co..

You can also shop and enroll in a dental plan. If you are thinking about changing plans, check whether the plans you are looking at have your current doctors or hospitals. You can enroll in a new plan:

- Online by following these steps:
 1. Log into your kynect account at kynect.ky.gov.
 2. Click "Plans and Programs".
 3. Review "Coverage Year 2022".
 4. Click "Change Plan".
- In-person or by phone by contacting an insurance agent or kynector near you
- By phone by calling kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654
- In-person at your local Department for Community Based Services office

Monthly billing

You will continue to receive your monthly bill from your insurance company. You will also receive an information packet that includes any information about changes to your plan, other health plan options, and the plan premium for 2022. You should receive this information prior to Open Enrollment.

This letter is being sent to you in compliance with the Affordable Care Act: 45 CFR§155.335(c) Notice to enrollee.



Reporting a Change Notice Guide

Notice Details:

Estimated Send Date: October 18, 2021

Recipients: All Individuals enrolled in health coverage through kynect except those where kynect is unable to automatically enroll them in a health plan.

What does this notice say?

The Report a Change form asks you four questions regarding changes that may impact your health coverage and eligibility for payment assistance. You should answer each question with the most accurate information available. If your answers to all questions are “No,” you do not need to complete this form.

- | | |
|----------|---|
| 1 | <p><i>Has there been a change in income for any household member who is required to file a tax return?</i></p> <p>If yes, provide the name of the individual, the income amount and source, and the frequency of payment.</p> |
| 2 | <p><i>Has the non-citizen status of anyone currently receiving coverage through kynect changed?</i></p> <p>If yes, provide additional information on this change.</p> |
| 3 | <p><i>Has there been any other change in your household that could impact your eligibility or the amount of assistance you are eligible to receive? (This may involve changes in household size, offering of employer-sponsored coverage, incarceration, etc.)</i></p> <p>If yes, provide additional information regarding the change.</p> |
| 4 | <p><i>Has there been any other change to your personal information such as phone number, address, email, etc.?</i></p> <p>If yes, specify what change has occurred.</p> |

What are my next steps?

- If you need to report a change, you may fill out this form, sign, and mail it to the address below:
 - kynect, PO Box 2104, Frankfort, KY, 40602
- You may also complete the Report a Change form online by logging into your account at kynect.ky.gov.
- For assistance, you may contact an insurance agent or kynector, or call kynect Customer Service 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.



PO Box 2104
Frankfort, KY 40602



Phone: (855) 459-6328
Fax: (502) 573-2007

HBE-046
09/21

SAMPLE NOTICE

Date: 11/17/2021
Case Number: [REDACTED]
COMMONWEALTH OF KENTUCKY
Cabinet for Health and Family Services
Department for Community Based Services



Report A Change

ONLY USE THIS FORM TO REPORT CHANGES BY MAIL

To report changes by mail, please complete and return this form to the address below.

kynect
PO Box 2104
Frankfort, KY, 40602

1. Has there been a change in income for any household member who is required to file a tax return?

Yes No

Name of person	Income Amount/Source	Frequency
_____	_____	_____
_____	_____	_____
_____	_____	_____

2. Has the non-citizen status of anyone currently receiving coverage through kynect changed? If so, please provide information on this change.

Yes No

3. Has there been any other change in your household that could affect your eligibility or the amount of assistance you are eligible to receive? (For example: household size, offering of employer-sponsored coverage, incarceration, etc.)

SAMPLE NOTICE

Yes No

4. Has there been any other change to your personal information such as phone number, address, email, etc.?

I have provided true and correct information to all the questions on this form to the best of my knowledge. I know that my information on this form will only be used to determine eligibility for health insurance through kynect and will be kept private as required by law.

Signature: _____

Date: _____

Phone Number: _____

You can also provide this information by logging in to your account at kynect.ky.gov. If your kynect password has expired, please go to <https://kog.chfs.ky.gov/public/resetpassword/> to reset it. Passwords need to be changed to keep your account private and secure. When changing your password, please store it securely for future use. At the reset password link, enter both your username and email address. Once you enter a valid username and email address, you will receive an email with a link to reset your password. Click on the link to answer the two security questions you selected and answered when you created your account. Once you answer the security questions correctly, you can create a new password. You can then log into your kynect account.

Or you may talk to your insurance agent or kynector, or call us at 1-855-4kynect (459-6328). You may also visit a DCBS office. To find a Department for Community Based Services (DCBS) office near you go to https://prd.webapps.chfs.ky.gov/Office_Phone/.



Open Enrollment Type 1: No Authorization Notice Guide

Notice Details:

Estimated Send Date: October 18, 2021

Recipients: Individuals who need to apply for payment assistance to continue receiving assistance with the cost of health coverage for Plan Year 2022. Specified members of your household are currently enrolled in a health plan with payment assistance, and kynect is unable to automatically renew your payment assistance for Plan Year 2022. You must take action now to get help with your coverage costs.

What does this notice say?

This notice outlines the how to apply for payment assistance, possible changes to health plans, and reporting a change.

Do not lose your help with health coverage costs for 2022!

- *If you think your household still qualifies for help paying premiums*, visit kynect and provide updated information during Open Enrollment. If you do not, any payment assistance you currently receive will **stop on December 31, 2021** and you will be responsible for the full costs of your health plan.
- *kynect does not currently have permission to request your tax information*, and you will be re-enrolled in your current plan for 2022 but **without payment assistance**. Providing kynect with consent to access your updated tax information allows kynect to re-enroll you in your current plan **with payment assistance**.
- *To apply for payment assistance for 2022*, call kynect Customer Service at 1-855-4kynect (459-6328), contact your insurance agent, kynector or local DCBS Office, or log into your kynect account at kynect.ky.gov. You must apply for payment assistance by **December 15, 2021** for coverage to be effective **January 1, 2022**. Apply by **January 15, 2022** for coverage effective **February 1, 2022**.

