

# What Do Students Need to Know About the Marketplace?

## As a student, you have several choices for health coverage:

### Student health plan

You may be able to get coverage from your school's student health plan.

### Marketplace health plan

You can choose to buy a health plan through the Health Insurance Marketplace®. When you apply, you'll find out if you qualify for help paying for a Marketplace plan.

## Coverage on a parent's plan

You can stay on or be added to your parent's health plan until you turn 26. If your parent has:

- Marketplace coverage, you may be able to stay on your parent's plan until coverage ends December 31, even if you turn 26 mid-year.
- Job-based coverage, your coverage usually ends the month you turn 26.

## Catastrophic health plans

If you're under 30, you can buy a Catastrophic health plan to protect yourself from high costs, like from an accident or serious illness. These plans usually have lower monthly premiums, but high deductibles. You pay for most care yourself, up to a certain amount. After that, the insurance company pays its share for covered services.

## Medicaid and Children's Health Insurance Program (CHIP) coverage

Medicaid is a joint state and federal program that gives coverage to people with limited income. CHIP gives low-cost health coverage to children up to 19 in families with incomes too high to qualify for Medicaid. When you apply for coverage at [HealthCare.gov](https://www.healthcare.gov), you'll find out if you qualify for Medicaid or CHIP coverage.

For more information, visit [HealthCare.gov/young-adults/college-students](https://www.healthcare.gov/young-adults/college-students), or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

