

Do you need Health Insurance?



Maxwell Street Legal Clinic
Health insurance
assistance:

1-800-699-0805

You can apply here:



OR

HealthCare.gov

OR

CuidadoDeSalud.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.



Get coverage for 2017:

If you had a 2016 kynect plan and want coverage for 2017, you **MUST** do a new application on healthcare.gov.

You may be allowed extra time if your household or income has changed recently.

To renew Medicaid, you can use benefind.ky.gov.

If you cannot enroll right now, Open Enrollment begins November 1.

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, unless you are an immigrant without documents or don't earn enough money to pay taxes.

Myths

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

→

FALSE

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 to apply.

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

→

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 encounter discrimination when trying to apply for health insurance, call the Maxwell Street Legal Clinic and let them know you need to talk to the health law attorney about a situation of discrimination.

If you are an undocumented immigrant or DACA grantee:

- You are not eligible for Medicaid or to buy health insurance through healthcare.gov.

- You can get medical insurance:

- Through employers
- Directly from an insurance company
- 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
 - Apply at your local health clinic or Community Action office
- Needymeds.org
 - Drug Discount Cards
 - Medical bill assistance programs
- Healthlawhelper.org / aseguratusalud.org

