WELCOME TO KENTUCKY HEALTH

Let's get started!

October 15, 2018
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Questions? Visit KentuckyHEALTH.ky.gov
1. Medicaid and the Affordable Care Act
Medicaid is a health and long-term care coverage program, funded by state and federal government. Every state establishes and administers its own Medicaid program and determines the type, amount, duration and scope of services covered within broad federal guidelines. The Affordable Care Act (ACA) included many significant changes to Medicaid services and eligibility. In 2014, the Medicaid program in Kentucky was expanded to cover people who were not eligible before the ACA was enacted.

2. What is Kentucky HEALTH?
Kentucky HEALTH is a new part of Kentucky’s Medicaid program for some Kentuckians. HEALTH stands for Helping to Engage and Achieve Long-Term Health. Kentucky HEALTH includes:

- New opportunities to earn rewards for healthy activities through the My Rewards Account,
- New responsibilities for some adults to help pay for their health care services, called Cost Sharing, and
- A new requirement for some adults to participate in community engagement activities.

Kentucky HEALTH is not a one-size-fits-all program. Kentucky HEALTH includes several components: Cost Sharing, a Deductible Account, a My Rewards Account, PATH Community Engagement, and the Kentucky Integrated- Health Insurance Premium Payment program (KI-HIPP).

Questions? Visit KentuckyHEALTH.ky.gov
Benefit Plans: People who are in Kentucky HEALTH will be in one of the Medicaid benefit plans below:

- **State Benefit Plan:** Your Medicaid benefits DO NOT change. Your dental and vision services are covered by your MCO. The Commonwealth pays for your non-emergency medical transportation.

- **Alternative Benefit Plan:** Your Medicaid benefits DO change. Your non-medical dental and vision services are covered through your My Rewards Account instead of through your MCO. The Commonwealth does NOT pay for your non-emergency medical transportation.

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
3. Components of Kentucky HEALTH Summary

**Deductible Account:** The Deductible Account tracks the costs of your health services. The Commonwealth puts $1,000 in the Deductible Account. If you use all the money in your Deductible Account, your MCO will pay for additional costs for covered health services. If you do not use all the money in your Deductible Account in one year, then up to half of the money left may go to your My Rewards Account at the end of the year.

**Cost Sharing:** Some people on Kentucky HEALTH will pay premiums OR copayments to get their medical benefits.

- **Premium:** A fee you pay each month to your MCO for your household’s medical benefits. The premium may be $1-15 each month. The amount you pay depends on your household’s income compared to the household size.
- **Copayment:** A fee you pay when you get a medical service, like going to the doctor. Copayments may be $3-50, and the amount you pay depends on the type of medical service. You pay the provider (doctor) when you receive the service.

**My Rewards Account:** The My Rewards Account (MRA) works like a health spending account. You can earn dollars into your MRA by completing qualifying activities or not spending all the money in your Deductible Account. Anyone who has an active MRA may use the dollars in the MRA to pay for extra health services. (Your MRA is active if you pay a premium to your MCO each month.)

If you are on the Alternative Benefits Plan, you can pay for non-medical dental and vision services with dollars in your MRA. Recipients who are on the State Benefit Plan do **NOT** use MRA dollars to pay for non-medical vision and dental services because their MCO pays for these services if they are covered. In the future, Kentucky HEALTH recipients with an active MRA may use their MRA dollars to pay for extra health services.

**PATH Community Engagement:** PATH stands for “Partnering to Advance Training and Health” and is Kentucky HEALTH’s community engagement initiative. Some Kentucky HEALTH beneficiaries will need to complete 80 hours of PATH Community Engagement activities each month to use their medical benefits. PATH Community Engagement activities include working, looking for a job, caregiving, job training, participating in substance abuse treatment, enrolling in classes, or volunteering. If you are a full-time employee (at least 30 hours per week), a full-time student, or the primary caretaker of a dependent, you are **NOT** required to complete the PATH requirement if you have reported this information to the Department for Community Based Services (DCBS) or at benefind.ky.gov. You will be sent more information no less than 30 days before you need to start completing and reporting PATH hours.

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
Kentucky Integrated-HEALTH Insurance Premium Payment Program (KI-HIPP) The KI-HIPP program can help you get medical benefits through your job, if your job offers health insurance, called employer-sponsored insurance. With the KI-HIPP program, you can enroll in your employer’s ESI plan, and you will pay the same amount that you would if you were on Kentucky HEALTH. For example, if your premium on your ESI plan is $30 each month, then you will only pay up to $15 each month and Kentucky HEALTH will pay for the other $15 each month. Some people on Kentucky HEALTH will be required to check if their ESI qualifies for the Kentucky HEALTH ESI program. You may be required to enroll in the Kentucky HEALTH ESI program option if:

- Your ESI is cost-effective for the Commonwealth AND
- Enrolled in Kentucky HEALTH for 12 total months AND
- Employed with the same employer for 12 months in a row.

Questions? Visit KentuckyHEALTH.ky.gov
4. Kentucky HEALTH Eligibility Groups Summary
Am I in Kentucky HEALTH?

You may be in Kentucky HEALTH if you meet one of the descriptions below:

Kentucky HEALTH IS for:

- **Income-eligible Adults**: Adult Medicaid recipients who qualify for Medicaid based on income (and not based on health status like pregnancy or disability). People in this group do not qualify for any of the other Kentucky HEALTH eligibility groups and their household income is up to 138% of the Federal Poverty Level (FPL).

- **Income-eligible Parents/Guardians**: Medicaid recipients with a dependent child (under age 18) and a household income at or below the following amounts*:

<table>
<thead>
<tr>
<th>Household size</th>
<th>Monthly household income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$235</td>
</tr>
<tr>
<td>2</td>
<td>$291</td>
</tr>
<tr>
<td>3</td>
<td>$338</td>
</tr>
<tr>
<td>4</td>
<td>$419</td>
</tr>
<tr>
<td>5</td>
<td>$492</td>
</tr>
<tr>
<td>6</td>
<td>$556</td>
</tr>
<tr>
<td>7</td>
<td>$621</td>
</tr>
</tbody>
</table>

*Note: The dollar amounts displayed are based on the 2018 Federal Poverty Level amounts. This dollar amount may change each year.

- **Pregnant Women**: Medicaid recipients who are pregnant, or whose pregnancy has ended within the last 60 days (called the ‘postpartum period’)

- **Children up to age 19**: Medicaid or Kentucky Children’s Health Insurance Program (KCHIP) recipients under age 19.

- **Medically Frail Adults**: Medicaid recipients with one or more of the following:
  - Serious and complex medical condition
  - Significant difficulty performing activities of daily living, like eating and getting dressed
  - Disabling mental health diagnosis
  - Chronic substance use disorder
  - Diagnosed with HIV/AIDS
  - Eligible for Retirement, Survivors, Disability Insurance (RSDI) with a disability indicator
  - Chronic homelessness

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
• **Former Foster Youth up to age 26**: Medicaid recipients are under age 26 now and who had Medicaid and were in foster care when they turned 18 years old.

Kentucky HEALTH is **NOT** for:

- People on Medicare
- Medicaid recipients who are elderly (age 65 or older), blind and/or disabled
- Residents of nursing facilities or Intermediate Care Facilities for Individuals with Developmental Disabilities (ICF/MR)
- Children in foster care or receiving subsidized adoption
- Women in the Breast and Cervical Cancer Treatment Program
- Supplemental Security Income (SSI) recipients
- Working disabled adults in the Medicaid buy-in program
- Recipients of Home and Community Based Services Waivers
  - Home and Community Based Waiver - 1915 (c)
  - Michelle P Waiver - 1915 (c)
  - Acquired Brain Injury - 1915 (c)
  - Acquired Brain Injury, Long Term Care - 1915 (c)
  - Model Waiver II - 1915 (c)
  - Supports for Community Living - 1915 (c)

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
### Receiving Medicaid benefits through Kentucky HEALTH

<table>
<thead>
<tr>
<th></th>
<th>Children</th>
<th>Pregnant Women</th>
<th>Former Foster Youth (up to age 26)</th>
<th>Medically Frail</th>
<th>Income-Eligible Parents/Guardians</th>
<th>Income-Eligible Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>State Benefits Plan</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>My Rewards Account (MRA)</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Deductible Account</strong></td>
<td>Yes, but inactive until 60 days after the end of pregnancy</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Cost Sharing: Premiums</strong></td>
<td>Optional (paying premiums gives access to MRA)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>PATH Community Engagement</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Employer Sponsored Insurance</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

* If paying premiums

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
5. Components of Kentucky HEALTH Program

5.1 Cost Sharing

“Cost sharing” are the costs some beneficiaries need to pay for their health coverage. In Kentucky HEALTH, there are two different types of cost sharing: premiums and copayments.

