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:

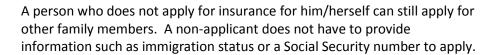
- Identity
- Income
- And if you have them:
 - o Immigration
 - Social Security (although not needed to apply)

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.



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





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
 - Needymeds.org
 - Drug Discount Cards
 - Medical bill assistance programs
 - Healthlawhelper.org / aseguratusalud.org





