

What do College Students Need to Know About the **Marketplace?**

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HealthCare.gov



As a college student, you have several choices for health coverage.

A student health plan

If you're covered by your school's student health plan, in most cases, you're considered covered.

A Marketplace health plan

You can choose to buy a health plan through the Health Insurance Marketplace. Most people qualify for financial help to lower their premium costs. Visit [HealthCare.gov](https://www.healthcare.gov) to apply and find out if you can get lower costs for health coverage.

Coverage on a parent's plan

You may be able to stay on or get added to your parent's health plan until you turn 26.

Catastrophic health plans

If you're under 30, you can buy a catastrophic health plan to protect yourself from the high costs of an accident or serious illness. These plans usually have lower monthly premiums, but high deductibles. You pay for most care yourself, up to a certain amount. After that, the insurance company pays its share for covered services.

Medicaid and the Children's Health Insurance Program (CHIP) coverage

Medicaid is a combined state and federal program that provides coverage to people with limited income. CHIP provides low-cost health coverage up to age 19 in families that earn too much money to qualify for Medicaid. When you apply for coverage at [HealthCare.gov](https://www.healthcare.gov), you'll find out if you qualify for coverage through Medicaid or CHIP.

What if I don't have health coverage?

If you can afford health insurance, but you don't have it, you may have to pay a fee with your income tax return. There's no special student exemption. However, you won't have to pay the fee if you have a limited income and you don't have to file a federal tax return.

For more information, 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 the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <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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CMS Product No. 11792
Revised August 2017