<table>
<thead>
<tr>
<th>Who has a cost sharing requirement?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Children</strong></td>
</tr>
<tr>
<td>No premiums (Children on KCHIP may still have copayments)</td>
</tr>
<tr>
<td><strong>Pregnant Women</strong></td>
</tr>
<tr>
<td>No</td>
</tr>
<tr>
<td><strong>Former Foster Youth</strong></td>
</tr>
<tr>
<td>Optional premium (for access to My Rewards Account)</td>
</tr>
<tr>
<td><strong>Medically Frail</strong></td>
</tr>
<tr>
<td>Optional premium (for access to My Rewards Account)</td>
</tr>
<tr>
<td><strong>Income-eligible Parents/Guardians</strong></td>
</tr>
<tr>
<td>Yes</td>
</tr>
<tr>
<td><strong>Income-eligible Adults</strong></td>
</tr>
<tr>
<td>Yes</td>
</tr>
</tbody>
</table>

What do I need to do if I have a cost sharing requirement?

1. Watch the mail for a premium invoice from your Managed Care Organization (MCO)
   - Shows the amount (if any) that you owe.
   - Gives options for how to pay.
   - Gives contact information in case you have questions.
2. Pay the premium amount to your MCO.
3. Continue to pay your premium each month.
4. For any questions about your premium, contact your MCO.

What is cost sharing?

“Cost sharing” are the costs you need to pay for your health coverage. In Kentucky HEALTH, there are two different types of cost sharing: premiums and copayments.

- **Premiums**: A premium is a fee you pay each month for your household’s medical benefits. You pay the same amount, no matter how much health care you need.
  - The premium will be $1, $4, $8, or $15 each month, depending on your total monthly household income. The amount you pay depends on both your household income and number of people in your household.
  - You pay your premium to your Managed Care Organization (MCO) every month. This would be either Aetna, Anthem, Humana, Passport, or WellCare.

Questions? Visit KentuckyHEALTH.ky.gov
Families will pay the lowest premium if everyone in the household is enrolled with the same MCO.
If your family has more than one MCO, you may have to pay more than one monthly premium.

Copayments (also called copays): A copayment is a fee you pay for each medical service, like going to the doctor or getting a prescription medicine.
   - The copayment will be between $3 and $50. The amount you pay depends on the type of medical service you get.
   - You pay the provider (doctor) when you get the service.
   - Copayments are more expensive than paying your monthly premium.

What happens if I stop paying my premium on time?

If you are required to pay premiums and you stop paying it on time, you could have a penalty. Your penalty depends on your situation:

- If your household income is at or below 100% of the Federal Poverty Level, you will:
  - be changed to the Copay Plan for up to six months.
  - pay a copay to your provider each time you get a medical service.
  - have $25 taken out of your My Rewards Account, and it will go inactive.
    You can end the penalty early by completing certain re-entry activities (See section 7.1 Non-payment Penalty on page 39).
- If household income is above 100% of the Federal Poverty Level, you will:
  - be suspended from Kentucky HEALTH benefits for up to six months.
  - have $25 taken out of your My Rewards Account, and it will go inactive.
  - You can end the suspension period early by completing certain re-entry activities.

What does it mean if I have an optional premium?

You can choose to pay a premium to your MCO each month to have a My Rewards Account.
- You will not lose your medical benefits if you do not pay a premium.
- You will not need to pay copays for healthcare services.
- You may choose to complete activities to earn dollars for your My Rewards Account.
- You may use the dollars in your My Rewards Account to pay for extra benefits that are not covered by your MCO.

Questions? Visit KentuckyHEALTH.ky.gov
5.2 My Rewards Account

My Rewards Account

The My Rewards Account (MRA) works like a health spending account. You can earn “virtual dollars” into your MRA by completing qualifying activities. Everyone who has a MRA can use the account for benefits that are not covered by their health plan.

- If you are an Income-eligible Adult (on the Alternative Benefit Plan), dental and vision services are not covered by your Managed Care Organization (MCO), but you can still access those services by using dollars in your MRA.
- If you are in one of the other eligibility groups on Kentucky HEALTH, you will have the Medicaid State Plan, and dental and vision services will be covered by your MCO.

| Who has a My Rewards Account? |
|-----------------------------|---|---|---|---|
| Children | Pregnant Women | Former Foster Youth | Medically Frail | Income-eligible Parents/Guardians | Income-eligible Adults |
| No | Yes | Yes – if paying premiums | Yes – if paying premiums | Yes – if paying premiums and meeting PATH requirement (if applicable) | Yes – if paying premiums and meeting PATH requirement (if applicable) |

What do I need to do if I have a My Rewards Account?

- **Keep your My Rewards Account active** by paying your premium and meeting your PATH Community Engagement requirement, if you have one.
- **Earn dollars** by doing qualifying activities:
  - Get preventive services done. Some examples include a mammogram, flu shot, annual check-up, and blood pressure screening. You can also get dollars for taking your child for a check-up with his or her doctor.
  - Take an online course at CitizenConnect.ky.gov
  - Complete a health risk assessment with your MCO
  - Visit KentuckyHEALTH.ky.gov to see a list of the ways you can earn dollars for your My Rewards Account
- **Check** your MRA balance at CitizenConnect.ky.gov.
- **Avoid penalties.** If you stop paying your premium or go to the emergency room for a non-emergency condition, you could have money taken out of your account.
- **Spend your My Rewards dollars** on services that matter to you.

Questions? Visit KentuckyHEALTH.ky.gov
Income-eligible adults can use their My Rewards dollars on routine vision and dental services. Find a list of vision and dental services your account can pay for on KentuckyHEALTH.ky.gov.

How do I use My Rewards dollars?

- **Know** how many dollars you have in your account: Visit CitizenConnect.ky.gov to view the balance in your MRA.
- **Check** if you have enough in your account to get you the services you want: If you are an Income-eligible Adult, visit KentuckyHEALTH.ky.gov to see a list of dental and vision services you can get with My Rewards dollars.
- **Schedule** an appointment with your eye doctor or dentist for the service you need.
  - Before going, look up your My Rewards Account information and make sure you have enough My Rewards dollars in your account.
  - Your provider will hold enough funds from your MRA to pay for the service.
- Go to your appointment and get the service.
- The service cost will be taken out of your MRA.

Who should I contact if I have a question about My Rewards?
For any questions about your My Rewards Account, visit CitizenConnect.ky.gov or call DCBS at 1-855-306-8959.

Questions? Visit KentuckyHEALTH.ky.gov
5.3 PATH Community Engagement

PATH Community Engagement

PATH stands for “Partnering to Advance Training and Health,” and is Kentucky HEALTH’s community engagement initiative. Some people on Kentucky HEALTH will need to complete 80 hours of PATH Community Engagement activities each month to keep medical benefits. PATH activities include working, looking for a job, caring for someone with health issues or a disability, job training, participating in substance abuse treatment, taking educational classes, or volunteering.

If you are a full-time employee, a full-time student, or the primary caregiver of a dependent child, you are NOT required to complete the PATH requirement if you have reported this information to the Department for Community Based Services (DCBS) or at benefind.ky.gov.

We will send you a notice no less than 30 days before you need to start completing and reporting PATH hours.

<table>
<thead>
<tr>
<th>Who has a PATH Community Engagement requirement?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

*Those who are not a primary caregiver of a dependent child.

What do I need to do if I have a PATH Community Engagement requirement?

1. **Explore your options** to complete the PATH Community Engagement requirement. Activities that count towards the PATH Community Engagement requirement include:
   - Working
   - Looking for a job
   - Training for a new job or skill
   - Attending approved classes
   - Volunteering
   - Taking care of someone who is elderly or disabled
   - Getting treatment for a substance use disorder

2. **Use resources** to help you find the opportunities that are right for you:
   - Research high-demand Kentucky careers at Help Wanted KY.com
   - Search jobs at FocusCareer.ky.gov
   - Schedule an appointment with a career coach at CitizenConnect.ky.gov
   - Search for volunteer activities at CitizenConnect.ky.gov

3. **Complete** 80 hours of approved activities each month.

4. **Report** your hours. You have several options for how you report your hours:
   - a. Online at CitizenConnect.ky.gov
   - b. Call or visit your local Kentucky Career Center

Questions? Visit KentuckyHEALTH.ky.gov
c. **Provide supporting documents**, if you have them. You are not required to upload supporting documents, but provide them if you can. The Commonwealth will check PATH Community Engagement hours, and you could be required to provide documents as proof. Avoid having to find documents later by sharing them when you report.

**What happens if I am required to meet the PATH Community Engagement and do not complete and report my hours?**

If you do not report 80 hours of PATH Community Engagement activities by the end of the month, you will have 30 days to:

- Make up and report the missing hours; **OR**
- Show the required documentation; **OR**
- Take a re-entry course; **OR**
- Show good cause for not meeting the requirement.