How your insurance plan might change

- Each year, insurance plans and costs change, and this year, new insurance companies are available. You may be eligible for better benefits at a lower cost. Possible changes to insurance plans include premiums, payment assistance, special discounts, plan benefits, and plan options.

Reporting a Change

- Report changes in household income, household size, or a change of address to make sure you receive the full savings for which you are eligible. Report a change online at kynect.ky.gov, or by calling 1-855-4kynect (459-6328), by mailing in the Report a Change form, or in person at a local DCBS office.

What are my next steps?

- If you believe you are still eligible for payment assistance in 2022, please visit kynect.ky.gov and apply for payment assistance during Open Enrollment. You may also contact your insurance agent, kynector, or local DCBS office for assistance with applying for payment assistance and choosing a health plan.
- For assistance, you may contact an insurance agent or kynector, or call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.



kynect.ky.gov

1-855-459-6328 (TTY) 1-855-326-4654



PO Box 2104
Frankfort, KY 40602



Phone: (855) 459-6328
Fax: (502) 573-2007

HBE-032
09/21

SAMPLE NOTICE

Date: 11/17/2021
Case Number: [REDACTED]
COMMONWEALTH OF
KENTUCKY
Cabinet for Health and
Family Services
Department for Community
Based Services



Important: You must take action now to get help with your coverage costs in 2022

You are receiving this notice because the following members of your household are currently enrolled in a health plan with payment assistance and kynect is unable to automatically renew your payment assistance for the 2022 Plan Year that starts January 01, 2022.

- [REDACTED]

kynect's Open Enrollment Period is from November 01, 2021 through January 15, 2022.

During this time you can:

- Shop for new medical and/or dental coverage or decide to stay in your same plan
- Change the members of your household on your existing coverage
- Tell us of any change in income, household size or other information that you have not reported that may affect your eligibility (Note that changes must be reported within 30 days of the change.)

Do not lose your help with costs for 2022

You are currently getting help with the cost of health coverage each month.

Advance payments of the premium tax credit (payment assistance) were made to your health insurance company to reduce your premium costs in prior years. As things stand right now, you may not be eligible for payment assistance in 2022 because we do not have permission to get your updated tax information.

If you think your household should still qualify for help paying for premiums, and you did not give kynect permission to get your updated tax information it is important for you to come to kynect and provide updated information during Open Enrollment. If you do not, any help with costs you currently get will stop on December 31, 2021 and you will be responsible for the full upfront costs of your health plan.

Federal law (45 C.F.R. 155.335(k)) requires that you give kynect your permission to request your tax information if you want to receive payment assistance. **Since kynect does not have permission to request your tax information, we will re-enroll you in your current plan for 2022 but without payment assistance. kynect encourages you to allow us to verify your tax information automatically by providing consent**

SAMPLE NOTICE

for data access.

- If you want to apply for payment assistance for 2022, you need to call kynect at 1-855-4kynect (459-6328). TTY: 1-855-326-4654. You can also contact your insurance agent, kynector, local DCBS office, or log into your account at kynect.ky.gov and apply for payment assistance. You must do this by December 15, 2021 to apply for payment assistance and have it effective January 1, 2022.
- If you apply for payment assistance after December 15, 2021, your payment assistance will start depending on the date you apply. If you apply for payment assistance between December 16, 2021 and January 15, 2022, your payment assistance can be effective February 1, 2022.

Dental insurance is also available through kynect

If your health plan does not offer dental coverage, you can buy a dental plan through kynect. Taking care of your teeth has a positive effect on your overall health.

How your insurance plan may change next year

1. **Premium** - The amount you pay for health coverage may change. Rates are set each year by insurance companies and may increase or decrease.
2. **Payment Assistance** - The amount of financial assistance (Advance Payments of the premium Tax Credit (APTC)) that lowers your insurance premium. The attached Coverage Summary notice informs you of the estimated amount of payment assistance you may receive next year if you take action following the steps listed above.
3. **Special Discounts** - The discounts or Cost Sharing Reduction (CSR) that lower the amount you pay out-of-pocket when you use a provider. You can only get these special discounts if you choose a Silver-level health plan.
4. **Plan Benefits** - There may be changes to plan benefits, including co-payments and deductibles. Your insurance company will notify you of these changes. You can also check for changes in your plan through kynect.ky.gov.
5. **Plan Options** - There will be new insurance plans and new insurance companies available through kynect for 2022. Starting November 01, 2021, you will be able to see those new options through kynect.ky.gov.

We strongly urge you to check out the other health insurance plans available to you. You may be eligible for better benefits at a lower cost. Each year insurance plans change, costs change, and in 2022, new insurance companies are available. Insurance agents and kynectors can help you easily review your new choices. Their help is free and confidential.

In HARDIN county, you can choose plans from these insurance companies: Anthem Health Plans of KY(Anthem BCBS), Best Life and Health Insurance, or CareSource Kentucky Co..

If you have a kynect account, log into kynect.ky.gov to see your choices and choose your plan. If your kynect password has expired, please go to <https://kog.chfs.ky.gov/public/resetpassword/> to reset it. Passwords need to be changed to keep your account private and secure. When changing your password, please store it securely for future use. At the reset password link, enter both your username and email address. Once you enter a valid username and email address, you will receive an email with a link to reset your password. Click on the link to answer the two security questions you selected and answered when you created your account. Once you answer the security questions correctly, you can create a new password. You can then log into your kynect account.

Your 2022 kynect coverage starts based on the date you pick a plan:

SAMPLE NOTICE

Date you pick a plan for 2022 coverage	Coverage effective date
November 1 - December 15	January 1
December 16 - January 15	February 1

You must continue to pay your premiums for the new coverage year. After January 15, 2022, Open Enrollment ends, and most people will not be able to enroll or choose a different plan until the next Open Enrollment Period starting in late 2022.

