

# **MAKE SURE YOU KEEP YOUR HEALTH COVERAGE**

If you or a family member currently has health coverage through Medicaid or the Kentucky Children's Health Insurance Program, called KCHIP, you must renew your coverage yearly.

Here's what you need to know:

### **RENEWAL TIMELINE**

Look out for a notice in the mail from the "Cabinet for Health and Family Services" about renewing your Medicaid.

This notice should arrive around 30-45 days before your renewal date. It will include instructions on what you need to do to renew your coverage.

Make sure you know your renewal month ahead of time by doing one of the following:

- Login to the kynect self-service portal
- Call the kynect hotline at 855-4kynect (855-459-6328)
- Find a kynector
- Ask your provider to check the KYHealthNet portal

When the notice is received, you will have at least 30 days to provide the information needed to determine whether you or other members of your household are still eligible for Medicaid or KCHIP. You must submit the requested information by the due date listed on the notice, or you could lose your coverage.

If you or a member of your household is determined to no longer be eligible for Medicaid or KCHIP, you will be notified of other options. This will include subsidized coverage through the kynect Marketplace or Medicare for anyone who has turned 65.

#### MEDICAID IS PROVIDED BY THESE INSURERS IN KENTUCKY







## **DON'T MISS YOUR RENEWAL NOTICE**

## WHAT DO YOU NEED TO DO?

Be sure Medicaid has your current mailing address and other contact information. You can update your information through the kynect self-service portal or by calling the kynect hotline at 855-4kynect (855-459-6328).

#### UPDATE YOUR INFORMATION

Make sure Medicaid has your correct:

- Mailing address
- Phone number
- Email address

This way, they can contact you without delay.

#### **CHECK YOUR MAIL**

2 You will get a letter about your Medicaid or KCHIP renewal when it is your time to renew. The letter will let you know if you need to complete a form or send in information to keep your coverage.

#### SEND IN INFORMATION 3

If you get a form, fill it out and return it right away with the information requested. The information needed is for your renewal and may help you avoid losing Medicaid or KCHIP.

#### **KEEP COPIES OF YOUR INFORMATION** 4

When you submit your information either electronically, in person at a DCBS office, or via mail, Make sure to keep a copy for your records and note what day you submitted your documents.

#### **REACH OUT FOR HELP**

There is free help available in all 120 counties. Kynectors can help you with completing this process. Find a kynector online at kynect.ky.gov or call the kynect call center at 866-4kynect (866-459-6328).

## WHAT IF YOU OR SOMEONE YOU KNOW LOSES COVERAGE?

#### HERE ARE A FEW THINGS YOU CAN DO

Reapply for Medicaid or KCHIP if you think you are still eligible. Medicaid allows a person to contact the state within 90 days of their coverage ending and renew coverage without completing a new application.

Enroll in a Qualified Health Plan through kynect. People with lower incomes are eligible for significant financial assistance. In many cases, people are eligible for zero-premium plans.

Enroll in Employer-Sponsored Health Insurance, if it is available to you.

Enroll in Medicare, if you are turning 65 in the next 3 months.



Losing health coverage, including Medicaid coverage, is a Qualifying Life Event (QLE), which allows you to enroll in a kynect plan or Employer Sponsored Health Insurance (ESI) plan outside of the Open Enrollment Period

## WHAT DO THE NOTICES LOOK LIKE?



#### **RENEWAL NOTICE**

A "renewal notice" is sent when it is your time to actively renew your coverage. This notice will let you know what information is required to determine your eligibility for Medicaid or KCHIP. If Medicaid has current information for you or your household, they may be able to renew coverage automatically. In that case, you may only receive the "notice of eligibility" shown below.



#### NOTICE OF ELIGIBILITY

A "notice of eligibility" is sent after you apply for coverage or renew your coverage. This notice will tell you whether you or others in your household are eligible, when coverage starts, and when coverage ends. If you are not eligible, the notice will provide other options for coverage.



#### **REQUEST FOR INFORMATION**

A "request for information" is sent after you apply for coverage or renew your coverage. This notice will ask you to submit additional documentation to verify the information on your application or renewal for coverage. Your application cannot be processed until this documentation is submitted. If you do not submit it by the due date, you could lose your Medicaid or KCHIP coverage. In that case, you may need to reapply for coverage.

### HAVE QUESTIONS? NEED HELP?

Visit <u>kynect.ky.gov</u> or call **855-4kynect (855-459-6328)** 

There are people in your community who can help too! Find a local Department for Community Based Services (DCBS) office by visiting <u>Find a DCBS Office</u> or <u>Find a kynector</u>.





/KYVOICES4HE

@KYVOICES4HEALTH

WWW.KYVOICESFORHEALTH.ORG