

Do you need Health Insurance?



Maxwell Street Legal Clinic
201 East Maxwell Street
Lexington, KY 40508

Toll Free 1-800-699-0805

You can apply here:

Kynect.ky.gov



1-855-4kynect (459-6328) M-F 8 am-7 pm
¡Pida asistencia en español!

- There are payment assistance programs and discounts available to help you pay for health insurance, including Medicaid, which is now free for more people.



When to Apply:

You can apply anytime!

After you apply, you know what you are eligible for. Then you can enroll. You may be able to enroll right now!

But depending on your situation, you may have to wait until **open enrollment** begins on **November 1, 2016**.

Documents You Need:

- Identity
- Income
- And if you have them:
 - Immigration
 - Social Security(although not needed to apply)

What happens if you don't have health insurance?

You have to pay a fine when you file your taxes.

People who do not earn enough money to file a tax return do not have to pay the fine. Also, immigrants without documentation do not have to pay the fine.

Myths

- Mixed-status families are not eligible for assistance or public benefits such as Medicaid and KCHIP. ----->

A person who does not apply for insurance for him/herself can still apply for other family members. A non-applicant does not have to provide information such as immigration status or a Social Security number.

- Submitting personal information on an insurance application could get you deported. ----->

FALSE

FALSE

Important to Know!

- States cannot deny applicants for benefits if a non-applicant family member does not provide their citizenship or immigration status.
- Providing a Social Security number is voluntary.
- Information provided by applicants is NOT going to be used to enforce immigration laws.
- It is now illegal for insurance companies to deny coverage due to medical history.
- If you think a health insurance worker has discriminated against you, you can ask for help. Call us at 1-800-699-0805

If you are an undocumented immigrant or DACA grantee:

- You are not eligible for Medicaid or to buy health insurance through Kynect.
- You can get medical insurance:
 - Through employers
 - Directly from an insurance company
 - Temporarily, in emergencies or when you visit the hospital:
 - Emergency Medicaid
 - DSH (Disproportionate Share Hospital) Program



- You can find low-cost medical assistance at:
 - Community Health Centers
 - Retail clinics, i.e. pharmacies
 - Disease-specific programs
 - Prescription Assistance Programs
 - Needymeds.org
 - Drug Discount Cards
 - Search for disease-specific programs
 - Medical bill assistance
 - Healthlawhelper.org / aseguratusalud.org