When and what changes do I report on my kynect application?

If your circumstances change, you must report the change to us within 30 days. This will help to make sure that you get the right amount of help with costs and do not owe money on your tax return because you got the wrong amount. You may be eligible for new or different help with costs, or free or low-cost coverage through Medicaid or the Kentucky Children’s Health Insurance Program (KCHIP). If you did not report a change within 30 days of the change, you should still report the change immediately.

Examples of changes you should report include:

- Any address changes
- Household income changes, including changes from 2021 to what you expect for 2022
- Family size changes, like if someone in your household marries or divorces, becomes pregnant, has a child, or moves out
- New affordable health coverage becomes available (like coverage through a job)
- Changes in immigration status, like if a visa expires and is not renewed
- Going to jail (“becoming incarcerated”), other than pending the disposition of charges
- A change in your plan for filing your federal income tax return, like if you plan to claim new dependents
- Changes in who you claim when you file your taxes

For more help

- Visit kynect.ky.gov, or call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654. You can also contact an insurance agent or kynector near you. kynect can help you find one.
- Get language assistance services. If you need language assistance in a language other than English, you have the right to get help and information in your language at no cost. You can call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654 to get information on these services.
- Call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654 to request a reasonable accommodation if you have a disability. These accommodations are available and provided at no cost to you.

This letter is being sent to you in compliance with the Affordable Care Act:45 CFR 155 § 335(c) Notice to enrollee.



Open Enrollment Type 3: Eligible and Not Enrolled Notice Guide

Notice Details:

Estimated Send Date: October 18, 2021

Recipients: Individuals who have not yet enrolled in health coverage for Plan Year 2022. During Open Enrollment (November 1, 2021- January 15, 2022) you are able to enroll in affordable health coverage through the Open Enrollment period. Using kynect, you can view all the health insurance plans offered by available insurance companies in your area.

What does this notice say?

This notice outlines the health plans you and members of your household are eligible for and the necessary steps for you to continue receiving payment assistance for health coverage in 2022.

Plan Eligibility

- The eligibility table displays all approved members of our household, the program approved for, as well as any relevant payment assistance.
- The amount of payment assistance listed, if any, is for all members of the household who are eligible to receive it.
- If you qualify for payment assistance, this number was calculated using the reported annual tax household income.

Continue Receiving Payment Assistance

- If you want to continue receiving payment assistance in 2022, you must reconcile advance payments of the premium tax credit by filing a federal tax return.
- You must file your 2020 tax return *with Form 8962 – Premium Tax Credit* even if you have filed an extension. Form 1095-A from the HealthCare.gov Marketplace provides you the information required to complete Form 8962.
- After you have filed your 2020 tax returns with Form 8962, update your kynect application before December 15, 2022 and check the box to notify kynect that you have filed a tax return and reconciled your past premium tax credits.

What are my next steps?

- Reconcile your advance payments of the premium tax credit by filing a federal tax return for 2020 with Form 8962, if you have not done so already.
- Review options and enroll in a health plan by visiting kynect.ky.gov and clicking “Plans and Programs.”
- For assistance, you may contact an insurance agent or kynector, or call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.



PO Box 2104
Frankfort, KY 40602



Phone: (855) 459-6328
Fax: (502) 573-2007

HBE-032
09/21

SAMPLE NOTICE



Date: 11/17/2021
Case Number: [REDACTED]
COMMONWEALTH OF KENTUCKY
Cabinet for Health and Family Services
Department for Community Based Services

NOTICE OF OPEN ENROLLMENT

You are receiving this notice because members of your tax household are not enrolled for coverage in Plan Year that starts January 01, 2022.

Open Enrollment is from November 01, 2021 to January 15, 2022. This is your annual opportunity to enroll in affordable healthcare.

We strongly urge you to check out all of the health insurance plans available through kynect. Each year insurance plans change, costs change, and in 2022 more insurance companies are available. Insurance agents and kynectors can help you easily review your choices. Their help is free and confidential.

In MADISON county, you can choose plans from these insurance companies: Anthem Health Plans of KY(Anthem BCBS), Best Life and Health Insurance, or CareSource Kentucky Co..

If you have a kynect account, log into kynect.ky.gov to see your choices and choose a plan. If your kynect password has expired, please go to <https://kog.chfs.ky.gov/public/resetpassword/> to reset it. Passwords need to be changed to keep your account private and secure. When changing your password, please store it securely for future use. At the reset password link, enter both your username and email address. Once you enter a valid username and email address, you will receive an email with a link to reset your password. Click on the link to answer the two security questions you selected and answered when you created your account. Once you answer the security questions correctly, you can create a new password. You can then log into your kynect account.

Below is the eligibility of your tax household for 2022.

Who was approved for coverage?	Program Approved for	Payment Assistance for the Tax Household*
[REDACTED]	Qualified Health Plan <u>without</u> Payment Assistance	Not Applicable
[REDACTED]	Qualified Health Plan <u>without</u> Payment Assistance	
[REDACTED]	Qualified Health Plan <u>with</u> Payment Assistance	\$1,032.00/Month
[REDACTED]	Qualified Health Plan <u>with</u> Payment Assistance	

SAMPLE NOTICE

*** The amount of payment assistance listed, if any, is for all members of the tax household who are eligible to receive it.**

How we calculated your Payment Assistance (APTC), if you qualified

Payment assistance is a federal tax credit that helps make health insurance affordable. Below we show the annual tax household income kynect has on file that was used to estimate your payment assistance, if eligible.

Annual tax household income: \$46,500.00

If you want to continue to receive payment assistance to help pay for health coverage in 2022, you must reconcile advance payments of the premium tax credit.

