

# Frequently Asked Questions for Kentucky Health Cooperative Members

## **What is happening to the Kentucky Health Cooperative?**

The Kentucky Health Cooperative (KYHC) has voluntarily withdrawn from the insurance market and will not be selling policies on kynect in either the individual or small group market for the 2016 plan year.

## **Do I still have coverage?**

Yes, you will have coverage with KYHC through December 31, 2015. However, you need to contact your agent or shop on kynect to find new coverage to begin January 1, 2016. Open enrollment begins November 1 and runs through January 31, 2016.

You must purchase replacement coverage by December 15 to have insurance on January 1, 2016, when your policy with KYHC ends.

## **Will my premium amount change?**

No, your premium with KYHC will remain the same until the policy ends. Your premium may change when you purchase coverage from another company for 2016 coverage.

## **Should I keep paying my premium?**

Yes. In order to have coverage through the end of 2015, you must continue to pay your premium.

## **Can I still see my regular doctor and have my prescriptions filled at the same pharmacy?**

Yes, the provider network will remain the same throughout 2015. Members should continue to use services as they did prior to this announcement.

Once you shop for new coverage for 2016, you will want to check provider directories for the other companies to ensure your doctors and preferred facilities are members of those networks.

## **Can my doctor refuse to see me because of the situation with KYHC?**

No. Contracts between KYHC and providers remain in force during the run off so your doctor must continue to offer services to plan members. If you are refused service by a provider listed as in-network in the KYHC provider directory, please contact the

Department of Insurance at 800-595-6053. In addition to your doctor, this also would apply to pharmacies, hospitals, etc.

**Will I have a number of choices for 2016 coverage?**

All current KYHC members will have at least two choices for new coverage. In some parts of the states, consumers will be able to select from plans offered by seven insurance companies.

**Who can I contact for help?**

To look for replacement coverage, you can contact an insurance agent, shop on the kynect website at <https://kynect.ky.gov/> or call 1-855-4kynect (459-6328).

For specific questions related to your KYHC coverage, contact the company at 855-687-5942 or go to [www.mykyhc.org](http://www.mykyhc.org).

For complaints or other assistance, contact the Kentucky Department of Insurance at 800-595-6053 and ask for Consumer Protection (option 1).