



## What is Kentucky Access?

Kentucky Access is a statewide health plan that offers medical coverage to Kentuckians who find it difficult to obtain health insurance in the individual insurance market.

If you qualify for Kentucky Access, you may be able to get the medical coverage you need at significant savings. Best of all, Kentucky Access offers a wide variety of benefit plans, cost-sharing options, and medical providers.

**Contact Kentucky Access today!**  
**[www.kentuckyaccess.com](http://www.kentuckyaccess.com)**  
**1-866-405-6145**  
**(TTY 1-800-313-4750)**

## Time is of the essence.

Contact Kentucky Access *now* to avoid or shorten a lapse in your health care coverage.

- **Pre-existing Conditions:** Qualifying individuals who have been without medical coverage for at least 63 continuous days during the past 12 months may not be covered right away under Kentucky Access for pre-existing medical conditions. Applying to Kentucky Access *now* may avoid or shorten the length of pre-existing condition exclusions.
- **Effective Date:** The earliest your Kentucky Access coverage can begin is the 1st day of the month following the month in which your application is received at Kentucky Access. Applying to Kentucky Access *now* may help you get a timely effective date and avoid a lapse in medical coverage.



For complete details on eligibility, rates and benefits, visit us at **[www.kentuckyaccess.com](http://www.kentuckyaccess.com)** or call us toll-free at **1-866-405-6145** (TTY 1-800-313-4750).

"I had open heart surgery. No one will insure me except Kentucky Access."

"I used to pay \$750 a month for insurance. Kentucky Access saves me \$200 a month."



FIND OUT IF  
YOU CAN SAVE  
ON INDIVIDUAL  
MEDICAL INSURANCE  
WITH  
KENTUCKY ACCESS.

## Who is eligible for Kentucky Access?

You may be eligible to enroll in Kentucky Access if you are looking for **individual** medical coverage and if you qualify under any **one** of the following eligibility categories:

- **Federally Eligible** — Applies to current Kentucky residents who qualify as “eligible individuals” under the federal Health Insurance Portability and Accountability Act (HIPAA), including certain individuals coming off the following types of medical coverages: group, governmental, church plan, COBRA, or state continuation; or
- **Insurance Rejection** — Applies to 12-month Kentucky residents who have been rejected by a private insurer for individual medical coverage substantially similar to Kentucky Access coverage; or
- **Higher Premium Rate** — Applies to 12-month Kentucky residents who have been offered individual medical coverage at a premium rate higher than the premium rate charged by Kentucky Access for substantially similar coverage; or
- **High Cost Condition** — Applies to 12-month Kentucky residents with one of the following conditions:

AIDS	Juvenile Diabetes	Quadriplegia
Angina Pectoris	Leukemia	Stroke
Ascites	Metastatic Cancer	Syringomyelia
Chemical Dependency	Motor or Sensory Aphasia	Wilson's Disease
Cirrhosis of the Liver	Multiple Sclerosis	Chronic Renal Failure
Coronary Insufficiency	Muscular Dystrophy	Malignant Neoplasm of the Trachea
Coronary Occlusion	Myasthenia Gravis	Malignant Neoplasm of the Bronchus
Cystic Fibrosis	Myotonia	Malignant Neoplasm of the Lung
Friedreich's Ataxia	Open Heart Surgery	Malignant Neoplasm of the Colon
Hemophilia	Parkinson's Disease	Short Gestation Period for a Newborn
Hodgkin's Disease	Polycystic Kidney	Low Birth Weight of a Newborn; or
Huntington's Chorea	Psychotic Disorders	

- **GAP Eligible** — Applies to participants in the state Guaranteed Acceptance Program (GAP); or
- **Spouse or Child** — Applies to 12-month Kentucky residents who are eligible dependents of a Kentucky Access enrollee.

Note: You may NOT be eligible for coverage with Kentucky Access if (a) you are enrolled in or eligible for Medicaid, Medicare, group medical coverage, COBRA, state continuation coverage, or state conversion coverage; or (b) your Kentucky Access premium will be paid for or reimbursed by an employer, a government agency, a government funded or sponsored program, a health care provider, a public or private foundation, or a church or church-affiliated organization. For complete details regarding eligibility requirements, contact Kentucky Access.

## Kentucky Access offers a choice.

### Benefit plans:

Kentucky Access offers a variety of benefit plans, including traditional indemnity and preferred provider organization (PPO) plans:

<i>Name of Plan:</i>	<i>Type of Plan:</i>
<i>Traditional Access</i>	<i>Indemnity</i>
<i>Premier Access</i>	<i>PPO</i>
<i>Preferred Access</i>	<i>PPO</i>

### Cost-sharing options:

Kentucky Access offers several cost-sharing options to fit a wide range of needs. In-network cost-sharing options include:

	<i>Deductible (Single/Family)</i>	<i>Co-Insurance Limit* (Single/Family)</i>
<i>Traditional Access</i>	\$400/\$800	\$1,500/\$3,000
<i>Premier Access</i>	\$400/\$800 \$1,000/\$2,000 \$1,500/\$3,000	\$1,500/\$3,000 \$2,500/\$5,000 \$4,000/\$8,000
<i>Preferred Access</i>	\$750/\$1,500 \$1,500/\$3,000	\$3,000/\$6,000 \$5,000/\$10,000

\* After deductible

### Provider Networks:

Kentucky Access uses the following Anthem Blue Cross and Blue Shield provider networks:

*Blue Traditional Network*  
*Blue Access PPO Network*  
*Anthem Mental Health Network*  
*Anthem Pharmacy Network*