You are required to file a federal tax return along with Form 8962, *Premium Tax Credit (PTC)*, to reconcile these advance payments of the premium tax credit. If you do not file and reconcile, you and anyone in your tax household who wants to enroll in health coverage through kynect will not be eligible for payment assistance for 2022 coverage, including advance payments of the premium tax credit and any cost-sharing reductions.

What you need to do

If you have not yet filed your 2020 tax return, you need to file your 2020 tax return with Form 8962 as soon as you can, even if you have an extension. If you have already filed your 2020 tax return, you must file a Form 1040X, Amended U.S. Individual Income Tax Return, with a Form 8962. You should have received a Form 1095-A from the HealthCare.gov Marketplace for the 2020 coverage year. This form provides the information you will need to complete Form 8962 to reconcile advance payments of the premium tax credit. For more information on filing a 2020 tax return or an amended 2020 tax return with Form 8962, visit [IRS.gov/aca](https://www.irs.gov/aca) or call 1-800-829-1040.

After you file a 2020 federal tax return with Form 8962, update your 2022 kynect application before December 15, 2021. Be sure to check the box telling us you filed a tax return and reconciled your past premium tax credits.

When will my plan start?

Your plan start date will depend on the date you pick a plan.

Date you pick a plan for 2022 coverage	Coverage effective date
November 1 - December 15	January 1
December 16 - January 15	February 1

How do I enroll in a plan?

You can enroll in a plan:

- Online by following these steps:
 1. Log into your kynect account at kynect.ky.gov.
 2. Click "Plans and Programs".
 3. Click "Add Plan".
 4. Shop and pick the best plan for you. Check whether the plans you are looking at have your current doctors or hospitals.
- In-person or by phone by contacting an insurance agent or kynector near you

SAMPLE NOTICE

- By calling kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654
- In-person at your local Department for Community Based Services office

Dental insurance is available through kynect

If your health insurance does not offer dental coverage, you can buy a dental plan through kynect. Taking care of your teeth has a positive effect on your overall health.

Monthly billing and insurance information

You will receive an information packet from your insurance company that includes plan information about covered benefits, out-of-pocket expenses, etc. The insurance company will also send an invoice with the monthly premium and instructions on how to pay for your plan. **You must pay your first monthly premium for the coverage to begin.**

Need help?

- kynect wants to make choosing health coverage as easy as possible. Free and confidential help is available by calling a kynector or an insurance agent. kynect will help you find one. You can also call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.
- If you need help in a language other than English, you have the right to get help and information in your language at no cost. You can call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654 to get information on these services.
- You can also call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654 to request a reasonable accommodation if you have a disability. These accommodations are available and provided at no cost to you.

This letter is being sent to you in compliance with the Affordable Care Act: 45 CFR 155 § 335(c) Notice to enrollee.



Open Enrollment Type 4: Eligible and Enrolled Notice Guide

Notice Details:

Estimated Send Date: October 18, 2021

Recipients: Individuals (or members of their household) who are enrolled in a health plan through kynect. Now, you may review available health plans and decide if you wish to continue with the same health plan or make changes.

What does this notice say?

This notice provides instructions for remaining in your current plan, how to continue receiving payment

Current Plans

- If you want to remain enrolled in the same health plan, kynect will enroll you in the same plan next year.
- Please review the Coverage Summary to see the new cost of your plan, an estimated amount of payment assistance, and to verify your information. Each year, premiums, payment assistance, special discounts, plan benefits, and plan options may change.
- If you do not change plans, your coverage will renew for Plan Year 2022 with no gaps in coverage.

Continue Receiving Payment Assistance

- If you want to continue receiving payment assistance in 2022, you must reconcile advance payments of the premium tax credit by filing a federal tax return.
- You must file your 2020 tax return **with Form 8962 – Premium Tax Credit** even if you have filed an extension. Form 1095-A from the HealthCare.gov Marketplace provides you the information required to complete Form 8962.
- After you have filed your 2020 tax returns with Form 8962, update your kynect application before December 15, 2022, and check the box to notify kynect that you have filed a tax return and reconciled your past premium tax credits.

Reporting a Change

- Report changes in household income, household size, or a change of address to make sure you receive the full savings for which you are eligible. Report a change online at kynect.ky.gov, or by calling 1-855-4kynect (459-6328), by mailing in the Report a Change form, or in person at a local Department for Community Based Services office.

What are my next steps?

- If you have not done so already, reconcile your advance payments of the premium tax credit by filing a federal tax return for 2020 with Form 8962.
- If you would like to enroll in a new health plan this year visit kynect.ky.gov and click "Plans and Programs."
- For assistance, you may contact an insurance agent or kynector, or call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.



kynect.ky.gov

1-855-459-6328 (TTY) 1-855-326-4654



PO Box 2104
Frankfort, KY 40602

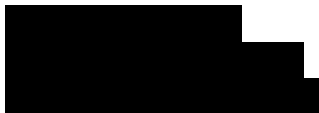


Phone: (855) 459-6328
Fax: (502) 573-2007

HBE-032
09/21

SAMPLE NOTICE

Date: 11/17/2021
Case Number: [REDACTED]
COMMONWEALTH OF
KENTUCKY
Cabinet for Health and
Family Services
Department for Community
Based Services



NOTICE OF OPEN ENROLLMENT

You are getting this letter because members of your household are enrolled in a health plan through kynect. It is time to decide if you want to continue with the same health plan or make changes to your health plan.

We strongly urge you to check out the other health insurance plans available to you. You may be eligible for better benefits at a lower cost. Each year insurance plans change, costs change and, in 2022, new insurance companies are available. Insurance agents and kynectors can help you easily review your new choices. Their help is free and confidential.

In MCCRACKEN county, you can choose plans from these insurance companies: Anthem Health Plans of KY (Anthem BCBS), Best Life and Health Insurance, or CareSource Kentucky Co..

If you want the same plan, you do not need to do anything. kynect will enroll you in the same plan next year. We ask you to review the attached Coverage Summary to see the new cost of your plan, the amount of assistance you may receive in 2022, and to make sure that your information is correct.

