



# Turning 26? What You Need to Know About the Marketplace

If you're turning 26 this year and will age off your parent's health insurance plan, here are some different ways to stay covered:

## Get health insurance through your job

If you're working and can get health insurance through your job, you may be able to enroll outside its yearly Open Enrollment Period if you lose your parent's coverage. Contact your human resources representative before turning 26 for your next steps.

## Get a Marketplace plan

At [HealthCare.gov](https://www.healthcare.gov), you'll find a variety of plans and prices available to you. Depending on your situation, you may be eligible for savings based on your income — most people are! Check if you'll save at [HealthCare.gov/lower-costs](https://www.healthcare.gov/lower-costs).

To get a Marketplace plan, you'll need to apply. It's important to know that if someone will claim you as a tax dependent on next year's tax return, their income will be included on the Marketplace application when we see if you're eligible for savings. If you'll file your own taxes next year, fill out your own application.

## When can you apply?

- **If you're aging off your parent's Marketplace plan:** You can stay on your parent's plan until coverage ends December 31, even if you turn 26 mid-year. But be sure to apply for your own Marketplace plan for next year during Open Enrollment (November 1 – January 15 each year). Act by December 15 for coverage to start January 1. Your parent will also need to update their application during Open Enrollment showing you won't be on their plan next year.
- **If you're aging off your parent's job-based plan:** Your coverage usually ends the month you turn 26. Even if it's outside Open Enrollment, you'll be able to get a Marketplace plan because losing other coverage qualifies you for a Special Enrollment Period. You'll have 60 days before you lose coverage and 60 days after that to enroll. The Marketplace may ask you to provide documents to confirm you lost coverage.

## Get Medicaid or Children's Health Insurance Program (CHIP) coverage

You can apply for Medicaid or CHIP at [HealthCare.gov](https://www.healthcare.gov) any time. Medicaid and CHIP don't have Open Enrollment Periods. If you have limited income or are pregnant, you could qualify for free or low-cost coverage through Medicaid or CHIP. If you have children, they might qualify for coverage under Medicaid or CHIP — even if you don't qualify for Medicaid.

When you fill out a Marketplace application and request financial help, you'll find out if you qualify for Medicaid or CHIP. If it looks like you qualify for Medicaid or CHIP, we'll send your information to your state agency. They'll contact you about enrollment.

## Questions? Help is available

- Visit [HealthCare.gov/young-adults](https://www.healthcare.gov/young-adults) for more information.
- Find someone in your area to help you at [Localhelp.HealthCare.gov](https://www.localhelp.healthcare.gov).
- Contact the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

## How can I learn more?

To learn more about coverage through the Marketplace or your benefits and protections, visit [HealthCare.gov](https://www.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 your 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](https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice)

or call 1-800-318-2596. TTY users can call 1-855-889-4325.

## Health Insurance Marketplace

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