



Turning 26? What you need to know about the Marketplace

If you have health insurance under your parent's plan and are turning 26 this year, you need to take action to stay covered. If you don't, you may have to pay a fee on your next federal tax return.

Enrolling in your own job-based plan

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.

Enrolling in your own Marketplace insurance plan

Your options depend partly on whether your parent's plan is through their job or the Health Insurance Marketplace:

If you're covered under your parent's job-based plan:

Your coverage will usually end the month you turn 26. Check with your plan or your parent's human resources representative for the exact date.

When you age off a parent's job-based plan, you qualify for a Special Enrollment Period to buy health insurance so you can enroll in a Marketplace plan outside the annual Open Enrollment Period. You'll have 60 days before you lose coverage and 60 days after that to enroll. When you apply, you'll also find out if you qualify for a tax credit or other savings that lower your costs.

- **If you enroll before you lose coverage:** Your new Marketplace coverage can start as soon as the first day of the month after you lose coverage.

- **If you enroll during the 60 days after you lose coverage:** Your Marketplace coverage can start the first day of the month after you pick a plan.

You also may qualify for Medicaid and can apply at HealthCare.gov anytime.

If you're covered under your parent's Marketplace plan:

You can stay on your parent's plan until coverage ends December 31, 2016, even if you turn 26 mid-year. Then, you can enroll in your own plan for the coming year during Open Enrollment.

Important: You can enroll in 2017 coverage starting November 1. You must enroll by December 15, 2016 for your coverage to start January 1, 2017.

Your next steps will depend on whether your parents claim you as a tax dependent in 2017:

- **If your parent won't claim you as a tax dependent in 2017:** You can apply and enroll in your own Marketplace plan during Open Enrollment.
 - If you apply for 2017 Marketplace coverage separately, your parent will need to update their Marketplace application to state that you won't be on their plan for 2017.
 - When you apply, you'll find out if you may qualify for a premium tax credit and other savings based on your income – most people do.
- **If your parent will claim you as a tax dependent in 2017:** You can stay on your parent's application, but must enroll in your own coverage. However, you won't be eligible for savings based on your income. You'd have to pay full price.
- **If your family qualifies for a Special Enrollment Period after you turn 26 but before the plan year ends on December 31st:** You may need to enroll in a separate plan, but you can stay on your family's application if your parent claims you on their taxes.

Remember: You may also qualify for Medicaid and can apply at HealthCare.gov anytime.

Questions? Help is available

- Visit HealthCare.gov/young-adults/ for more information.
- Find someone in your area to help you at Localhelp.HealthCare.gov.
- Contact the Marketplace Call Center at 1-800-318-2596. TTY: 1-855-889-4325.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