If you want to continue to receive payment assistance to help pay for health coverage in 2022, you must reconcile advance payments of the premium tax credit.

You are required to file a federal tax return along with Form 8962, *Premium Tax Credit (PTC)*, to reconcile these advance payments of the premium tax credit. If you do not file and reconcile, you and anyone in your tax household who wants to enroll in health coverage through kynect will not be eligible for payment assistance for 2022 coverage, including advance payments of the premium tax credit and any cost-sharing reductions.

What you need to do

If you have not yet filed your 2020 tax return, you need to file your 2020 tax return with Form 8962 as soon as you can, even if you have an extension. If you have already filed your 2020 tax return, you must file a Form 1040X, Amended U.S. Individual Income Tax Return, with a Form 8962. You should have received a Form 1095-A from the HealthCare.gov Marketplace for the 2020 coverage year. This form provides the information you will need to complete Form 8962 to reconcile advance payments of the premium tax credit. For more information on filing a 2020 tax return or an amended 2020 tax return with Form 8962, visit [IRS.gov/aca](https://www.irs.gov/aca) or call 1-800-829-1040.

SAMPLE NOTICE

After you file a 2020 federal tax return with Form 8962, update your 2022 kynect application before December 15, 2021. Be sure to check the box telling us you filed a tax return and reconciled your past premium tax credits.

If you have a kynect account, log into kynect.ky.gov to see your choices and choose your plan. If your kynect password has expired, please go to <https://kog.chfs.ky.gov/public/resetpassword/> to reset it. Passwords need to be changed to keep your account private and secure. When changing your password, please store it securely for future use. At the reset password link, enter both your username and email address. Once you enter a valid username and email address, you will receive an email with a link to reset your password. Click on the link to answer the two security questions you selected and answered when you created your account. Once you answer the security questions correctly, you can create a new password. You can then log into your kynect account.

If the information is not correct, you need to report a change. Follow the instructions on the attached Coverage Summary.

Open Enrollment is from November 01, 2021 to January 15, 2022

Open Enrollment is the period of time each year when you can choose health coverage. During Open Enrollment, you may:

- Enroll in a medical and/or dental plan
- Change your current coverage to a different plan
- Change the members of your household on your existing coverage
- Tell us of any change in income, household size or other information that you have not reported that may affect your eligibility (Note that changes must be reported within 30 days of the change.)

Dental insurance is available through kynect

If your health plan does not offer dental coverage, you can buy a dental plan through kynect. Taking care of your teeth has a positive effect on your overall health.

How your insurance plan may change next year

- 1. Premium** - the amount you pay for health coverage may change. Rates are set each year by insurance companies and may increase or decrease.
- 2. Payment Assistance** - the amount of financial assistance (Advance Payments of the premium Tax Credit (APTC)) that lowers your insurance premium. The attached notice informs you of the estimated amount of payment assistance you will receive next year.
- 3. Special Discounts** - the discounts or Cost Sharing Reduction (CSR) that lower the amount you pay out-of-pocket when you use a provider. You can only get these special discounts if you choose a Silver-level health plan.
- 4. Plan Benefits** - there may be changes to plan benefits, including co-payments and deductibles. Your insurance company will notify you of these changes. You can also check for changes in your plan through kynect.ky.gov.
- 5. Plan Options** - there will be new insurance plans and new insurance companies available through kynect for 2022. Starting November 01, 2021, you will be able to see those new options through kynect.ky.gov.

When will my plan start?

If you do not change plans, your current coverage will renew for the 2022 Plan Year without a gap in coverage.

If you change plans, your start date will depend on the date you pick a plan.

SAMPLE NOTICE

Date you pick a plan for 2022 coverage	Coverage effective date
November 1 - December 15	January 1
December 16 - January 15	February 1

You must continue to pay your premiums for the new coverage year. After January 15, 2022, Open Enrollment ends and most people will not be able to enroll or choose a different plan until the next Open Enrollment Period starting in late 2022.

How do I enroll in a different plan?

Information on how to enroll in a different plan is available on the attached Coverage Summary.

When and what changes do I report on my kynect application?

If your circumstances change, you must report the change to us within 30 days. This will help to make sure that you get the right amount of help with costs and do not owe money on your tax return because you got the wrong amount. You may be eligible for new or different help with costs, or free or low-cost coverage through Medicaid or the Kentucky Children’s Health Insurance Program (KCHIP). If you did not report a change within 30 days of the change, you should still report the change immediately.

Examples of changes you should report include:

- Any address changes
- Household income changes, including changes from 2021 to what you expect for 2022
- Family size changes, like if someone in your household marries or divorces, becomes pregnant, has a child, or moves out
- New affordable health coverage becomes available (like coverage through a job)
- Changes in immigration status, like if a visa expires and is not renewed
- Going to jail (“becoming incarcerated”), other than pending the disposition of charges
- A change in your plan for filing your federal income tax return, like if you plan to claim new dependents
- Changes in who you claim when you file your taxes

If someone works for a business that offers help paying for a health plan or health care expenses, visit https://kynect.ky.gov/benefits/s/help-categories?language=en_US to learn how this may affect your eligibility for the premium tax credit

Need help?

- kynect wants to make choosing your health coverage as easy as possible. Free and confidential help is available by calling a kynector or an insurance agent. kynect will help you find one. You can also call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.
- If you need help in a language other than English, you have the right to get help and information in your language at no cost. You can call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654 to get information on these services.
- You can also call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654 to request a reasonable accommodation if you have a disability. These accommodations are available and provided at no cost to you.

Why is it important to have health insurance?

Health insurance helps make sure you get the care you need to keep you healthy.

SAMPLE NOTICE

Insurance helps with unplanned emergencies. It protects your peace of mind because you know you will have help when you need it.

