

Commonwealth of Kentucky Cabinet for Health and Family Services

Andy Beshear, Governor

Eric Friedlander, Secretary

FOR IMMEDIATE RELEASE

Contact: Susan Dunlap (502) 226-0245 susan.dunlap@ky.gov

Kentuckians Lacking Health Coverage May Sign Up During Special Enrollment Period, Feb. 15-May 15

Limited-time enrollment aims to reach the uninsured across the Commonwealth, rest of the nation

FRANKFORT, Ky. (Feb. 15, 2021) – Aggressive steps continue to be taken to battle COVID-19 and provide access to quality, affordable health coverage to the uninsured, which is why the President reopened the federal health care marketplaces from Feb. 15 to May 15.

Beginning today, uninsured Americans, including those eligible for financial help through the Affordable Care Act marketplace or zero-dollar coverage through Medicaid, may enroll in health coverage.

"Health care is a basic human right and I encourage every Kentuckian without coverage to take advantage of this opportunity and sign up," said Gov. Andy Beshear. "This pandemic has made us even more aware of how expanded health care in Kentucky has helped us to have fewer deaths than most states. It is critical for every Kentuckian to have health care coverage and I urge those still needing coverage to take time to enroll during this period."

"Although we're making great strides with regard to getting Kentuckians vaccinated against COVID-19, we remain watchful about the spread of the

coronavirus and are on guard for mutations of this virus," said Cabinet for Health and Family Services (CHFS) Secretary Eric C. Friedlander, citing a <u>Healthcare</u> <u>Finance</u> report of average cost of hospital care for COVID-19 ranging from \$51,000 to \$78,000.

"No time is ever a good time to be sick and uninsured," he said, adding that a pandemic is possibly the worst time.

CHFS Deputy Secretary Carrie Banahan said of the Kentucky residents currently uninsured, many qualify for financial help to pay for health coverage or free coverage through Medicaid.

"It's not just COVID-19 that leaves all of us needing health coverage," she said. "Even 'routine' acute conditions, such as breaking a bone, can create a financial setback of several thousand dollars for those without health coverage."

Banahan noted that plans on the federal marketplace for Kentuckians include federally required Essential Health Benefits and provide doctors' services, inpatient and outpatient hospital care, prescription drug coverage, pregnancy and childbirth, mental health services and more.

Kentuckians may get help with enrolling in health care coverage in several ways. One is visiting <u>kynect.ky.gov</u>, a one-stop portal for finding health coverage and other benefits. The site is run by CHFS. Help is also available by calling **1-855-459-6328** or by contacting a health insurance agent currently licensed in Kentucky.

In addition to the federal special enrollment period, President Biden's stimulus proposal would provide individuals with more financial help to get insured and stay insured. Increases in subsidies would be available for those under 400 percent (equal to annual earnings of less than \$52,000 per year) of the Federal Poverty Level. These subsidies would help make coverage even more affordable for individuals who are uninsured and earn up to \$52,000 per year who already receive help through Affordable Care Act tax credits, said Banahan.

Offering subsidies to provide financial assistance during a pandemic and recession is the right approach at the right time and is desperately needed, Friedlander said. "Expanding these subsidies brings access to health care coverage within reach for Kentuckians and puts money each month back in their pockets to help stimulate the economy."

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 fulland part-time employees located across the Commonwealth focused on improving the lives and health of Kentuckians.