

# What Do Students Need to Know About the Marketplace?

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

### A student health plan

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

### A Marketplace health plan

You can choose to buy a health plan through the Health Insurance Marketplace®. Most people qualify for help paying for health coverage, even those who weren't eligible in the past.

### Coverage on a parent's plan

You can stay on or get added to your parent's health plan until you turn 26. If your parents have a Marketplace plan, you may be able to stay on your parent's plan until coverage ends December 31, even if you turn 26 mid-year. If your parents have a job-based plan, 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, such as because of 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 the 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 people up to 19 in families that earn too much money to qualify for Medicaid. When you apply for coverage at [HealthCare.gov](https://www.healthcare.gov), you'll find out if you qualify for coverage through Medicaid or CHIP.

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.

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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