If you do not have health care coverage, you may have to pay a fee when you file your federal taxes at tax time. Remember, if you are uninsured you also pay 100% of your medical costs.

This letter is being sent to you in compliance with the Affordable Care Act: 45 CFR 155 § 335(c) Notice to enrollee.



Open Enrollment Type 5: Exclusion Population Notice Guide

Notice Details:

Estimated Send Date: October 18, 2021

Recipients: Individuals (or members of their household) currently enrolled in a health plan where kynect is unable to automatically enroll them in a health plan for the 2022 Plan Year. **If you do not choose a new health plan, your coverage will end December 31, 2021.**

What does this notice say?

This notice provides an explanation on of why kynect may not be able to automatically enroll, how to continue receiving payment assistance, as well as reporting important changes on your kynect application.

kynect may not be able to automatically enroll you due to one of the following reasons:

- Your plan is no longer available
- Someone enrolled in a catastrophic health plan is no longer eligible
- Someone is no longer eligible to be enrolled in a plan with their parents because they will be 26
- Someone is enrolled in a pediatric dental plan and is no longer age 21 or younger
- Your current enrollment includes members from more than one tax household

When can I enroll in a new plan?

- Open Enrollment (OE) begins November 1, 2021, through January 15, 2022. You may enroll in a medical and/or dental plan; change your current coverage; change the members of your household on existing coverage; and report any changes that may impact your eligibility.

Continue Receiving Payment Assistance

- If you want to continue receiving payment assistance in 2022, you must reconcile advance payments of the premium tax credit by filing a federal tax return.
- You must file your 2020 tax return **with Form 8962 – Premium Tax Credits** even if you have filed an extension. Form 1095-A from the HealthCare.gov Marketplace provides you the information required.
- After filing your 2020 tax returns with Form 8962, update your kynect application before December 15, 2022, and check the box to notify kynect that you have filed a tax return and reconciled past premium tax credits.

What are my next steps?

- To enroll in a new health plan, visit kynect.ky.gov and log in to your account. Visit “Plans and Programs” to review your options.
- Continue to pay your current monthly premiums. Once you enroll in a new plan, you will receive instructions on how to pay for your coverage.
- For assistance, you may contact an insurance agent or kynector, or call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.



PO Box 2104
Frankfort, KY 40602



Phone: (855) 459-6328
Fax: (502) 573-2007

HBE-032
09/21

SAMPLE NOTICE

Date: 11/17/2021

Case Number: [REDACTED]

COMMONWEALTH OF
KENTUCKY

Cabinet for Health and
Family Services
Department for Community
Based Services

NOTICE OF OPEN ENROLLMENT

You are receiving this notice because members of your household are currently enrolled in a health plan and kynect is unable to automatically enroll you in a health plan for the 2022 Plan Year that starts January 01, 2022.

kynect is not able to enroll you or members of your household in a health plan because of one of the following reasons:

- Your current health plan will not be available in Plan Year 2022;
- Someone is enrolled in a catastrophic health plan and is no longer eligible to be enrolled in a catastrophic health plan because they will be 30 by January 01, 2022;
- Someone is enrolled in a plan with their parents and is no longer eligible because they will be 26 by January 01, 2022;
- Someone is enrolled in a pediatric dental plan and is no longer age 21 or under;
- Your current enrollment includes members from more than one tax household; or
- Other reasons.

If you do not choose a new plan, your coverage will end December 31, 2021. You will be able to pick a plan during open enrollment.

Open Enrollment is from November 01, 2021 to January 15, 2022

During Open Enrollment, you may:

- Enroll in a medical and/or dental plan
- Change your current coverage to a different plan
- Change the members of your household on your existing coverage
- Tell us of any change in income, household size or other information that you have not reported that may affect your eligibility (Note that changes must be reported within 30 days of the change.)

We strongly urge you to check out all the health insurance plans available to you. You may be eligible for better benefits at a lower cost. Each year insurance plans change, costs change and, in 2022, new insurance companies are available. Insurance agents and kynectors can help you easily review your new choices. Their help is free and confidential.

In SHELBY county, you can choose plans from these insurance companies: Anthem Health Plans of KY (Anthem BCBS), Best Life and Health Insurance, or CareSource Kentucky Co..

If you want to continue to receive payment assistance to help pay for health

SAMPLE NOTICE

coverage in 2022, you must reconcile advance payments of the premium tax credit.

You are required to file a federal tax return along with Form 8962, *Premium Tax Credit (PTC)*, to reconcile these advance payments of the premium tax credit. If you do not file and reconcile, you and anyone in your tax household who wants to enroll in health coverage through kynect will not be eligible for payment assistance for 2022 coverage, including advance payments of the premium tax credit and any cost-sharing reductions.

What you need to do

If you have not yet filed your 2020 tax return, you need to file your 2020 tax return with Form 8962 as soon as you can, even if you have an extension. If you have already filed your 2020 tax return, you must file a Form 1040X, Amended U.S. Individual Income Tax Return, with a Form 8962. You should have received a Form 1095-A from the HealthCare.gov Marketplace for the 2020 coverage year. This form provides the information you will need to complete Form 8962 to reconcile advance payments of the premium tax credit. For more information on filing a 2020 tax return or an amended 2020 tax return with Form 8962, visit [IRS.gov/aca](https://www.irs.gov/aca) or call 1-800-829-1040.

After you file a 2020 federal tax return with Form 8962, update your 2022 kynect application before December 15, 2021. Be sure to check the box telling us you filed a tax return and reconciled your past premium tax credits.

If you have a kynect account, log into kynect.ky.gov to see your choices and choose your plan. If your kynect password has expired, please go to <https://kog.chfs.ky.gov/public/resetpassword/> to reset it. Passwords need to be changed to keep your account private and secure. When changing your password, please store it securely for future use. At the reset password link, enter both your username and email address. Once you enter a valid username and email address, you will receive an email with a link to reset your password. Click on the link to answer the two security questions you selected and answered when you created your account. Once you answer the security questions correctly, you can create a new password. You can then log into your kynect account.

