

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:

Open enrollment 2015:
Oct. 15 - Dec. 7

You can apply right now if there has been a change in your family or your income!

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. ----->

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

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 Kynect.
- 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
 - Needy meds.org
 - Drug Discount Cards
 - Medical bill assistance programs
 - Healthlawhelper.org / aseguratusalud.org

