



## Your Healthcare Connection

February 2025

**The new year and tax season are officially here!**

If you have health insurance through the Kentucky Marketplace, you can access your 1095-A form through your KYNECT account and you will receive a copy in the mail.

## In the News

**You may notice these changes to your prescription drug coverage in 2025...**

- Higher deductible
- Higher monthly premium
- More expensive co-pays at the pharmacy

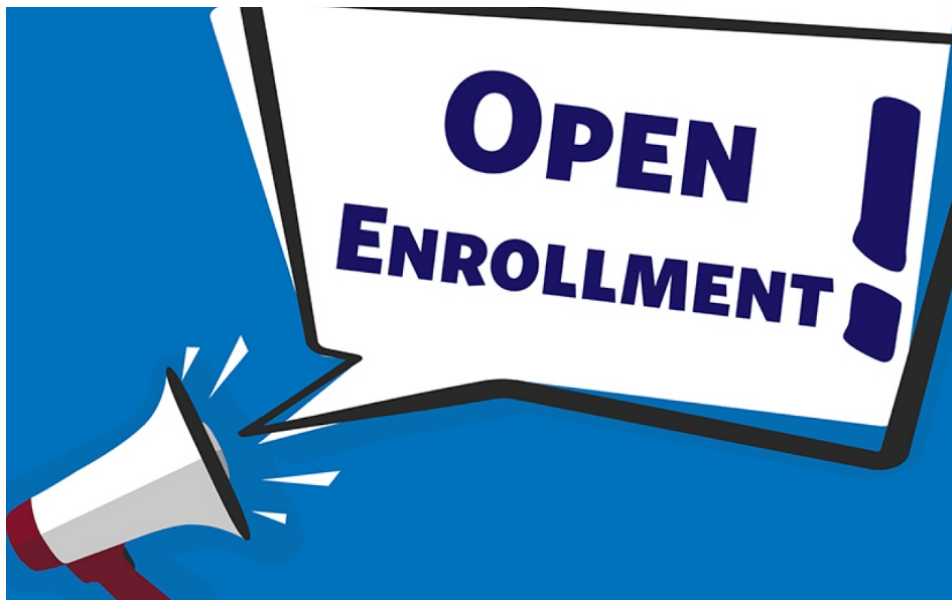
In 2025, the prescription drug program introduced a new out-of-pocket maximum of \$2,000 for consumers as well as an increase to the standard deductible which is now \$590. Although this is a much lower maximum out-of-pocket, the cost of many medications and premiums have increased as a result. This is due to the larger cost share for your prescription drugs that your carrier is now responsible for.



## Dates to Remember

**Open enrollment for Medicare Advantage is now through March 31st!**

The Annual Enrollment period has passed but you still have the opportunity to change your Medicare Advantage plan or return to Original Medicare during Open Enrollment. Contact your Kentucky Health Solutions agent with questions or to make a change.



## Product Highlight

**Did you know you can fill in the gaps of your health insurance with coverage a hospital indemnity plan?**

Hospital indemnity plans are designed to help cover out of pocket expenses that may occur after the use of your health insurance plan. These plans can also be customized to fit your needs. Call your Kentucky Health Solutions Agent today to learn more about what this product offers.



## Business Spotlight

**Joule Financial**

A "joule" is the international unit of energy or work, and at Joule Financial, we take that meaning to heart. Our motto, "We power our clients' financial lives," reflects our commitment to guiding and energizing their financial journeys. Backed by 25 years of stock market expertise, our fiduciary team includes two Certified Financial Planners (CFPs) and a Certified Public Accountant (CPA). Acting as a family CFO, we go beyond wealth management —helping our clients and their families navigate their financial lives with clarity, confidence, and peace of mind. To learn more about Joule Financial, click the button below to visit their website.



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## Our Team



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