

# Healthcare for the Incarcerated and Recently Released

## The Marketplace after release from incarceration

When you apply for health coverage after being released from incarceration, you may qualify for [lower costs on monthly premiums](#) and [out-of-pocket costs](#). This will depend on your [household size and income](#) during the year you're seeking coverage.

After you're released, you have a 60-day [Special Enrollment Period](#) to sign up for private health coverage. During this time, you can enroll in private health insurance even if it's outside the Marketplace open enrollment period.

After this 60-day Special Enrollment Period, you can't buy private health insurance until the next Marketplace [open enrollment](#) period (unless you qualify for another Special Enrollment Period).

## Incarcerated people and the fee for being uninsured

Because you aren't eligible to buy private health insurance through the Marketplace while in prison or jail, you don't have to pay the penalty that some others without insurance must pay.

After you're released, you must either have health coverage, [pay the fee](#), or get an [exemption](#).

## If you're incarcerated pending disposition of charges

If you're in jail or prison but haven't been convicted of a crime, you may [use the Marketplace to buy a private health insurance plan](#). This assumes you are otherwise [eligible](#) to get coverage through the Marketplace.

## Incarceration and Medicaid

If you're incarcerated you can use the Marketplace to apply for [Medicaid](#) coverage in your state. Medicaid won't pay for your medical care while you're in prison or jail. But if you enroll in Medicaid while you're incarcerated you may be able to get needed care more quickly after you're released.

There are 3 ways to apply for Medicaid:

- Online, at either HealthCare.gov or your state's Marketplace website. ([Get a checklist that will help you gather needed information before you apply \(PDF\)](#).)
- With a [Marketplace paper application \(PDF\)](#) that you fill out and mail in.
- Directly through your state Medicaid office. Use the "Get state information" dropdown menu on [this Medicaid page](#) to get contact information for your state Medicaid office.

## State Medicaid policies and incarceration

A number of state Medicaid policies may influence your decision to apply for Medicaid while in jail or prison. These include:

- Whether your state has decided to [expand Medicaid coverage](#) to all adults with incomes up to 138% of the federal poverty level
- Whether incarcerated people can stay enrolled while in prison or jail. Remember that enrolling in Medicaid while incarcerated doesn't allow Medicaid to pay the cost of your care while in prison or jail. But it may help you get needed care more quickly after you're released.