During those 30 days, you also need to meet the 80-hour requirement for that month, as well. If you complete any of the options above, your medical benefits will not be suspended.

If you do not complete any of the options above, then you will be in a “penalty period,” during which you will not have Medicaid benefits. You can get your benefits back by:

- Completing a month of hours and reporting the hours on CitizenConnect.ky.gov (80 hours in a 30-day period); **OR**
- Taking a re-entry course. These courses are offered online at CitizenConnect.ky.gov or in-person.

After you complete one of the options above, you will begin receiving your Medicaid benefits again.

**Who should I contact if I have a question about PATH Community Engagement?**

- To see if you have a PATH Community Engagement requirement, visit CitizenConnect.ky.gov or call DCBS at 1-855-306-8959.
- To see how many PATH Community Engagement hours you have left to report for the month, visit CitizenConnect.ky.gov.
- To ask a question about how to report your PATH Community Engagement hours, contact your Kentucky Career Center. You can visit kcc.ky.gov/Pages/Locations.aspx to search for a Kentucky Career Center near you.

Questions? Visit KentuckyHEALTH.ky.gov
5.4 Deductible Account

Deductible Account

The Deductible Account tracks the costs of your health services. The Commonwealth puts $1,000 in the Deductible Account each year.

- **If you use all the money** in your Deductible Account, your health services will still be covered by your Managed Care Organization (MCO).
- **If you do not use all the money** in your Deductible Account, up to half of the money left will be moved to your My Rewards Account at the end of the year.

<table>
<thead>
<tr>
<th>Who has a Deductible Account?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children</td>
</tr>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

What do I need to do if I have a Deductible Account?
Watch the mail for monthly Deductible Account statements from your MCO.

1. You do **NOT** need to take any action.
2. You do **NOT** pay for any of the expenses you see.
3. The Deductible Account does **NOT** change your eligibility.

**If you have any questions about the Deductible Account, call your Managed Care Organization (Passport, Anthem, Aetna, Humana, or WellCare).**

How does the Deductible Account work?
Your Deductible Account is managed by your MCO and tracks the costs of your health services.

1. When you get a medical service that is covered by Medicaid, your provider will send your MCO a bill (called a “claim”).
2. The MCO gets the claim and processes it.
3. Each month, your MCO will send you a Deductible Account statement in the mail.
   The statement shows:
   a. Costs of any claims that came in during the last month.
   b. How much of the $1,000 you have used.
   c. How much money is left in your Deductible Account.
4. You do **NOT** need to pay for the services listed on your Deductible Account statement.

Questions? Visit KentuckyHEALTH.ky.gov
What happens if there is money left in my Deductible Account at the end of the year?

At the end of the calendar year, up to half of the remaining balance in your Deductible Account will go into your My Rewards Account. The amount that goes into the My Rewards Account will depend on:

1. The number of months you were enrolled with Kentucky HEALTH and eligible for a Deductible Account.
2. Your My Rewards Account status. If your My Rewards Account is suspended when the end of the year comes, you will have 60 days to complete the activities to reactivate your account. If you do not reactivate your account within 60 days, the rollover amount is not put into the My Rewards Account.

What types of medical service costs come out of the Deductible Account?

- **Charged to your Deductible Account**: Non-preventive services
  - Services that diagnose, manage, prevent, or treat certain health symptoms and conditions.
- **NOT charged to your Deductible Account**: Preventive services
  - Routine health care like health screenings, check-ups, and office visits to avoid illnesses, disease, or other health problems.

Will my Deductible Account amount start over if I change my MCO during the year?

If you change your MCO during the year, your Deductible Account balance transfers to your new MCO.

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
5.5 Kentucky Integrated- Health Insurance Premium Payment (KI-HIPP) Program

The KI-HIPP program will become available for those who have been enrolled in Kentucky HEALTH for a year.

Questions? Visit KentuckyHEALTH.ky.gov
### 6. Kentucky HEALTH Eligibility Groups

#### 6.1 Kentucky HEALTH Eligibility Group: Income-eligible Adults

**Income-eligible Adults**: Adult Medicaid recipients who qualify for Medicaid **based on income** (and not based on health status like being pregnant or having a disability). People in this group do not qualify for any of the other Kentucky HEALTH eligibility groups and their household income is **up to 138% of the Federal Poverty Level (FPL)**. They may also be called “Expansion Adults.”

<table>
<thead>
<tr>
<th>Kentucky HEALTH Initiative</th>
<th>Change?</th>
<th>More information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benefit Plan</strong></td>
<td></td>
<td>Your Medicaid benefit plan <strong>DOES</strong> change. You will have the <strong>Alternative Benefits Plan</strong>. You will have coverage for:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Primary and specialty care</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Behavioral health services</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Medications</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Dental and vision services are covered through your My Rewards Account.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Non-emergency medical transportation costs will <strong>NOT</strong> be covered by the Commonwealth.</td>
</tr>
<tr>
<td><strong>Cost Sharing</strong></td>
<td></td>
<td>Premiums are <strong>REQUIRED</strong>.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Monthly fee of $1-$15 based on household income.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Pay Managed Care Organization (MCO).</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Gain access to My Rewards Account.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>If you <strong>do not</strong> pay premiums:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• No My Rewards Account.</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Household income at or below 100% FPL</strong>: Placed in the Copay Plan. Pay a fee for each medical service.</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Household income above 100% FPL</strong>: Kentucky HEALTH benefits suspended.</td>
</tr>
<tr>
<td><strong>My Rewards Account</strong></td>
<td></td>
<td>You <strong>DO HAVE</strong> access to My Rewards Account if you pay monthly premium.</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>EARN</strong> My Rewards dollars by doing healthy activities.</td>
</tr>
</tbody>
</table>

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
USE the My Rewards Account for extra benefits.

| PATH Community Engagement | PATH Community Engagement REQUIRED for most.  
|---------------------------|-------------------------------------------------------------------------------------
|                           | • 80 hours per month.  
|                           | • Qualifying activities: Employment, volunteer activities, caregiving, job search, job training, education activities, and substance use treatment.  
|                           | • Participation is OPTIONAL for full-time students and primary caretakers of a dependent. |

| Deductible Account | You DO HAVE a Deductible Account.  
|--------------------|-------------------------------------------------------------------------------------
|                    | • Fully funded by the Commonwealth; maintained by your Managed Care Organization (MCO).  
|                    | Tracks your non-preventive health care costs. Portion of your unused funds may go into My Rewards Account. |

FREQUENTLY ASKED QUESTIONS:

What do I need to do to keep my Kentucky HEALTH benefits if I am an Income-eligible Adult?

- **Update** your profile and contact information:
  - Visit benefind.ky.gov or call 1-855-306-8959
- **Check your mail** for a new “Notice About Your Coverage”
  - Read the notice, and note if it says you are above or below 100% FPL
- **Watch the mail** for the premium invoice from your MCO:
  - Pay your premium on time
  - Each MCO will have options for how you can pay your premium
- **Record and track** your PATH Community Engagement hours at www.CitizenConnect.ky.gov
  - Upload supporting documents as proof (recommended)
- **Monitor and earn** virtual dollars for your My Rewards Account:
  - Check the balance: Visit CitizenConnect.ky.gov
  - Find activities to earn My Rewards dollars: Visit CitizenConnect.ky.gov
- **Watch the mail** for Deductible Account statements from your MCO

Questions? Visit KentuckyHEALTH.ky.gov
How could I be in the “Income-eligible Adult” eligibility group AND exempt from the PATH Community Engagement requirement?
You could be exempt from the PATH Community Engagement requirement if you are a full-time student or a primary caregiver.

- **Full-time student**: Defined by the school in which the student is enrolled.
- **Primary caregiver**: Adult who provides full-time care for another dependent member of the household. For example, a stay-at-home parent may claim to be the primary caregiver. Only one adult member in the household can claim to be the primary caregiver.

If you are eligible for either of these exemptions, report them on at benefind.ky.gov or by calling 1-855-306-8959.

How much will my copayments cost if I do not pay the premium and my household income is below 100% FPL?
Copayment amounts are based on the type of service, and range from $3.00 for an office visit to $50.00 for a hospital visit. Copayments can be more expensive than the monthly family premiums.

What are some of the penalties I can get? And how can I get my benefits back after the penalty starts?

