

## Health Insurance Marketplace



# Apply for Medicaid & CHIP through the Marketplace

The Health Insurance Marketplace® can help you and your family find and enroll in health coverage. If you apply for coverage through the Marketplace and it looks like anyone in your household may be eligible for Medicaid or the Children’s Health Insurance Program (CHIP), the Marketplace will securely share your information with your state Medicaid or CHIP agency. They’ll contact you about enrollment if anyone in your household qualifies.

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](https://www.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?

You can apply 2 ways:

### Through the Marketplace

- Visit [HealthCare.gov](https://www.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 information 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.

### Directly with your state

Visit [HealthCare.gov/medicaid-chip](https://www.healthcare.gov/medicaid-chip) and select 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.

If you live in a state that expanded Medicaid for adults, you may qualify in 2026 if you're 1 person with an annual income up to \$15,960 or if you're a family of 4 with an annual income up to \$33,000. Income amounts are different in Alaska and Hawaii. Visit [HealthCare.gov/medicaid-chip/medicaid-expansion-and-you](https://www.healthcare.gov/medicaid-chip/medicaid-expansion-and-you) to find out if you might qualify for expanded Medicaid coverage in your state.

## What if my income is too high for Medicaid or CHIP?

In some states, you may qualify for reasons other than income.

- For Medicaid, you may qualify depending on your medical needs. To find out if you qualify for this reason, select the box next to your name and click 'Send' after you submit your Marketplace application to request a full Medicaid determination.
- For CHIP, children and pregnant women in families with income too high to qualify for Medicaid may qualify for CHIP.

Each state has different requirements that can affect your eligibility for Medicaid and CHIP. It's important to give your most current information when you apply to find out if you qualify.

## What does Medicaid cover?

All state Medicaid programs generally cover:

- Certified pediatric and family nurse practitioner services
- Doctor services
- Inpatient and outpatient hospital services
- Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) services
- Family planning services
- Federally Qualified Health Center services
- Rural Health Clinic services
- Freestanding birth center services when licensed or recognized by the state

- Home health services
- Laboratory and X-ray services
- Nursing homes
- Medication Assisted Treatment (MAT)
- Necessary transportation to and from medical care
- Nurse midwife services
- Prescription drugs
- Routine costs of items and services for people enrolled in a qualifying clinical research study
- 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?

In most cases, no.

- **If you qualify for full Medicaid benefits or you're eligible for CHIP**, you **won't** be eligible for the premium tax credit or other savings to help lower your Marketplace plan costs. If you still decide to buy Marketplace coverage, you'll have to pay full price for your share of the plan premium and covered services.

If you choose to have both Marketplace coverage and Medicaid or CHIP, 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](https://www.healthcare.gov/medicaid-chip/canceling-marketplace-plan).

- **If you don't get full Medicaid benefits**, you **may** be eligible for the premium tax credit and other savings on a Marketplace plan, if you qualify based on your income and other factors.

## When can I apply?

Any time. You can apply even if you recently lost Medicaid or CHIP, and there's no limit to the number of times you can apply.

To apply or re-apply for Medicaid or CHIP, visit [HealthCare.gov/medicaid-chip](https://www.healthcare.gov/medicaid-chip) and select 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](https://www.healthcare.gov/medicaid-chip).

Visit [InsureKidsNow.gov](https://www.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](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596.

TTY users can call 1-855-889-4325.

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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/accessibility-nondiscrimination](https://www.cms.gov/accessibility-nondiscrimination), or call 1-800-318-2596. TTY users can call 1-855-889-4325.

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