

Apply for Medicaid & CHIP through the Health Insurance Marketplace

The Marketplace helps individuals and families get health coverage. Some people who apply for individual and family coverage through the Marketplace will be eligible for Medicaid or the Children's Health Insurance Program (CHIP). Medicaid and CHIP are free or low-cost health programs that cover many benefits including hospitalizations, prescription drugs, and mental health care. These programs may be called different names in different states, like "All Kids" or "Family Care."

Other people who apply may be eligible to buy private health insurance plans and get tax credits to help pay for this coverage, depending on their income and state.

How do I apply for Medicaid and CHIP in the Marketplace?

You can apply through **HealthCare.gov** or directly with your state. If you're pretty sure that everyone on your application will qualify for Medicaid or CHIP, apply through your state. Visit **HealthCare.gov** or **Medicaid.gov** for links to your state programs. If you aren't sure, or you think that some people on your application might qualify for premium tax credits, apply through the Marketplace. Visit **HealthCare.gov** to start a Marketplace account and apply. You can also call the Marketplace Call Center at **1-800-318-2596**. TTY users should call **1-855-889-4325**.

When can I apply?

You can apply any time. There's no deadline for Medicaid and CHIP applications. If you qualify, your coverage can begin right away.

Who qualifies for Medicaid or CHIP?

In all states, Medicaid and CHIP provide health coverage for some individuals, families and children, pregnant women, the elderly with certain incomes, and people with disabilities. In some states the program covers all adults below a certain income level.

The Affordable Care Act increased access to health coverage for more low-income people, including those who don't have access to health care from their jobs. Even if you didn't qualify before, you might be eligible now, depending on your income and family size. Children in families with income too high to qualify for Medicaid may still be eligible to enroll in CHIP.

If you live in a state that expanded Medicaid, you'll probably qualify if you make up to \$16,105 a year for one person, or \$32,913 for a family of four. If you live in a state that hasn't expanded Medicaid, you may qualify if your income is below \$11,490 for an individual (or \$23,550 for a family of four).



In some states you may still qualify for Medicaid if you're medically needy, even if your income exceeds the usual qualifying levels. Each state has different options that can affect your eligibility, like if you have children, are pregnant, or have a disability, so it's important to apply and get eligibility results.

What does Medicaid cover?

Medicaid generally covers:

- Inpatient hospital services
- Outpatient hospital services
- Pregnancy-related services
- Vaccines for children
- Medical and surgical services provided by a dentist
- Doctor services
- Prescription drugs
- Nursing facility services
- Family planning services and supplies
- Rural health clinic (RHC) services
- Home health services
- Laboratory and X-ray services
- Pediatric and family nurse practitioner services
- Nurse-midwife services
- Federally qualified health center (FQHC) services
- A broad range of services for children under 21
- Necessary transportation to and from medical providers

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

What does CHIP cover?

Each state designs its own CHIP program. States can decide on the benefits provided under CHIP, but all states cover regular check-ups, immunizations, hospital care, dental care, and lab and X-ray services. Children get free preventive care, but low premiums and other cost-sharing may be required for other services.

If I'm eligible for Medicaid or CHIP, do I need to buy a Marketplace plan?

No. If you have Medicaid or CHIP, you're considered covered and don't need to buy a Marketplace plan.

How can I find out more?

To learn more about Medicaid and CHIP, you can:

- Visit **HealthCare.gov/do-i-qualify-for-medicaid**, and select your state under "Get State Information" for a direct link to your state's Medicaid and CHIP programs.
- Visit **Medicaid.gov**, choose your state name, and select "view state."
- Visit **InsureKidsNow.gov** for more about CHIP programs in your state.
- Call the Marketplace Call Center at **1-800-318-2596**. TTY users should call **1-855-889-4325**.