<table>
<thead>
<tr>
<th>Penalty Reason</th>
<th>Penalty Consequences</th>
<th>Cure the Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not paying premium: Income at or below 100% FPL</td>
<td>✓ Pay copayments for medical services ✓ $25 taken from My Rewards Account ✓ My Rewards Account inactive</td>
<td>□ <strong>Wait for the six-month penalty period to end</strong>: Pay one month premium. □ <strong>Get back in early</strong>: Pay two months of missed premiums and one month premium for the next month (three months total) and take re-entry course.</td>
</tr>
<tr>
<td>Not paying premium: Income above 100% FPL</td>
<td>✓ Benefits suspended ✓ $25 taken from My Rewards Account ✓ My Rewards Account inactive</td>
<td>□ <strong>Wait for the six-month penalty period to end</strong>: Pay one month premium. □ <strong>Get back in early</strong>: Pay two months of missed premiums and one month premium for the next month (three months total) and take re-entry course.</td>
</tr>
<tr>
<td>Not meeting PATH Community Engagement</td>
<td>✓ Benefits suspended</td>
<td>□ <strong>Complete 80 hours</strong> of PATH activities in 30 days; OR □ <strong>Take re-entry course</strong></td>
</tr>
</tbody>
</table>

Questions? Visit KentuckyHEALTH.ky.gov
How do I report that I believe I should be considered medically frail?
You can call your MCO to let them know that you may be medically frail.

- Let them know if you need help with activities of daily living (like bathing or getting dressed) or if you are homeless. Also let them know if you have any serious health conditions.
- Your MCO will need to make sure you qualify as medically frail, so they may help you schedule an appointment with your doctor so the doctor can go through some health questions with you.
- Your MCO can also look at the types of health services you have had in the past to see if that helps verify if you are medically frail.

Questions? Visit KentuckyHEALTH.ky.gov
6.2 Kentucky HEALTH Eligibility Group: Income-eligible Parents/Guardians

Income-eligible Parents/Guardians: Medicaid recipients with a dependent child (under age 18) and a household income at or below the following amounts*:  

<table>
<thead>
<tr>
<th>Household size</th>
<th>Monthly household income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$235</td>
</tr>
<tr>
<td>2</td>
<td>$291</td>
</tr>
<tr>
<td>3</td>
<td>$338</td>
</tr>
<tr>
<td>4</td>
<td>$419</td>
</tr>
<tr>
<td>5</td>
<td>$492</td>
</tr>
<tr>
<td>6</td>
<td>$556</td>
</tr>
<tr>
<td>7</td>
<td>$621</td>
</tr>
</tbody>
</table>

*Note: The dollar amounts displayed are based on the 2018 Federal Poverty Level amounts. This dollar amount may change each year.

Kentucky HEALTH for Income-eligible Parents/Guardians

<table>
<thead>
<tr>
<th>Kentucky HEALTH Initiative</th>
<th>Change?</th>
<th>More information</th>
</tr>
</thead>
</table>
| Benefit Plan               | ×       | Your Medicaid benefits **DO NOT** change. You will still have coverage for:  
  • Primary and specialty care  
  • Behavioral health services  
  • Medications  
  • Dental and vision services  
  • Non-emergency medical transportation. |
| Cost Sharing                | ✓       | Premiums are **REQUIRED**.  
  • Monthly fee of $1-$15 based on household income.  
  • Pay Managed Care Organization (MCO).  
  • Gain access to My Rewards Account.  
  If you **do not** pay premiums:  
  • Placed in the Copay Plan. Pay a fee for each medical service.  
  • No My Rewards Account. |
| My Rewards Account          | ✓       | You **DO HAVE** access to My Rewards Account if you pay monthly premium.  
  EARN My Rewards dollars by doing healthy activities.  
  USE the My Rewards Account for extra benefits. |

Questions? Visit [KentuckyHEALTH.ky.gov](https://KentuckyHEALTH.ky.gov)
PATH Community Engagement

PATH Community Engagement **REQUIRED** for most.
- 80 hours per month.
- Qualifying activities: Employment, volunteer activities, caregiving, job search, job training, education activities, and substance use treatment.
- Participation **OPTIONAL** for full-time students and primary caretakers of a dependent.

Deductible Account

You **DO HAVE** a Deductible Account.
- Fully funded by the Commonwealth; maintained by your Managed Care Organization (MCO). Tracks your non-preventive health care costs. Portion of your unused funds may go into My Rewards Account.

**FREQUENTLY ASKED QUESTIONS**

What do I need to do to keep my Kentucky HEALTH benefits if I am an Income-eligible Parent/Guardian?
- **Update** your profile and contact information:
  - Visit [benefind.ky.gov](http://benefind.ky.gov) or call 1-855-306-8959
- **Check the mail** for a new “Notice About Your Coverage”
- **Watch the mail** for the premium invoice from your MCO:
  - **Pay** your premium on time
- **Record and track** your PATH Community Engagement hours (if required) at [CitizenConnect.ky.gov](http://CitizenConnect.ky.gov)
  - **Upload** supporting documents as proof (recommended)
- **Monitor and earn** virtual dollars for your My Rewards Account:
  - **Check the balance:** Visit [CitizenConnect.ky.gov](http://CitizenConnect.ky.gov)
  - **Find activities to earn My Rewards dollars:** [CitizenConnect.ky.gov](http://CitizenConnect.ky.gov)
- **Watch the mail** for Deductible Account statements from your MCO

What is the most likely reason I would no longer be considered an “Income-eligible Parent/Guardian?” What would happen?
The most likely reason you would not be considered an “Income-eligible Parent/Guardian” is if you no longer have a dependent child (under age 18) or if your income goes up. If your income increases, you may still be eligible for the Income-eligible Parents/Guardians eligibility group for 6 months or a year. Once you reach the time limit, your benefits and requirements may change. A dependent child turning 19 or leaving the household could also cause an eligibility check and a change in your benefits and requirements.

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
How could I be in the “Income-eligible Parent/Guardian” eligibility group AND exempt from the PATH Community Engagement requirement?
You could be exempt from the PATH Community Engagement requirement if you are a full-time student or a primary caregiver.

- **Full-time student**: Defined by the school in which the student is enrolled.
- **Primary caregiver**: Adult who provides full-time care for another dependent member of the household. For example, a stay-at-home parent may claim to be the primary caregiver. Only one adult member in the household can claim to be the primary caregiver.

If you are eligible for either of these exemptions, report them on [benefind.ky.gov](http://benefind.ky.gov) or by calling 1-855-306-8959.

**How much will my copayments cost if I do not pay the premium?**
Copayment amounts are based on the type of service, and range from $3.00 for an office visit to $50.00 for a hospital visit. Copayments can be more expensive than the monthly family premiums.

**What are some of the penalties I could have? And how can I get my benefits back after the penalty starts?**

<table>
<thead>
<tr>
<th>Penalty Reason</th>
<th>Penalty Consequences</th>
<th>Cure the Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not paying premium</td>
<td>✓ Pay copayments for medical services</td>
<td>□ Wait for the six-month penalty period to end: Pay one month premium.</td>
</tr>
<tr>
<td></td>
<td>✓ $25 taken from My Rewards Account</td>
<td>□ Get back in early: Pay two months of missed premiums and one month premium for the next month (three months total) and take re-entry course.</td>
</tr>
<tr>
<td></td>
<td>✓ My Rewards Account inactive</td>
<td></td>
</tr>
<tr>
<td>Not meeting PATH Community Engagement</td>
<td>✓ Benefits suspended</td>
<td>□ Complete 80 hours of PATH activities in 30 days; OR</td>
</tr>
<tr>
<td></td>
<td></td>
<td>□ Take re-entry course</td>
</tr>
</tbody>
</table>

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
How do I report that I believe I should be considered medically frail?
You can call your MCO to let them know that you may be medically frail.

- Let them know if you need help with activities of daily living (like bathing or getting dressed) or if you are homeless. Also let them know if you have any serious health conditions.
- Your MCO will need to make sure you qualify as medically frail, so they may help you schedule an appointment with your doctor so the doctor can go through some health questions with you.
- Your MCO can also look at the types of health services you have had in the past to see if that helps show you are medically frail.

Questions? Visit KentuckyHEALTH.ky.gov
6.3 Kentucky HEALTH Eligibility Group: Former Foster Youth up to Age 26

Former Foster Youth up to Age 26: Medicaid recipients are under age 26 now and who had Medicaid and were in foster care when they turned 18 years old (either in Kentucky, or moved to Kentucky from another state).

<table>
<thead>
<tr>
<th>Kentucky HEALTH for Former Foster Youth up to Age 26</th>
<th>Change?</th>
<th>More information</th>
</tr>
</thead>
</table>
| Benefit Plan                                        | ✗️      | Your Medicaid benefits DO NOT change. You will still have coverage for:  

  • Primary and specialty care  
  • Behavioral health services  
  • Medications  
  • Dental and vision services  
  • Non-emergency medical transportation. |
| Cost Sharing                                        | ✓️      | Premiums are OPTIONAL.  

  • Monthly fee of $1-$15 based on family income.  
  • Pay Managed Care Organization (MCO).  
  • Gain access to My Rewards Account.  

