

Turning 26? What you need to know about the Marketplace

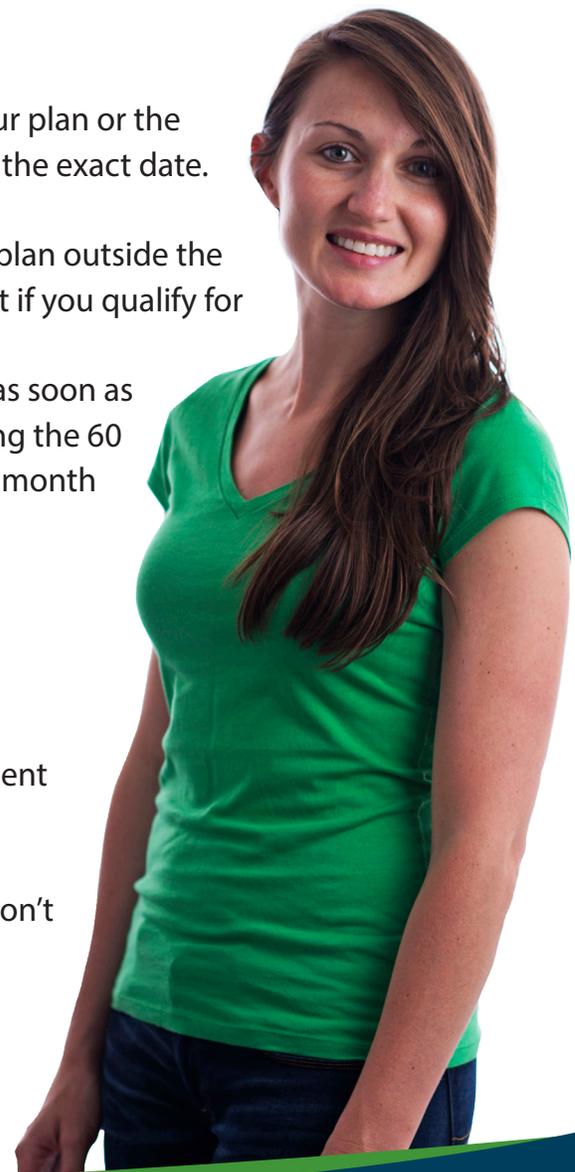
If you have health insurance under your parent's plan and are turning 26 this year, you have options for coverage. Your options will depend on whether your parent's plan is through their job or the Health Insurance Marketplace.

If you're covered under your parent's job-based plan:

- Your coverage usually ends the month you turn 26. Contact your plan or the human resources representative for your parent's employer for the exact date.
- If you lose coverage this way, you may qualify for a Special Enrollment Period. This means you can enroll in a Marketplace plan outside the annual Open Enrollment Period. When you apply, you'll find out if you qualify for a tax credit or other savings that lower your costs.
- If you enroll before your 26th birthday, your coverage can start as soon as the first day of the month you lose coverage. If you enroll during the 60 days after your birthday, coverage can start the first day of the month after you pick a plan.
- You may also qualify for Medicaid and can apply anytime.

If you're covered under your parent's Marketplace plan:

- You can stay on your parent's policy until the plan year ends on December 31st unless your family qualifies for a Special Enrollment Period. This is true even if you turn 26 mid-year.
- You can apply and enroll in your own Marketplace plan during Open Enrollment (November 1st – January 31st) if your parent won't be claiming you as a dependent on his or her taxes during the plan year. If you apply separately, your parent also will need to update their Marketplace application to indicate that you're no longer getting coverage through them.



- You may qualify for a premium tax credit and other savings based on your income.
- **Important:** You must enroll by December 15 if you want your coverage to start January 1.
- You may also qualify for Medicaid and can apply anytime.

Questions? Help is available

- Visit **HealthCare.gov/young-adults/** for more information.
- Find someone in your area to help you at **Localhelp.HealthCare.gov**.
- Contact the Marketplace Call Center at 1-800-318-2596. TTY: 1-855-889-4325.

