



Congrats GRAD

As a new college graduate, you're taking the next steps on your professional and personal journeys. But to handle the bumps on those journeys, you also need health insurance.

One less worry

You may be able to get health coverage through a job. If you don't get a job that offers health coverage right away, you can stay on your parents' plan until you turn 26. And if that's not an option, you can go to [HealthCare.gov](https://www.healthcare.gov) and choose a plan in the Health Insurance Marketplace. To get coverage outside of Open Enrollment, which starts in the fall of each year, you must be losing current coverage (like student health insurance).

Comprehensive benefits

All Marketplace plans cover a comprehensive set of essential health benefits, including doctor visits, preventive care, hospital stays, and prescriptions. No one can be turned away from the Marketplace based on a pre-existing condition—it's guaranteed, and most people get help paying for premiums or qualify for free or low cost coverage.

Catastrophic health plans

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

Medicaid coverage

When you fill out a Marketplace application, you'll find out if you qualify for coverage through Medicaid. Medicaid is a combined state and federal program that provides coverage to people with limited income.

What if I don't get health coverage?

If you can afford health coverage, but you don't have it, you may have to pay a fee when you file taxes. There's no special student exemption.

Visit [HealthCare.gov](https://www.healthcare.gov), or call the Marketplace Call Center at **1-800-318-2596** to learn more. 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.