  If you do not pay premiums, you:  

  • Are put in the “No Cost Share” plan.  
  • Don’t have a My Rewards Account. |
| My Rewards Account                                  | ✓️      | You DO HAVE access to My Rewards Account if you pay monthly premium.  

  EARN My Rewards dollars by doing healthy activities.  

  USE the My Rewards Account for extra benefits. |
| PATH Community Engagement                           | ✗️      | You are NOT REQUIRED to complete PATH Community Engagement activities. |
| Deductible Account                                  | ✓️      | You DO HAVE a Deductible Account.  

  • Fully funded by the Commonwealth; maintained by your Managed Care Organization (MCO).  
  • Tracks your non-preventive health care costs. |

Questions? Visit KentuckyHEALTH.ky.gov
• Portion of your unused funds may go into My Rewards Account.

FREQUENTLY ASKED QUESTIONS

What can I do next if I am a former foster youth on Kentucky HEALTH?

☐ Update your profile and contact information:
  o Visit benefind.ky.gov or call 1-855-306-8959

☐ Watch the mail for a new “Notice About Your Coverage”

☐ Watch the mail for the premium invoice from your MCO:
  o Pay your premium on time if you want access to the My Rewards Account

☐ If you are interested in job resources, you can go to:
  o CitizenConnect.ky.gov or KCC.ky.gov

☐ Monitor and earn for your My Rewards Account:
  o Check the balance: Visit CitizenConnect.ky.gov
  o Find activities to earn My Rewards dollars: Visit CitizenConnect.ky.gov

☐ Watch the mail for Deductible Account statements from your MCO

What is the most likely reason I would stop being considered a “Former Foster Youth?” What would happen to my Kentucky HEALTH benefits?
The most likely reason you would not be considered a “Former Foster Youth” is if you turn 26 years old. Kentucky HEALTH will check your Medicaid eligibility. Your benefits and requirements may change the first of the month after you turn 26 years old.

Why is it important for me to pay the monthly premium?
Paying the premium means you will have access to a My Rewards Account for extra benefits that are not covered by your MCO.

What if I stop paying the premium, but change my mind and want to start paying the premium again later?
Stopping your premium payment means your My Rewards Account will be suspended for up to six months. You can get your My Rewards Account reactivated sooner.

☐ Wait for the six-month penalty period to end: Pay one month premium.
☐ Get back in early: Pay one month premium for the coming month and take a re-entry course.

If you do not pay the premium when you first get in to Kentucky HEALTH, you can still choose to pay the premium at any time to get access to the My Rewards Account.

Questions? Visit KentuckyHEALTH.ky.gov
What types of activities could I do to get My Rewards dollars?
You can get dollars in your My Rewards Account by:

- Completing free online courses on Citizen Connect at CitizenConnect.ky.gov
- Getting preventive services, like a check-up
- Getting a health risk assessment with your MCO

Questions? Visit KentuckyHEALTH.ky.gov
6.4 Kentucky HEALTH Eligibility Group: Medically Frail

Medically Frail: Medicaid recipients with:

- Serious and complex medical condition
- Significant difficulty performing activities of daily living, like eating and getting dressed
- Disabling mental health diagnosis
- Chronic substance use disorder
- A diagnosis with HIV/AIDS
- Eligibility for Social Security Disability Insurance (SSDI)
- Chronic homelessness

Questions? Visit KentuckyHEALTH.ky.gov
<table>
<thead>
<tr>
<th>Kentucky HEALTH Initiative</th>
<th>Change?</th>
<th>More information</th>
</tr>
</thead>
</table>
| Benefit Plan              | ✗      | Your Medicaid benefits **DO NOT** change. You will still have coverage for:  
  • Primary and specialty care  
  • Behavioral health services  
  • Medications  
  • Dental and vision services  
  • Non-emergency medical transportation. |
| Cost Sharing              | ✓      | Premiums are **OPTIONAL**.  
  • Monthly fee of $1-$15 based on household income.  
  • Pay Managed Care Organization (MCO).  
  • Gain access to My Rewards Account.  
  If you **do not** pay premiums:  
  • Placed in the “No Cost Share” plan.  
  • No My Rewards Account. |
| My Rewards Account        | ✓      | You **DO HAVE** access to My Rewards Account if you pay monthly premium.  
  **EARN** My Rewards dollars by doing healthy activities.  
  **USE** the My Rewards Account for extra benefits. |
| PATH Community Engagement | ✗      | You are **NOT REQUIRED** to complete PATH Community Engagement activities. |
| Deductible Account        | ✓      | You **DO HAVE** a Deductible Account.  
  • Fully funded by the Commonwealth; maintained by your Managed Care Organization (MCO).  
  • Tracks your non-preventive health care costs.  
  • Portion of your unused funds may go into My Rewards Account. |

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
FREQUENTLY ASKED QUESTIONS

What can I do next if I am considered “medically frail” on Kentucky HEALTH?

☐ Update your profile and contact information:
  o Visit benefind.ky.gov or call 1-855-306-8959

☐ Check the mail for a new “Notice About Your Coverage”

☐ Watch the mail for the optional premium invoice from your MCO:
  o Pay your premium on time if you want access to the My Rewards Account

☐ If you are interested in job resources, you can go to:
  o CitizenConnect.ky.gov or KCC.ky.gov

☐ Monitor and earn virtual dollars for your My Rewards Account:
  o Check the balance: Visit CitizenConnect.ky.gov
  o Find activities to earn My Rewards dollars: Visit CitizenConnect.ky.gov

☐ Watch the mail for Deductible Account statements from your MCO

How long am I considered Medically Frail? What happens if I am not Medically Frail anymore?
You will be considered “Medically Frail” as long as you meet the criteria for Medically Frail, and this information is verified every 12 months. Your MCO will check to see if you still meet the criteria for Medically Frail and will let you know if you are not going to be considered Medically Frail anymore. If you are not Medically Frail, your benefits and requirements may change. For questions about medically frail, call your MCO. You can find their number on the back of your Kentucky HEALTH card.

What if I stop paying the premium, but change my mind and want to start paying the premium again later?
Stopping your premium payment means your My Rewards Account will be suspended for up to six months. You can get your My Rewards Account reactivated sooner.

  □ Wait for the six-month penalty period to end: Pay one month premium.
  □ Get back in early: Pay one month premium for the coming month and take a re-entry course.

If you do not pay the premium when you first get in to Kentucky HEALTH, you can still choose to pay the premium at any time to get access to the My Rewards Account.
# 6.5 Kentucky HEALTH Eligibility Group: Pregnant Women

**Pregnant Women:** Medicaid recipients who are pregnant, or whose pregnancy has ended within the last 60 days (called the “postpartum period”)

<table>
<thead>
<tr>
<th>Kentucky HEALTH for Pregnant Women</th>
<th>Change?</th>
<th>More information</th>
</tr>
</thead>
</table>
| **Benefit Plan**                  | ![X]     | Your Medicaid benefits **DO NOT** change.  
You will still have coverage for:  
- Primary and specialty care  
- Behavioral health services  
- Medications  
- Dental and vision services  
- Non-emergency medical transportation. |
| **Cost Sharing**                  | ![X]     | You do **NOT** have any out-of-pocket costs. |
| **My Rewards Account**            | ![✓]     | You **DO HAVE** access to a My Rewards Account if:  
- At least 19 years old; **AND**  
- No active penalty when you reported your pregnancy; **OR**  
- Complete a re-entry course to reactivate My Rewards Account during your pregnancy  
**EARN** My Rewards dollars by doing healthy activities.  
**USE** the My Rewards Account for extra benefits. |
| **PATH Community Engagement**     | ![X]     | You are **NOT REQUIRED** to complete PATH Community Engagement activities. |
| **Deductible Account**            | ![✓]     | You **DO HAVE** a Deductible Account if you are at least 19 years old.  
- **INACTIVE** during pregnancy and postpartum period.  
- **REACTIVATED** after postpartum period.  
- Fully funded by the Commonwealth; managed by your Managed Care Organization (MCO). |

Questions? Visit [KentuckyHEALTH.ky.gov](KentuckyHEALTH.ky.gov)
FREQUENTLY ASKED QUESTIONS

What can I do next if I am a pregnant woman on Kentucky HEALTH?

☐ Update your profile and contact information:
  o Visit benefind.ky.gov or call 1-855-306-8959

☐ Watch the mail for a new “Notice About Your Coverage”

☐ If you are interested in job resources, you can go to:
  o CitizenConnect.ky.gov or KCC.ky.gov

☐ Monitor and earn for your My Rewards Account:
  o Check the balance: Visit CitizenConnect.ky.gov
  o Find activities to earn My Rewards dollars: Visit CitizenConnect.ky.gov

☐ Watch the mail for Deductible Account statements from your MCO

What is the most likely reason I would stop being considered a “Pregnant Woman?” What would happen to my Kentucky HEALTH benefits?
The most likely reason you would not be considered a “Pregnant Woman” is if your postpartum period has ended. Kentucky HEALTH will check your Medicaid eligibility. Your benefits and requirements may change the first of the month after your postpartum period ends.