When will my plan start?

Your start date will depend on the date you pick a plan.

Date you pick a plan for 2022 coverage	Coverage effective date
November 1 - December 15	January 1
December 16 - January 15	February 1

How do I enroll in a plan?

You can enroll in a plan:

- Online by following these steps:
 1. Log into your kynect account at kynect.ky.gov.
 2. Click "Plans and Programs".
 3. Click "Add Plan".
 4. Shop and pick the best plan for you. Check whether the plans you are looking at have your current doctors or hospitals.
- In-person or by phone by contacting an insurance agent or kynector near you
- By calling kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654
- In-person at your local Department for Community Based Services office

Dental insurance is available through kynect

If your health insurance does not offer dental coverage, you can buy a dental plan through kynect. Taking care of your teeth has a positive effect on your overall health.

SAMPLE NOTICE

Monthly billing and insurance information

Once you enroll in a plan, you will receive an information packet from the insurance company. It will include plan information about covered benefits and out-of-pocket expenses. The insurance company will also send an invoice with the monthly premium and instructions on how to pay for your coverage. **You must pay your first monthly premium for the coverage to begin.**

Need help?

- kynect wants to make choosing health coverage as easy as possible. Free and confidential help is available by calling a kynector or an insurance agent. kynect will help you find one. You can also call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.
- If you need help in a language other than English, you have the right to get help and information in your language at no cost. You can call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654 to get information on these services.
- You can also call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654 to request a reasonable accommodation if you have a disability. These accommodations are available and provided at no cost to you.

This letter is being sent to you in compliance with the Affordable Care Act: 45 CFR§155.335(c) Notice to enrollee.



Open Enrollment Type 6: Loss of APTC Notice Guide

Notice Details:

Estimated Send Date: October 18, 2021

Recipients: Individuals (or members of their household) enrolled in a health plan who are at risk of losing financial assistance in the Plan Year starting January 1, 2022. You may not be eligible for payment assistance with kynect health coverage if your income is too high, or if we do not have complete information about your taxes.

What does this notice say?

This notice covers keeping your payment assistance, keeping your current health plan, and how to view new health plan options for 2022.

Keeping your Payment Assistance

- To ensure the best chance of keeping your payment assistance:
 - a) If you have received a request, verify your income information. kynect is unable to verify your reported income through federal data sources.
 - b) If you did not file a tax return with **Form 8962 – Premium Tax Credit**, file this now. You may need to file an amendment to your tax return if you have already filed your taxes. After you have submitted Form 8962, visit kynect.ky.gov after November 1, 2021, and update your kynect information by checking the box telling kynect that you have reconciled your advance payments of the premium tax credit.

Open Enrollment – November 1, 2021 – January 15, 2022

- If you want the same health plan next year, you do not need to do anything, and will be enrolled in the same plan next year. Review the Coverage Summary to see the new cost of your plan, the amount of assistance you may receive, and to make sure your information is correct. Each year, premiums, payment assistance, special discounts, plan benefits, and plan options may change
- If you would like to make changes to your health plan, login to kynect.ky.gov to see your choices and select a new plan. You may be eligible for better benefits at a lower cost, and in 2022, new insurance companies are available.

What are my next steps?

- If you have not done so already, reconcile your advance payments of the premium tax credit by filing a federal tax return for 2020 with IRS Form 8962. Provide any requested information to verify your income information.
- If you would like to enroll in a new health plan this year, review options and enroll in a plan by visiting kynect.ky.gov and clicking “Plans and Programs.”
- For assistance, you may contact an insurance agent or kynector, or call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.



PO Box 2104
Frankfort, KY 40602



Phone: (855) 459-6328
Fax: (502) 573-2007

HBE-032
09/21

SAMPLE NOTICE

Date: 11/17/2021
Case Number: [REDACTED]
COMMONWEALTH OF
KENTUCKY
Cabinet for Health and
Family Services
Department for Community
Based Services



NOTICE OF OPEN ENROLLMENT

You are receiving this notice because members of your tax household are enrolled in a health plan and are at risk for losing financial assistance in Plan Year that starts January 01, 2022.

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

You are at risk for losing your payment assistance for 2022 kynect health coverage.

You will not be eligible for payment assistance with kynect health coverage if your income is too high or if we do not have complete information about your taxes, even if you were eligible in the past.

Here are two actions you may need to take to make sure you have the best chance of keeping your payment assistance:

1. We are unable to verify your reported income through federal data sources. You may have received a request for information for verifying your income; please provide the required information.
2. If you did not file a tax return with IRS Form 8962, file now.

If a tax return with "IRS Form 8962--Premium Tax Credit" was not filed for this tax household for any past year that advance payments of the premium tax credit were made, it must be filed now. You should do this immediately even if you do not usually have to file taxes or if you asked for a tax filing extension that year. You may have also gotten a notice from the IRS letting you know that you received advance payments of the premium tax credit but have not filed a tax return.

If you filed a tax return but did not include Form 8962, you may need to file an amendment to your tax return ("IRS Form 1040X").

After you file a tax return using IRS Form 8962, visit kynect.ky.gov after November 01, 2021 and log into your kynect account to update your kynect application by checking the box telling us you reconciled your advance payments of the premium tax credit.

SAMPLE NOTICE

If you have questions about your tax household's tax filing status for past years, use the Interactive Tax Assistant (IRS.gov/ITA) or call the IRS call center at: [1-866-682-7451, ext. 568].

kynect recommends that you review your application. If you do not update your kynect application with your current tax household income and other information by December 15, 2021, we will review your eligibility for coverage and payment assistance in 2022 based on information from the most recent income data sources we have for your tax household. Even if your situation has not changed, we might not have all of your up-to-date information. This could mean you will not get the right amount of payment assistance, or you may owe money when you file your 2021 federal income tax return. If you use Advance Payments of the premium Tax Credit (APTC) to help pay for your kynect premium, you must file a tax return to report these payments even if you do not usually file a tax return.

