Searching for quality health coverage? Good news is on the horizon.

1. What is kynect?
kynect is a program run by the Office of the Kentucky Health Benefit Exchange within the Cabinet for Health and Family Services. Federal law requires each state to have an online health insurance marketplace, beginning in Fall 2013, to ensure that all Americans have access to quality healthcare. kynect makes it easier for individuals and employees of small businesses to shop for health insurance based on price and quality.

2. How was kynect created?
Governor Steve Beshear issued an executive order to create a state-based health benefit marketplace to best meet the needs of Kentuckians. kynect, like other states’ health benefit marketplaces, will provide simple, one-stop shopping for individuals and small businesses to purchase health insurance. kynect will also check eligibility for payment assistance and tax credits, as well as Medicaid and KCHIP.

3. How many Kentuckians are uninsured?
An estimated 640,000 Kentuckians are uninsured as of 2013, or 14.9 percent of the state’s population.

4. When will I be able to sign up for kynect?
Open enrollment begins Oct. 1, 2013, and runs through March 31, 2014. Coverage begins as soon as Jan. 1, 2014. More information will be available as the October enrollment period gets closer.

5. What happens if I don’t have health insurance?
Beginning Jan. 2014, most Americans will be required to have health insurance or pay a penalty. By using kynect, you may be eligible for payment assistance to help cover the costs of coverage for you and your family. kynect will also check to see if you are eligible for programs like Medicaid or KCHIP, the Kentucky Children’s Health Insurance Program.

6. I want health insurance, but I can’t afford it. What will I do?
By using kynect, you may receive payment assistance or special discounts to help cover the costs of coverage for you and your family. kynect will allow you to compare and select insurance plans and find out if you qualify for programs like Medicaid or KCHIP, the Kentucky Children’s Health Insurance Program.

7. What if I make too much money for Medicaid, but still can’t afford to buy insurance?
You may be eligible for payment assistance to help you pay for healthcare coverage you purchase through kynect.

8. Will it be easier for me to get coverage even if I have health problems?
Health insurance companies will no longer be able to reject people or charge more based on health status, beginning in Jan. 2014.
9. How long can my adult child stay on my insurance coverage?
Adult children can stay on their parents’ coverage until they are 26 years old.

10. I own a small business. Will I have to buy health insurance for my workers?
No small employer is required to provide insurance coverage. If you have a small business with 50 or fewer people, you won’t face any penalties. In addition, if you own a small business with 25 or fewer employees, there may be significant tax credits available through kynect to help cover the cost of insurance. Businesses with more than 50 employees that don’t provide health insurance may face penalties starting in 2015.

11. How can I get help?
As the Oct. 1, 2013, open enrollment gets closer, there will be many options for help. Assistance will be available online, over the phone or in person. kynect has special groups ready to help — Insurance Agents, kynectors and Customer Service. All services are offered to you at no cost.

- Insurance Agents receive a fee from the insurance companies they are appointed with, so their help does not cost you any extra money. They are licensed, expert insurance professionals, who can advise you on all types of insurance coverage. Insurance Agents continue to provide service on claims and questions after you enroll.

- kynectors are individuals from various groups in your community trained to help you enroll and get healthcare coverage. They can provide you information to help you make an informed decision. kynectors can help you apply, but they cannot tell you which plan to choose. You may have heard them called Navigators or In-Person Assisters. In Kentucky, we call them kynectors.

- Customer Service is a full-service help desk available online and by phone to answer your questions. It is open Monday through Friday from 8 a.m.–7 p.m. ET. Starting in October, it will be open on Saturdays.

12. How can I find someone to help me?
You can go online to kynect.ky.gov and search for an Insurance Agent or kynector. You can also chat with or call Customer Service at kynect.ky.gov or 1-855-4kynect (459-6328), TTY: 1-855-326-4654.