Will I be suspended from Medicaid benefits if a family member is suspended?
No. Children, pregnant women, medically frail, and former foster youth up to age 26 may continue to have their Kentucky HEALTH benefits, even if a family member is suspended.

Will I still have transportation in case of an emergency? Will I lose transportation to my medical appointments?
You will still have access to emergency transportation when you need it. You will also have transportation to your regular, non-emergency medical services.

Questions? Visit KentuckyHEALTH.ky.gov
What types of activities could I do to get My Rewards dollars?
A person gets dollars in their My Rewards Account by:

- Completing free online courses on Citizen Connect at CitizenConnect.ky.gov
- Getting preventive services, like a check-up
  Getting a health risk assessment with your MCO

Questions? Visit KentuckyHEALTH.ky.gov
### Kentucky HEALTH for Children

<table>
<thead>
<tr>
<th>Kentucky HEALTH Initiative</th>
<th>Change?</th>
<th>More information</th>
</tr>
</thead>
</table>
| **Benefit Plan**           | ✖️      | Your Medicaid benefits DO NOT change. You will still have coverage for:  
|                            |        | • Primary and specialty care  
|                            |        | • Behavioral health services  
|                            |        | • Medications  
|                            |        | • Dental and vision services  
|                            |        | • Non-emergency medical transportation. |
| **Cost Sharing**           | ✖️      | You do NOT have any monthly premiums.  
|                            |        | If you are in KCHIP, you may still have copays when you go to the doctor. |
| **My Rewards Account**     | ✖️      | You do NOT have a My Rewards Account. |
| **PATH Community Engagement** | ✖️    | You are NOT REQUIRED to complete PATH Community Engagement activities. |
| **Deductible Account**     | ✖️      | You do NOT have a Deductible Account. |
| **Kentucky HEALTH Employer-Sponsored Insurance** | ❓️ | You have the OPTION to get Kentucky HEALTH Employer-Sponsored Insurance when it becomes available. |

### FREQUENTLY ASKED QUESTIONS

**What can I do next if I am a child on Kentucky HEALTH?**

- **Update your profile and contact information:**
  - Visit [benefind.ky.gov](http://benefind.ky.gov) or call 1-855-306-8959
- **Watch the mail** for a new “Notice About Your Coverage”
- **If you are interested in job resources,** you can go to:
  - [CitizenConnect.ky.gov](http://CitizenConnect.ky.gov) or a Kentucky Career Center. Find a Kentucky Career Center near you by visiting [KCC.ky.gov](http://KCC.ky.gov)

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
What is the most likely reason I would stop being considered a child? What would happen to my Kentucky HEALTH benefits?
The most likely reason you would not be considered a child is if you turn 19 years old. Kentucky HEALTH will check your Medicaid eligibility. Your benefits and requirements may change the first of the month after you turn 19.

Will I be suspended from Medicaid benefits if a family member is suspended?
No. Children, pregnant women, medically frail, and former foster youth up to age 26 may continue to have their Kentucky HEALTH benefits, even if a family member is suspended.

Will I still have transportation in case of an emergency? Will I lose transportation to my medical appointments?
You will still have access to emergency transportation when you need it. You will also have transportation to your regular, non-emergency medical services.
### 6.7 Refugees and Survivors of Domestic Violence

Refugees and survivors of domestic violence who qualify for Medicaid are included in Kentucky HEALTH. Individuals in these populations are not required to pay premiums or copayments. They are not required to complete PATH Community Engagement requirements. Individuals in these populations are not subject to any Kentucky HEALTH penalties or suspensions.

Refugees and survivors of domestic violence who would qualify for the Income-eligible Adult eligibility category will be covered under the Alternative Benefit Plan (ABP). They will need to access vision and dental services through their My Rewards Account; however, $500 of My Rewards dollars will be automatically credited to their My Rewards Account, and additional dollars can be credited as needed to cover costs of routine dental and vision services.

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Questions? Visit [KentuckyHEALTH.ky.gov](KentuckyHEALTH.ky.gov)
7. Penalties and Suspensions
Kentucky HEALTH will have four penalties to promote personal accountability. The four types of penalties are:

- Non-payment Penalty
- PATH Community Engagement Suspensions
- Voluntary Withdrawal Penalty
- Recertification Penalty

When a penalty is applied, the penalty affects only the individual. Children and other household members are NOT affected by the individual’s penalty. Some penalties result in suspension from medical benefits. Note that suspension from medical benefits is ongoing and requires the individual to take action to regain medical benefits.

7.1 Non-payment Penalty
Individuals who do not pay their premiums on time receive a non-payment penalty that lasts up to six months.

Cost Share Required Individuals: Income-eligible Adults and Income-eligible Parents/Guardians

Penalty: The non-payment penalty for cost share required individuals (Income-eligible Adults and Income-eligible Parents/Guardians) causes:

- a suspension of the My Rewards Account (MRA),
- a $25.00 deduction from the MRA, and
- Individuals whose household income is above 100% of the FPL: Suspension of medical benefits
- Individuals whose household income is below 100% of the FPL: Movement to the Copay Plan

Re-entry: To re-enter the Premium Plan before the end of the 6-month penalty, cost share required individuals must:

- Make up to two back premium payments,
- Pay one forward premium payment, and
- Complete a re-entry course

- After the 6-month penalty period ends, the individual needs to make a premium payment. If the suspension has not been cleared by recertification, the individual will be discontinued.

Cost Share Optional Individuals: Medically Frail Individuals and Former Foster Youth up to age 26

- Penalty: Cost share optional individuals who choose to make premium payments and then stop making payments will:

Questions? Visit KentuckyHEALTH.ky.gov
• Have the MRA suspended and
• Move to the no cost share plan

**Re-entry:** To re-enter the Premium Plan and re-activate the MRA before the end of the 6-month penalty, cost share optional individuals must:
  • Make one premium payment and
  • Take a re-entry course

• After the 6-month period, cost share optional individuals can make one premium payment to move back to the Premium Plan and re-activate their MRA.

### 7.2 PATH Community Engagement Suspensions

**Penalty:** Individuals with a PATH Community Engagement requirement (Income-eligible Adults and Income-eligible Parents/Guardians) must complete 80 hours of PATH activity each month. If a PATH Community Engagement required individual does not complete his/her hours and does not have good cause, a PATH Community Engagement penalty is applied. The penalty causes:

  • A suspension of medical benefits and
  • A My Rewards Account (MRA) suspension

PATH Community Engagement penalties are only applied to the individual who fails to meet their PATH Community Engagement hours, if he or she is required.

**How to Avoid a PATH Penalty:** Individuals can avoid suspension by:

- Completing the current month’s required hours and making up the remaining hours from the previous month in which they fell short, prior to the last day of the current month
- Instead of making up the previous month’s hours, the individual may take a re-entry course along with meeting all the current month’s hours before the end of the current month to avoid suspension.
- Reporting a PATH exemption or satisfaction reason prior to the beginning of a suspension will prevent the suspension and prevent the start of the suspension.

**Re-entry:** Individuals who are suspended due to a PATH Community Engagement penalty can clear the penalty and suspension by:

- Completing and reporting 80 hours of activity in 30 days, OR
- Reporting a satisfactory condition or exemption, OR

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
• Taking a re-entry course. (Note that re-entry courses are limited to one course per penalty per year.)

7.3 Voluntary Withdrawal Penalty

Penalty: Voluntary Withdrawal Penalties exist to discourage individuals from withdrawing their case in order to avoid having to make back-payments or complete other penalty re-entry criteria. When a Kentucky HEALTH household withdraws their Medicaid case, the Head of Household (HOH) receives a 6-month voluntary withdrawal penalty that results in:

• A $25.00 deduction from the My Rewards Account and
• A suspended MRA.

Note that the HOH, regardless of eligibility group, receives the voluntary withdrawal penalty. However, if an HOH becomes pregnant, Medically Frail, non-Kentucky HEALTH, or a Former Foster Care Youth and reapplies during the 6-month penalty, they can re-enter without the clearance criteria.

Re-entry: Individuals can re-enter before the end of the 6-month penalty by:

• Qualifying for a Good cause exemption
  o Must make payment to MCO, as required
• Reapplying for coverage
• **Cost share required individuals:** Must complete re-entry course, pay initial premium, and pay any required MCO debt
  o **Once the 6-month penalty has ended,** the person will need to reapply, and will have the same requirements he or she would have if coming in to Kentucky HEALTH for the first time

7.4 Recertification Penalty

Penalty: Kentucky HEALTH members are required to complete recertification timely. Failure to do so may result in a 6-month lockout of enrollment.

