

Health Coverage Tax Credit

The Health Coverage Tax Credit (HCTC) for trade dislocated workers and retirees is a credit equal to 65 percent of the premium for qualified coverage and is administered through the federal government under the Trade Act of 2002. All states, including Kentucky, play a vital role in designating qualified health coverage (i.e., qualified health plans).

The Kentucky Department of Insurance (DOI) is pleased to announce that the Individual Blue Access TAA plan designed by Anthem Health Plans of Kentucky, Inc. (dba Anthem Blue Cross and Blue Shield) was designated and approved by the federal government as HCTC qualified health coverage. The plan is now available to individuals eligible for Trade Adjustment Assistance benefits and individuals over age 55 years who receive payments under the Pension Benefit Guaranty Corporation. The qualified health coverage includes preventive care as well as prescription drug coverage. For more information relating to this plan, you may contact Anthem toll free at 888-482-6847.

If you are eligible for the HCTC and have registered to receive the tax credit, it may take several months for the HCTC program to begin paying 65 percent of your health insurance premium. During this time, if you are unable to afford the total premium payment, you may request financial assistance from Kentucky's Office of Employment and Training (OET). This state agency administers the Health Insurance Coverage Assistance program, which is supported by National Emergency Grant funds and will provide 65 percent of the health insurance premium for three months, until an eligible individual can complete the registration process for primary health care assistance under the HCTC program. For more information, please contact your local OET office at 502-564-7456.

To find whether you are eligible for the HCTC under either the Trade Adjustment Assistance (TAA) program or the Pension Benefit Guaranty Corporation (PBGC) program, you may call the toll free number 866-628-4282. Registration forms for both the Health Insurance Coverage Assistance and the HCTC programs are available at local Employment and Training offices.

If you have any questions relating to this announcement or issues relating to health insurance, you may call the Kentucky Department of Insurance at 800-595-6053. You also may obtain additional information by visiting our Web site http://insurance.ky.gov/.



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Printed with state funds on recycled paper



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