It is time to decide if you want to continue with the same health plan or make changes to your health plan. We strongly urge you to check out the other health insurance plans available to you. You may be eligible for better benefits at a lower cost. Each year insurance plans change, costs change and, in 2022, new insurance companies are available. Insurance agents and kynectors can help you easily review your new choices. Their help is free and confidential.

In FAYETTE county, you can choose plans from these insurance companies: Anthem Health Plans of KY(Anthem BCBS), Best Life and Health Insurance, or CareSource Kentucky Co..

If you want the same plan, you do not need to do anything. kynect will enroll you in the same plan next year. We ask you to review the attached Coverage Summary to see the new cost of your plan, the amount of assistance you may receive in 2022, and to make sure that your information is correct.

If you have a kynect account, log into kynect.ky.gov to see your choices and choose your plan. If your kynect password has expired, please go to <https://kog.chfs.ky.gov/public/resetpassword/> to reset it. Passwords need to be changed to keep your account private and secure. When changing your password, please store it securely for future use. At the reset password link, enter both your username and email address. Once you enter a valid username and email address, you will receive an email with a link to reset your password. Click on the link to answer the two security questions you selected and answered when you created your account. Once you answer the security questions correctly, you can create a new password. You can then log into your kynect account.

If the information is not correct, you need to report a change. Follow the instructions on the attached Coverage Summary.

Open Enrollment is from November 01, 2021 to January 15, 2022

Open Enrollment is the period of time each year when you can choose health coverage. During Open Enrollment, you may:

- Enroll in a medical and/or dental plan
- Change your current coverage to a different plan
- Change the members of your tax household on your existing coverage
- Tell us of any change in income, tax household size or other information that you have not reported that may affect your eligibility (Note that changes must be reported within 30 days of the change.)

Dental insurance is also available through kynect

If your health plan does not offer dental coverage, you can buy a dental plan through kynect. Taking care of your teeth has a positive effect on your overall health.

SAMPLE NOTICE

How your insurance plan may change next year

1. **Premium** - the amount you pay for health coverage may change. Rates are set each year by insurance companies and may increase or decrease.
2. **Payment Assistance** - the amount of payment assistance (Advance Payments of the premium Tax Credit (APTC)) that lowers your insurance premium. The attached notice informs you of the estimated amount of payment assistance you will receive next year.
3. **Special Discounts** - the discounts or Cost Sharing Reduction (CSR) that lower the amount you pay out-of-pocket when you use a provider. You can only get these special discounts if you choose a Silver-level health plan.
4. **Plan Benefits** - there may be changes to plan benefits, including co-payments and deductibles. Your insurance company will notify you of these changes. You can also check for changes in your plan through kynect.ky.gov.
5. **Plan Options** - there will be new insurance plans and new insurance companies available through kynect for 2022. Starting November 01, 2021, you will be able to see those new options through kynect.ky.gov.

When will my plan start?

If you do not change plans, your current coverage will renew for the 2022 Plan Year without a gap in coverage.

If you change plans, your start date will depend on the date you pick a plan.

Date you pick a plan for 2022 coverage	Coverage effective date
November 1 - December 15	January 1
December 16 - January 15	February 1

You must continue to pay your premiums for the new coverage year. Open Enrollment ends on January 15, 2022, and most people will not be able to enroll or choose a different plan until the next Open Enrollment Period starting in late 2022.

How do I enroll in a different plan?

Information on how to enroll in a different plan is available on the attached Coverage Summary.

When and what changes do I report on my kynect application?

If your circumstances change, you must report the change to us within 30 days. This will help to make sure that you get the right amount of help with costs and do not owe money on your tax return because you got the wrong amount. You may be eligible for new or different help with costs, or free or low-cost coverage through Medicaid or the Kentucky Children’s Health Insurance Program (KCHIP). If you did not report a change within 30 days of the change, you should still report the change immediately.

Examples of changes you should report include:

- Any address changes
- Tax Household income changes, including changes from 2021 to what you expect for 2022
- Family size changes, like if someone in your tax household marries or divorces, becomes pregnant, has a child, or moves out
- New affordable health coverage becomes available (like coverage through a job)
- Changes in immigration status, like if a visa expires and is not renewed
- Going to jail (“becoming incarcerated”), other than pending the disposition of charges
- A change in your plan for filing your federal income tax return, like if you plan to claim new dependents

SAMPLE NOTICE

- Changes in who you claim when you file your taxes

If someone works for a business that offers help paying for a health plan or health care expenses, visit https://kynect.ky.gov/benefits/s/help-categories?language=en_US to learn how this may affect your eligibility for the premium tax credit

Need help?

- kynect wants to make choosing your health coverage as easy as possible. Free and confidential help is available by calling a kynector or an insurance agent. kynect will help you find one. You can also call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654.
- If you need help in a language other than English, you have the right to get help and information in your language at no cost. You can call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654 to get information on these services.
- You can also call kynect Customer Service at 1-855-4kynect (459-6328). TTY users should call 1-855-326-4654 to request a reasonable accommodation if you have a disability. These accommodations are available and provided at no cost to you.

Why is it important to have health insurance?

Health insurance helps make sure you get the care you need to keep you healthy. Insurance helps with unplanned emergencies. It protects your peace of mind because you know you will have help when you need it.

If you do not have health care coverage, you may have to pay a fee when you file your federal taxes at tax time. Remember, if you are uninsured you also pay 100% of your medical costs.

This letter is being sent to you in compliance with the Affordable Care Act:45 CFR 155 § 335(c) Notice to enrollee.