Everyone will get a notice to tell them when they need to finish their recertification.

• **Income-eligible Adults** and **Income-eligible Parents/Guardians** who do not start their recertification OR who fail to return all necessary information for recertification are disenrolled from medical benefits.
  o 90-day grace period to reapply and regain benefits without having a recertification penalty.
    ▪ Penalty is a 6-month lockout from medical benefits
    ▪ The penalty starts the day after the 90-day period ends.

Questions? Visit **KentuckyHEALTH.ky.gov**
• Other eligibility groups are not subject to the recertification penalty and can regain coverage upon application.

**Re-entry:** To re-enter Kentucky HEALTH before the end of the 6-month penalty period, Income-eligible Adults and Income-eligible Parents/Guardians will need to:

- Wait for the 6 month lock-out period **or**
- Complete a re-entry course

### 8. Appeals Process

The process for appeals remains the same as before Kentucky HEALTH. The individual may request an appeal through DCBS or through writing. The individual may also use benefind SSP to appeal a decision using the steps below:

1. The individual navigates to the **Request a Hearing/Appeal** page of the benefind SSP and enters the required information
2. benefind creates a request for a Fair Hearing and may gather information from MCOs, KCCs, DCBS, and online course providers
   a. If the individual submits necessary verification in a timely manner, they may be able to keep their coverage during the appeals process

Questions? Visit **KentuckyHEALTH.ky.gov**
### 9. Kentucky HEALTH Key Terms and Definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
</table>
| Alternative Benefit Plan      | A Medicaid benefit package for Income-eligible Adults age 21 and older who are not pregnant and not medically frail. *(see Income-eligible Adults and Medically frail)* The plan covers:  
  • Primary and specialty care  
  • Behavioral health services  
  • Medications  
  
  Dental and vision services are covered through the My Rewards Account *(see My Rewards Account)*.  
  
  Non-emergency medical transportation costs will NOT be covered by the Commonwealth.                                                                                                                                                                                                                                                                                                                                                   |
| Assisters                    | Certified individuals that can help with health coverage applications and enrollments. Assisters refer people to appropriate sites to apply for health coverage, provide assistance with coverage options, and provide education and outreach.                                                                                                                                                                                                                      |
| Authorized Representative (AR) | Someone you choose to act on your behalf with your Medicaid coverage, like a family member or other trusted person.                                                                                                                                                                                                                                                                                                                                         |
| benfind                       | The website where an individual, Authorized Representative (AR) or Assister can apply for benefits such as KTAP, SNAP, and Medicaid. Individuals may view their benefits information and report changes on benfind.                                                                                                                                                                                                                                         |
| Caregiver                     | *(see ‘Primary caregiver’)*                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Caretaker Relative            | Any individual that provides care to a child (under age 18) in the household. This individual is related by blood, adoption, or marriage to the dependent child. This can include step-parents. The child lives with the caretaker relative and the caretaker relative assumes primary responsibility for the child’s care.  
  
  This term may be used when talking about Income-eligible Parents/Guardians *(see Income-eligible Parents/Guardians)*.                                                                                                                                                                                                                                                                                                           |
| Citizen Connect               | The website where an individual can look for PATH Community Engagement *(see PATH Community Engagement)* qualified activities and report the activities he or she completed. An individual may also complete online courses to earn dollars for...                                                                                                                                                                                                                                                                                           |

Questions? Visit **KentuckyHEALTH.ky.gov**
their My Rewards Account and schedule and view appointments with Kentucky Career Centers.

<table>
<thead>
<tr>
<th><strong>PATH Community Engagement</strong> (Partnering to Advance Training and Health)</th>
<th>The initiative to help certain adult Kentucky HEALTH beneficiaries meet Kentucky HEALTH community engagement and employment activity requirements. PATH Community Engagement connects individuals to qualified activities, such as job skills training, job search activities, education related to employment, general education (i.e. GED, community college), vocational education/ training, subsidized or unsubsidized employment, community work experience, and community service/ public service.</th>
</tr>
</thead>
</table>

| **Conditional Eligibility** | Conditional Eligibility is the period of time in between someone getting approved for Kentucky HEALTH and that person paying the first premium. During the Conditional Eligibility period, someone is eligible for Kentucky HEALTH, but does not have access to the Kentucky HEALTH benefits. If the premium is not paid within 60 days, the Conditional Eligibility period will end.  
- If the person has a household income at or below 100% FPL, he or she will move to the Copay Plan and start accessing Kentucky HEALTH benefits.  
- If the person has a household income above 100% FPL, he or she will not be enrolled in Kentucky HEALTH and will need to reapply.  
Income-eligible Adults and Income-eligible Parents/Guardians may have a Conditional Eligibility period. |
|---|---|

<table>
<thead>
<tr>
<th><strong>Copay Plan</strong></th>
<th>A cost sharing structure for some Kentucky HEALTH beneficiaries. People in the Copay Plan have a household income at or below 100% FPL and are not paying premiums. People in the Copay Plan will need to pay a copayment (see Copayment) for each medical service they get.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>Copayment</strong></th>
<th>A set amount a beneficiary pays for a covered service. The copayment may be $3 to $50. The amount you pay depends on the type of medical service you get.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>Cost Sharing</strong></th>
<th>“Cost sharing” is the general term for the costs you need to pay for your health coverage. In Kentucky HEALTH, there are two different types of cost sharing: premiums and copayments.</th>
</tr>
</thead>
</table>

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
| **Department for Community Based Services (DCBS)** | Department for Community Based Services (DCBS) provides family support, child care, child and adult protection, eligibility determinations for Medicaid and SNAP, and runs an energy cost assistance program. With offices in each of Kentucky’s 120 counties in four service regions, DCBS provides services and programs to:  
  - Lower poverty, adult and child mistreatment, and their effects;  
  - Improve person and family self-sufficiency, recovery, and resiliency;  
  - Make sure all children have safe and nurturing homes and communities; and  
  - Recruit and keep staff and partners that work with integrity and transparency. |
| **Deductible Account** | The Kentucky HEALTH initiative to help beneficiaries understand the cost of their care and encourage them to make good choices about their healthcare. Kentucky HEALTH beneficiaries will be assigned a $1,000 Deductible Account. The account is funded by the Commonwealth and managed by the person’s Managed Care Organization (MCO). The account pays for non-preventive services (see Non-Preventive Services).  
  - If all funds are used, services are covered by the MCO.  
  - If funds are left over, some leftover funds may roll over into the person’s My Rewards Account, if it is active (see My Rewards Account). |
| **Federal Poverty Level (FPL)** | A measure of income issued every year by the Department of Health and Human Services (HHS). Federal poverty levels are used to determine eligibility for certain programs and benefits. |
| **Enrollment** | Enrollment is when an individual is eligible and has taken the necessary steps to make his or her coverage effective. For example, an Income-eligible Adult (see Income-eligible Adult) with household income over 100% FPL should select an MCO and pay the initial premium to end the Conditional Eligibility period (see Conditional Eligibility) and become fully enrolled in Kentucky HEALTH. |
| **Income-eligible Adults** | Adult Medicaid recipients who qualify for Medicaid based on income (and not based on health status like pregnancy or disability). People in this group do not qualify for any of the other Kentucky HEALTH eligibility groups and their household income is up to 138% of the Federal Poverty Level (FPL). They may |

Questions? Visit KentuckyHEALTH.ky.gov
also be called "Expansion Adults."

