Apply for Medicaid & CHIP through the Marketplace

The Health Insurance Marketplace® helps individuals and families get health coverage. Some people who apply for coverage through the Marketplace qualify for coverage through Medicaid or the Children’s Health Insurance Program (CHIP). If they qualify, their state will enroll them.

Medicaid and CHIP are free or low-cost health programs that cover many benefits, including inpatient and outpatient hospitalizations, doctor services, and prescription drugs. The names of these programs vary by state. Visit HealthCare.gov/medicaid-chip-program-names to learn the Medicaid and CHIP program names in your state.

How do I apply for Medicaid or CHIP?

There are 2 ways you can apply:

1. **Through the Marketplace**
   - Visit HealthCare.gov to create a Marketplace account and complete an application.
   - Reply “yes” when asked if you’d like to see if you can get help paying for coverage.
   - If the information on your application shows that someone in your household might qualify for Medicaid or CHIP, the Marketplace will forward your application to your state for a final eligibility decision.
   - You can also call the Marketplace Call Center at 1-800-318-2596 to apply. TTY users can call 1-855-889-4325.

2. **Directly with your state**
   - To apply, visit Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu and find your state to get started.
Who qualifies for Medicaid or CHIP?

In all states, Medicaid and CHIP give health coverage to some individuals and families, including children, parents, pregnant women, elderly people with certain incomes, and people with disabilities. In some states, the programs also cover other adults below a certain income level. Children and pregnant women in families with income too high to qualify for Medicaid may qualify for CHIP.

If you live in a state that expanded Medicaid for adults, you may qualify in 2022 if you make up to $18,754 a year for 1 person, or $38,295 for a family of 4 (income amounts are different in Alaska and Hawaii). You may qualify for reasons other than just income. Each state has different requirements that can affect your eligibility for Medicaid and CHIP, like if you have children, are pregnant, or have a disability. It’s important to apply to see if you qualify, and to give your most current information.

If your income is higher than the usual qualifying amounts, you may still qualify for Medicaid in some states, depending on your medical needs. To see if you qualify for this reason, you can check a box to request a full Medicaid determination after you submit your Marketplace application.

What does Medicaid cover?

All state Medicaid programs generally cover:
- Inpatient and outpatient hospital services
- Doctor services
- Long-term care services
- Certified pediatric and family nurse practitioner services
- Nurse midwife services
- Family planning services and supplies
- Home health services
- Rural Health Clinic services
- Laboratory and X-ray services
- Tobacco cessation for pregnant women
- Federally Qualified Health Center services
- Necessary transportation to and from medical providers
- Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) services
- Prescription drugs

States can choose to cover more services than those listed above.

What does CHIP cover?

Each state runs its own CHIP program. States can decide on the benefits CHIP covers, but all states cover:
- Regular check-ups
- Immunizations
- Emergency services
- Hospital care
- Dental care
- Lab and X-ray services
- Mental health care
- Prescription drugs

Children get free preventive care under CHIP. Some states may charge low cost sharing (like a deductible or copayment) for other services.

If I have Medicaid or CHIP, do I need to buy a Marketplace plan?

No. If you have Medicaid that counts as qualifying coverage, or CHIP, you don’t need to buy a Marketplace plan. To learn more about Medicaid that counts as qualifying coverage, visit HealthCare.gov/medicaid-limited-benefits.

If you still want to buy a Marketplace plan, you’ll have to pay full price for the plan premium and covered services. If you choose to have Marketplace coverage, you should tell your state Medicaid or CHIP agency that you’re enrolled in a Marketplace plan. You may no longer qualify for CHIP if you’re enrolled in Marketplace coverage.

To learn about ending Marketplace coverage when you get Medicaid or CHIP, visit HealthCare.gov/medicaid-chip/canceling-marketplace-plan.
When can I apply?

Since Medicaid and CHIP don’t have Open Enrollment Periods, you can apply any time. If you qualify, your state will tell you the date your coverage starts. Medicaid and CHIP coverage start dates vary depending on the state.

How can I find out more about Medicaid and CHIP?

- Visit HealthCare.gov/medicaid-chip.
- Visit Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu to get your state’s Medicaid and CHIP contact information.
- Visit InsureKidsNow.gov, or call 1-877-543-7669 for more about CHIP programs in your state.

More about the Marketplace

To learn more about coverage through the Marketplace or your benefits and protections, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

You have the right to get Marketplace information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you’ve been discriminated against.

Visit CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.