



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

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FOR IMMEDIATE RELEASE

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**Health Coverage Open Enrollment Continues
Through Dec. 15, 2020**

Outreach, enrollment assistance is available

FRANKFORT, Ky. (Dec. 1, 2020) – Open Enrollment for 2021 Marketplace health insurance plans at [HealthCare.gov](https://www.healthcare.gov) is continuing. The Kentucky Health Benefit Exchange (KHBE), 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 2021 health plan.

This year's open enrollment continues through Dec. 15, 2020 for coverage that starts Jan. 1, 2021. Kentuckians who were enrolled through the Marketplace for 2020 and who do not want to make changes to their plans will be automatically re-enrolled. However, everyone is encouraged to check the status of their enrollment and selected coverage options. In many cases, policyholders will have the same plan for 2021 or their coverage will move from their current plan to an available 2021 option that most closely matches their current coverage.

CHFS is using a grassroots campaign to reach current policyholders and potential new enrollees. Targeted efforts include direct mail, emails and phone calls. Additionally, KHBE is coordinating with community-based kynectors who service every county in the Commonwealth and is collaborating on virtual events designed to educate the public and assist with applying for coverage. To find an event or to locate a kynector, visit [KHBE.ky.gov](https://www.khbe.ky.gov).

Many Kentucky counties now offer multiple options for health insurance carriers. Anthem and CareSource have expanded their service areas to cover additional [counties](#) compared to their 2020 offerings. KHBE asks Kentuckians to keep this in mind while shopping for 2021 coverage.

“It’s very important for individuals to update their applications, even if they were covered last year, so they can review the most current information on what savings are available and to find a plan that best meets their needs,” according to Edith Slone, KHBE Division Director.

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 should offset any premium increases so the cost of insurance in 2021 will be about the same as this year.

The state-based call center is available at 855-459-6328 to assist Kentuckians with questions about getting health care coverage and can help prescreen for eligibility. The HealthCare.gov customer service center, which is open 24 hours a day, seven days a week (excluding holidays), is also available by calling 800-318-2596.

Current plan holders, and those who want to view 2021 options on the exchange, can now go to [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.

Action is needed by Dec. 15 for 2021 coverage unless a Kentuckian qualifies for an exception, such as change in marital status, a birth, a move or other Special Enrollment Period qualification.

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The Cabinet for Health and Family Services is home to most of the state’s human services and health care 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.

