KENTUCKY HAS MADE SOME CHANGES TO MAKE IT EASIER TO OBTAIN AND RETAIN PUBLIC BENEFITS DUE TO COVID-19.

What Are Your Options If You Are Under 65 Years Old And Lose Your Health Insurance Or Have None?

**Medicaid**
- During the COVID-19 State of Emergency, individuals who do not have insurance and who are under age 65, should complete an application to request Presumptive Eligibility under the Kentucky Medicaid program. Presumptive Eligibility Medicaid is temporary and ends on 6/30/2020 unless you submit an application for regular Medicaid.
  - An application must be submitted for each individual needing Medicaid coverage.
- If you have limited income, you can apply for Medicaid anytime to see if you qualify for coverage. Kentucky expanded Medicaid coverage to people who did not traditionally qualify, whose income is less than 138% of the Federal Poverty Level. There are no resource limits for expanded Medicaid.
- To expedite the process of applying for Medicaid, applications can be made by calling the Kentucky Healthcare customer services line at 1-855-459-6328 or contact an application assister through the Kentucky Health Benefit Exchange website at [https://healthbenefitexchange.ky.gov](https://healthbenefitexchange.ky.gov)

**Purchase Health Insurance through the Exchange**
- If you have lost health insurance coverage in the last 60 days or expect to lose coverage in the next 60 days from your employer, you may qualify for a Special Enrollment Period to purchase health insurance through the Exchange.
- You can see if you qualify for a Special Enrollment Period and review available insurance plans to purchase at [https://www.healthcare.gov](https://www.healthcare.gov).
I Am 65 Years of Age or Older and Lost My Health Insurance When I, or My Spouse, Lost a Job, Can I Get Health Insurance?

Call the State Health Insurance Assistance Program (SHIP)

- Call 1-866-516-3051 to get free advice about your health insurance options and also get screened for any other benefits that you may be eligible for.

My SNAP Benefits (Formerly Known As Food Stamps), Medicaid, K-Tap, Or State Supplementation Benefits Are Due To Be Renewed Now And I Cannot Go Into The DCBS Office Or Reach Them By Phone To Renew.

- The Department for Community Based Services (DCBS) will extend certification periods for all recipients of all public assistance programs (the Supplemental Nutrition Assistance Program/SNAP or formerly food stamps, Medicaid, Kentucky Transitional Assistance Program/K-TAP, and State Supplementation) for three months. Those households whose certification periods end in May will automatically be extended to August, June to September, and so on.

I Have Been Told In The Past That I Do Not Qualify For SNAP Benefits (Formerly Known As Food Stamps) Because I Was Not Working.

- Job search, work and participation requirements are temporarily suspended for SNAP able-bodied adults without dependents.

How Do I Apply For SNAP (Formerly Known As Food Stamps) Or K-TAP?

- You can call the Department for Community Based Services (DCBS) at 1-855-306-8959 or apply online at https://benefind.ky.gov.
- If you cannot create an account at the benefind website then you can print off a copy of the SNAP application. The application for SNAP can be found at https://benefind.ky.gov/Anonymous/OpenFile?option=AE
- You can submit the application and required documents by:
  - Faxing the application and verification to: 502-573-2007
  - Email documents with your full name and case number at returnproofverif@ky.gov.
  - Mail the application and verification to:
    DCBS
    P.O. Box 2104
    Frankfort, KY 40602
- Be sure to sign and date your application and return all requested verification. You should always keep a copy for your records and get a receipt or proof that you turned in your application/verification.
I Have Been Wrongfully Denied Public Benefits, Can I Appeal The Decision?

- Yes, you can appeal a wrongful denial of public benefits. Call Legal Aid of the Bluegrass to see if you qualify for representation at 859-431-8200.

Will I Still Receive My Social Security Check Even Though The Social Security Office Is Closed?

- Yes, Social Security checks will still be paid even when the office is closed.

*IF THIS DID NOT FULLY ANSWER YOUR QUESTIONS, PLEASE CONTACT US BY CALLING 859-431-8200 DURING OUR LIVE HOURS MONDAY-FRIDAY 10AM-3:30PM OR VISIT [www.lablaw.org/apply-here](http://www.lablaw.org/apply-here) ANYTIME.*