

Turning 26? What You Need to Know About the Marketplace



If you're turning 26 this year and can't stay on your parent's health insurance plan because of your age (aging off), 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

Most people qualify for savings. Depending on your expected household income for the year you need coverage, you may qualify for:

- The premium tax credit that lowers your monthly premium
- Extra savings on deductibles, copayments, and coinsurance when you get care

Preview plans and estimated prices with savings at [HealthCare.gov/see-plans](https://www.healthcare.gov/see-plans).

If you'll file your own federal income taxes, fill out your own application. If someone will claim you as a tax dependent on next year's tax return, their income will need to be included on the Marketplace application.

Apply before your coverage ends

If you're aging off your parent's:

- **Marketplace plan:** In a federally-facilitated Marketplace plan, you can stay on your parent's plan until coverage ends on December 31, even if you turn 26 mid-year. If you'll be turning 26 and are aging off your parent's plan, you qualify for a Special Enrollment Period that allows you until December 31 to enroll in your own Marketplace plan for coverage beginning January 1. Your parent will also need to update their application during Open Enrollment (between November 1 and January 15) showing you won't be on their plan next year.
- **Job-based plan:** Your coverage usually ends when 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 select a plan. 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. 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.

To find out if you may qualify for lower costs, visit [HealthCare.gov/lower-costs/qualifying-for-lower-costs/](https://www.healthcare.gov/lower-costs/qualifying-for-lower-costs/).

When you fill out a Marketplace application and request financial help, you'll find out if you might 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.healthcare.gov/localhelp).
- 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/web-policies-important-links/accessibility-nondiscrimination-disabilities-notice](https://www.cms.gov/about-cms/web-policies-important-links/accessibility-nondiscrimination-disabilities-notice)

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Health Insurance Marketplace

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