<table>
<thead>
<tr>
<th>Kentucky Integrated- Health Insurance Premium Payment (KI-HIPP)</th>
<th>The Kentucky HEALTH initiative to help beneficiaries afford their employer-sponsored insurance (ESI). Kentucky HEALTH beneficiaries that have a job that offers health insurance may be able to get premium assistance through the Kentucky HEALTH ESI program to buy their employer's insurance. They would not pay any more than they were paying for Kentucky HEALTH. This program is planned to start in 2019.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income-eligible Parents/Guardians</td>
<td>Medicaid recipients with a dependent child (under age 18) and a household income at or below the following amounts:</td>
</tr>
<tr>
<td>Household size</td>
<td>Monthly household income</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>1</td>
<td>$235</td>
</tr>
<tr>
<td>2</td>
<td>$291</td>
</tr>
<tr>
<td>3</td>
<td>$338</td>
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<td>4</td>
<td>$419</td>
</tr>
<tr>
<td>5</td>
<td>$492</td>
</tr>
<tr>
<td>6</td>
<td>$556</td>
</tr>
<tr>
<td>7</td>
<td>$621</td>
</tr>
<tr>
<td>Kentucky HEALTH</td>
<td>Kentucky HEALTH is the Commonwealth’s new health and well-being program for certain low-income adults and their families. The program gets its name from its mission. The word HEALTH stands for Helping to Engage and Achieve Long-Term Health.</td>
</tr>
<tr>
<td>Kentucky Transitional Assistance Program (K-TAP)</td>
<td>Kentucky Transitional Assistance Program (KTAP) is an assistance program that gives financial and medical help to needy dependent children in Kentucky and the family members they live with. KTAP also helps families find jobs or get training that leads to a job.</td>
</tr>
<tr>
<td>Lock-out</td>
<td>A lock-out means that a Kentucky HEALTH beneficiary is not eligible and has lost benefits. The person cannot regain eligibility and benefits until corrective action is taken or the lockout period expires. An individual may be locked out if he or she does not report a change in his or her situation that makes him or her ineligible for Medicaid benefits, if the person voluntarily withdraws from Medicaid, or if he or she fails to complete the recertification process timely.</td>
</tr>
<tr>
<td>Managed Care Organizations (MCO)</td>
<td>Organizations that link Medicaid recipients with participating physicians who are responsible for coordinating and providing their primary medical care. A health care provider offering Kentucky HEALTH beneficiaries with physical and behavioral health services.</td>
</tr>
</tbody>
</table>

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
| Medicaid State Plan | A Medicaid benefit package for non-disabled Medicaid-eligible individuals EXCEPT Income-eligible Adults. (see Income-eligible Adults) The plan covers:  
- Primary and specialty care  
- Behavioral health services  
- Medications  
- Dental and vision services  
- Non-emergency medical transportation |
<table>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicaid</td>
<td>Insurance program that provides free or low-cost health coverage to people with income below 138% FPL. This program is paid by a combination of state and federal funds.</td>
</tr>
</tbody>
</table>
| Medically Frail     | Beneficiaries may be considered medically frail for many different reasons. Some of those reasons include:  
- Disabling mental health diagnosis  
- Chronic substance use disorder  
- Serious and complex medical condition  
- Significant impairment in ability to perform activities of daily living  
- Diagnosed with HIV/AIDS  
- Eligible for Social Security Disability Insurance (SSDI)  
- Chronic homelessness |
| My Rewards Account  | The My Rewards Account allows individuals to earn dollars to spend on additional benefits not available through their benefit package, such as dental and vision services. Eligible individuals may earn dollars for this account by doing health, community engagement, and job training activities. |
| Non-Emergency Medical Transportation (NEMT) | Non-Emergency Medical Transportation (NEMT) is a ride to a Medicaid provider, provided to an individual who is not in an emergency situation. |
| Non-Preventive Service | Medical services that diagnose, manage, prevent, or treat certain health symptoms and conditions. (see Preventive Services for contrasting services). |
| Open Enrollment      | Open Enrollment is a period of time an individual may actively pick an MCO, including switching to a new MCO. If an individual does not select an MCO, an MCO is automatically assigned. |
| Penalty             | A penalty is a general term that refers to when a beneficiary did not comply with the requirements of the program, and could face |

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>a negative consequence as a result</td>
<td>Not all penalties result in a loss of benefits. Some examples of penalties may include using the emergency room for a non-emergency service or failing to pay required premiums [when the household's income is at or below 100% FPL].</td>
</tr>
<tr>
<td>Premium</td>
<td>A premium is the fee an individual pays each month for health coverage. Many Kentucky HEALTH recipients (except pregnant women and children) will be required to make monthly premium payments on a sliding scale ranging from $1.00 to $15.00 per month based on household income. The fee will not go up based on the amount of care you need.</td>
</tr>
<tr>
<td>Premium Plan</td>
<td>A cost sharing structure for some Kentucky HEALTH beneficiaries. People in the Premium Plan are paying monthly premiums (see Premium).</td>
</tr>
<tr>
<td>Presumptive Eligibility (PE)</td>
<td>Presumptive Eligibility (PE) allows qualified providers to ask a smaller set of application questions and enroll individuals into Kentucky HEALTH without having to go through the full eligibility process. Presumptive Eligibility coverage is temporary. Anyone with PE coverage who wants to keep it must go through the full application process before the PE period ends. Income-eligible Parents/Guardians and Income-eligible Adults with PE coverage will have to pay copays during the PE period. (see Income-eligible Parents/Guardians, Income-eligible Adults, and Copayment)</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>Routine health care like health screenings, check-ups, and office visits to avoid illnesses, disease, or other health problems. (see Non-Preventive Services for contrasting services).</td>
</tr>
<tr>
<td>Primary Caregiver</td>
<td>Adult who provides full-time care for another dependent member of the household. For example, a stay-at-home parent may claim to be the primary caregiver. Only one adult member in the household can claim to be the primary caregiver.</td>
</tr>
<tr>
<td>Recertification</td>
<td>Recertification is the annual process for Medicaid recipients to verify their household information, which allows the eligibility system to determine if the household/individual(s) are still eligible.</td>
</tr>
<tr>
<td>Self-Attestation</td>
<td>Self-attestation is when an individual says that something is true, and no additional paperwork is required at the time.</td>
</tr>
</tbody>
</table>

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
<table>
<thead>
<tr>
<th><strong>Self-Service Portal (SSP)</strong></th>
<th>The Self-Service Portal (SSP) allows Kentucky families to access public assistance benefits and information online through benfind.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Supplemental Nutrition Assistance Program (SNAP)</strong></td>
<td>The Supplemental Nutrition Assistance Program (SNAP) helps people with little or no money buy food for healthy meals at participating stores. SNAP benefits increase a household's food buying power when added to the household's money.</td>
</tr>
<tr>
<td><strong>Suspension Period</strong></td>
<td>A suspension period means that a Kentucky HEALTH beneficiary is still eligible, but benefits are suspended until the person takes a corrective action. The individual may have a suspension period if he or she fails to pay required premiums [and has household income over 100% FPL] or fails to meet PATH Community Engagement requirements. He or she can complete certain requirements to re-enter Kentucky HEALTH and get his/her Medicaid benefits before the end of the suspension period.</td>
</tr>
</tbody>
</table>

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
## 10. Kentucky HEALTH Resources

<table>
<thead>
<tr>
<th>Topic</th>
<th>Resources</th>
</tr>
</thead>
</table>
| **General Information about Kentucky HEALTH** | • Medicaid application and benefits information: [benefind.ky.gov](http://benefind.ky.gov)  
• Program information: [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov) |
| **Cost Sharing** | • Find out if you need to pay a premium: [benefind.ky.gov](http://benefind.ky.gov)  
• Learn more about Cost Sharing: [kentuckyhealth.ky.gov/Parts/Pages/Cost-Sharing.aspx](http://kentuckyhealth.ky.gov/Parts/Pages/Cost-Sharing.aspx)  
• Contact your MCO for more information about paying premiums:  
  o **Aetna**: 1-855-300-5528  
  o **Anthem**: 1-855-690-7784  
  o **Humana**: 1-855-852-7005  
  o **Passport**: 1-800-578-0603  
  o **WellCare**: 1-877-389-9457 |
| **PATH Community Engagement** | • Learn more about PATH Community Engagement: [kentuckyhealth.ky.gov/Parts/Pages/Community-Engagement.aspx](http://kentuckyhealth.ky.gov/Parts/Pages/Community-Engagement.aspx)  
• Search for PATH activities:  
  o Research high-demand Kentucky careers at [Help Wanted KY.com](http://Help Wanted KY.com)  
  o Search jobs at [FocusCareer.ky.gov](http://FocusCareer.ky.gov)  
  o Search volunteer opportunities at [CitizenConnect.ky.gov](http://CitizenConnect.ky.gov)  
• Report your PATH hours each month: [CitizenConnect.ky.gov](http://CitizenConnect.ky.gov) |
| **My Rewards Account** | • Check the balance in your My Rewards Account at [CitizenConnect.ky.gov](http://CitizenConnect.ky.gov)  
• Take online courses to earn dollars for your My Rewards Account at [CitizenConnect.ky.gov](http://CitizenConnect.ky.gov) |
| **Deductible Account** | • Learn more about the Deductible Account at [kentuckyhealth.ky.gov/Parts/Pages/Deductible-Account.aspx](http://kentuckyhealth.ky.gov/Parts/Pages/Deductible-Account.aspx) |

Questions? Visit [KentuckyHEALTH.ky.gov](http://KentuckyHEALTH.ky.gov)
| Get Help Understanding Kentucky HEALTH | • Search for an Application Assister near you: kynect.ky.gov/General-AgentOrKynector  
• Search for a DCBS office near you: prdweb.chfs.ky.gov/Office Phone/index.aspx |

Questions? Visit KentuckyHEALTH.ky.gov