



Apply for Medicaid & CHIP through the Health Insurance Marketplace

The Marketplace helps individuals and families get health coverage. Some people who apply for coverage through the Marketplace are eligible for coverage through Medicaid or the Children's Health Insurance Program (CHIP). Those people will be enrolled in coverage by their state Medicaid or CHIP agency. 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 have different names in different states, like "All Kids" or "Family Care."

How do I apply for Medicaid or CHIP?

You can apply through the Marketplace or directly with your state Medicaid or CHIP agency. To apply through the Marketplace, visit [HealthCare.gov](https://www.healthcare.gov) to create a Marketplace account and complete an application. This Marketplace application will be used to check if each person listed may be eligible for Medicaid or CHIP. You can also call the Marketplace Call Center at 1-800-318-2596 to apply. TTY users should call 1-855-889-4325.

Who qualifies for Medicaid or CHIP?

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

Many states have expanded their programs, so even if you didn't qualify for Medicaid or CHIP 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 may qualify if you make up to \$16,394 a year for one person, or \$33,534 for a family of four (income thresholds are different in Alaska and Hawaii). It's not always just about income, though. Each state has different requirements that can affect your eligibility for Medicaid and CHIP, like if you have children, are pregnant, or have a disability. That's why it's important to apply to see if you qualify.

If your income is higher than the usual qualifying levels, you may still qualify for Medicaid in some states, depending on your medical needs. To see if you qualify based on these reasons, you can check a box to request a full Medicaid determination when you complete your Marketplace application.

What does Medicaid cover?

Medicaid generally covers:

- Inpatient hospital services
- Outpatient hospital services
- Pregnancy-related services
- Vaccines for children
- Medical and dental services
- 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
- 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, emergency services, hospital care, dental care, and lab and X-ray services. Children get free preventive care, but low cost-sharing may be required for other services.

If I have Medicaid or CHIP, do I need to buy a Marketplace plan?

No. If you're found eligible for Medicaid or CHIP that counts as qualifying coverage, you don't need to buy a Marketplace plan. If you still wanted to buy one, you'd have to pay full price for the Marketplace plan premium and covered services. This is because you wouldn't be eligible for a premium tax credit or other savings. To learn more about Medicaid or CHIP that counts as qualifying coverage, visit [HealthCare.gov/medicaid-limited-benefits](https://www.healthcare.gov/medicaid-limited-benefits).

When can I apply?

You can apply for Medicaid and CHIP any time. There's no deadline for Medicaid and CHIP applications. If you qualify, your coverage will be retroactive back to the date you applied, or up to 3 months earlier in some states.

How can I find out more?

To learn 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 about CHIP programs in your state.
- Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 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.

