Apply for Medicaid & CHIP through the Marketplace

The Health Insurance Marketplace® helps individuals and families find and sign up for health coverage. Some people who apply for coverage through the Marketplace qualify for coverage through Medicaid or the Children's Health Insurance Program (CHIP). If they qualify, their state will enroll them.

Medicaid and CHIP are free or low-cost health programs that cover many benefits, including inpatient and outpatient hospitalizations, doctor services, and prescription drugs. The names of these programs vary by state. Visit 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?

There are 2 ways you can apply:

1. **Through the Marketplace**

   - Visit HealthCare.gov to create a Marketplace account and complete an application.

   - Select "Check for all savings options" on your application.

   - If the information on your application shows that someone in your household may qualify for Medicaid or CHIP, the Marketplace will securely share your application with your state. Your state will contact you if anyone in your household qualifies, or if they need more information to confirm eligibility.

   - You can also call the Marketplace Call Center at 1-800-318-2596 to apply. TTY users can call 1-855-889-4325.

2. **Directly with your state**

   - To apply, visit Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu and find your state to get started.

Who qualifies for Medicaid or CHIP?

Medicaid and CHIP provide free or low-cost health coverage to certain low-income people, families and children, pregnant women, the elderly, and people with disabilities. In some states, the programs also cover other adults. Children and pregnant women in families with income too high to qualify for Medicaid may qualify for CHIP in certain states.

If you live in a state that expanded Medicaid for adults, you may qualify in 2024 if you make up to $20,783 a year for 1 person, or $43,056 for a family of 4 (income amounts are different in Alaska and Hawaii). You may also qualify for other reasons besides 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. It's important to apply to find out if you qualify, and to give your most current information.

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 find out if you qualify for this reason, you can check a box on your Marketplace application to request a full Medicaid determination after you submit your application.

What does Medicaid cover?

All state Medicaid programs generally cover:

- Certified pediatric and family nurse practitioner services
- Doctor services
- Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) services
- Family planning services and supplies
- Federally Qualified Health Center services
- Home health services
- Inpatient and outpatient hospital services
- Laboratory and X-ray services
- Long-term care services
- Necessary transportation to and from medical providers
- Nurse midwife services
- Prescription drugs
- Rural Health Clinic services
- Tobacco cessation counseling for pregnant women

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

What does CHIP cover?

Each state runs its own CHIP. States can decide on the benefits CHIP covers, but all states cover:

- Dental care
- Emergency services
- Hospital care
- Immunizations
- Laboratory and X-ray services
- Mental health care
- Prescription drugs
- Regular check-ups

Children get free preventive care when they have CHIP. Some states may charge low cost-sharing (like a deductible or copayment) for other services.

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

No. If you get a final decision that you're eligible for Medicaid that counts as qualifying coverage, or CHIP, you won't be eligible for the premium tax credit or other savings to help pay for the cost of a Marketplace plan. This means if you still decide to buy Marketplace coverage, you'll have to pay full price for the plan premium and covered services. To learn more about Medicaid that counts as qualifying coverage, visit HealthCare.gov/medicaid-limited-benefits.

If you choose to have Marketplace coverage, you should tell your state Medicaid or CHIP agency that you're enrolled in a Marketplace plan. You may no longer qualify for CHIP if you're enrolled in Marketplace coverage.

To learn about ending Marketplace coverage when you get Medicaid or CHIP, visit HealthCare.gov/medicaid-chip/canceling-marketplace-plan.

When can I apply?

Since Medicaid and CHIP don't have open enrollment periods, you can apply any time, even if you recently lost your coverage. There's no limit to the number of times you can apply. To apply (or re-apply) for Medicaid or CHIP, visit Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu and find your state for next steps. If you qualify, your state will tell you the date your coverage starts. Medicaid and CHIP coverage start dates vary depending on the state.

How can I find out more about Medicaid and CHIP?

- Visit HealthCare.gov/medicaid-chip.

- Visit Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu to get your state's Medicaid and CHIP contact information.

- Visit InsureKidsNow.gov, or call 1-877-543-7669 for more information about Medicaid and CHIP for children and teens.

How can I learn more?

To learn more about coverage through the Marketplace or your benefits and protections, visit **HealthCare.gov** or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

HealthCare.gov