



Apply for Medicaid & CHIP through the Health Insurance Marketplace

The Marketplace helps individuals and families get health coverage. Some people who apply for coverage through the Marketplace are eligible for coverage through Medicaid or the Children's Health Insurance Program (CHIP). They'll be enrolled in coverage by their state Medicaid or CHIP agency. Medicaid and CHIP are free or low-cost health programs that cover many benefits including hospitalizations, doctor services, and prescription drugs. Visit [HealthCare.gov/medicaid-chip-program-names](https://www.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?

You can apply through the Marketplace or directly with your state Medicaid or CHIP agency. To apply through the Marketplace, visit [HealthCare.gov](https://www.healthcare.gov) to create a Marketplace account and complete an application. The Marketplace will use your application to see if anyone applying for coverage may be eligible for Medicaid or CHIP. You can also call the Marketplace Call Center at 1-800-318-2596 to apply. TTY users can call 1-855-889-4325.

Who qualifies for Medicaid or CHIP?

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

If you live in a state that expanded Medicaid for adults, you may qualify if you make up to \$17,236 a year for 1 person, or \$35,535 for a family of 4 (income thresholds 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. That's why it's important to apply to see if you qualify.

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 based on these reasons, you can check a box to request a full Medicaid determination after you submit your Marketplace application.

What does Medicaid cover?

Medicaid generally covers:

- Inpatient hospital services
- Outpatient hospital services
- Doctor services
- Nursing facility services
- Certified pediatric and family nurse practitioner services
- Nurse midwife services
- Family planning services
- Home health services
- Rural Health Clinic (RHC) services
- Laboratory and X-ray services
- Smoking cessation for pregnant women
- Federally Qualified Health Center (FQHC) services
- Necessary transportation to and from medical providers
- Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) services

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

What does CHIP cover?

Each state plans its own CHIP program. States can decide on the benefits covered by CHIP, but all states cover regular check-ups, immunizations, emergency services, hospital care, dental care, and lab and X-ray services. Children get free preventive care, but low cost sharing, like a deductible or copayment, may be required for other services.

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

No. If you're found eligible for Medicaid or CHIP that counts as qualifying coverage, you don't need to buy a Marketplace plan. If you still want to buy one, you'll have to pay full price for the Marketplace plan premium and covered services. To learn more about Medicaid or CHIP that counts as qualifying coverage, visit [HealthCare.gov/medicaid-limited-benefit](https://www.healthcare.gov/medicaid-limited-benefit).

When can I apply?

You can apply for Medicaid and CHIP at any time. If you qualify, your coverage will be retroactive back to the date you applied, or up to 3 months earlier in some states.

How can I find out more?

To learn more about Medicaid and CHIP:

- Visit [HealthCare.gov/medicaid-chip](https://www.healthcare.gov/medicaid-chip).
- Visit [InsureKidsNow.gov](https://www.insurekidsnow.gov), or call 1-877-543-7669 for more about CHIP programs in your state.
- 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.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.



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