



Commonwealth of Kentucky
Public Protection Cabinet
Department of Insurance

Matthew G. Bevin, Governor

K. Gail Russell, Acting Secretary
Nancy Atkins, Commissioner

FOR IMMEDIATE RELEASE

Contact: Susan West
(502) 782-7678
susan.west@ky.gov

**DOI Completes Review of Individual and
Small-Group Health Insurance Rate Filings**

Frankfort, Ky. (August 23, 2018) – The Kentucky Department of Insurance (DOI) announced today that it has completed its review of the individual and small-group insurance rates filed in the Kentucky market. The rates will be used to calculate insurance premiums in the 2019 benefit year.

Kentuckians in the individual market will once again experience changes in premiums and plan offerings. The rates that will be used reflect an average rate increase of 4.3 percent for Anthem Health Plans of Kentucky (Anthem) and 19.4 percent for CareSource. Since the actual premium charged will vary by individual and the plan level selected, some individuals may see a decrease in rates.

The 2019 individual market plan offerings will be expanded to additional counties. Anthem will re-enter 34 Kentucky counties, and residents in each of these counties will have a choice between Anthem and CareSource plans. Individuals in the remaining 86 counties may elect coverage by either Anthem or CareSource. Every county in Kentucky will have coverage during the 2019 benefit year.

“DOI continues to explore alternatives to the Obamacare market for those individuals impacted hardest by the rate increases,” said DOI Commissioner Nancy Atkins. “However, we are pleased to have worked with our insurers to provide choices again to many individuals, and we look forward to building on that progress in the future.”

Prior to open enrollment, DOI recommends that individuals work with an agent, contact the DOI, or individually research plans to understand the options. As noted, residents in 34 Kentucky counties will have a choice between Anthem and CareSource plans, but in 16 of these counties, the only Anthem plans available utilize a narrow provider network (“Anthem Pathway Transition HMO”). Consumers should utilize all available tools to determine if the provider network meets their current needs before making a selection. To find out if you reside in one of these 16 counties, please see the [Anthem 2019 Marketplace Service Area Map](#), and look for the counties shaded for the “Transition HMO Marketplace.” Hardin County residents will have access to plans using both Anthem networks.

“Kentuckians in these specific 16 counties should take special notice before ultimately selecting their plan,” said Atkins. “The provider network has been narrowed significantly, so individuals may find their preferred medical provider is not within the allowed network. We recognize that provider availability is a crucial factor in plan selection and want to make sure everyone is aware of this change.”

DOI will continue to perform outreach to answer questions for consumers before the open enrollment period begins. Announcements and helpful tips will be posted on [Facebook.com/KentuckyDOI](https://www.facebook.com/KentuckyDOI). Consumers with questions can find contact information at insurance.ky.gov/contact.

Consumers may view more detailed 2019 rate filing information here:
<http://insurance.ky.gov/ratefil>

Consumers may view service coverage maps for 2019 here:

Anthem – [Anthem 2019 Marketplace Service Area Map](#)

CareSource - [CareSource 2019 Marketplace Service Area Map](#)

Open enrollment for individual market health insurance coverage through the exchange begins Nov. 1, 2018 – Dec. 15, 2018.

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The Kentucky Department of Insurance regulates the Commonwealth's insurance market, licensed agents and other insurance professionals, monitors the financial condition of

companies, educates consumers to make wise choices, and ensures Kentuckians are treated fairly in the marketplace. To learn more about DOI, visit insurance.ky.gov.