

Health insurance options

Moderate · 15 min to read; 30 min to compare plans · Free to compare

Under 26, you can usually stay on a parent's plan even if you move out, marry or aren't their tax dependent. Otherwise: a plan through work, a Marketplace plan at HealthCare.gov (Open Enrollment runs November 1 to January 15; enroll by December 15 for coverage January 1), a student plan, Medicaid if your income is low (apply any time), or a Catastrophic plan if you're under 30. Losing coverage gives you 60 days to enroll outside Open Enrollment, so don't wait.

YOU'LL NEED

- ☐ An estimate of your income for the year you want coverage
- ☐ Any job offer or benefits packet
- ☐ Your parent's plan details, if you're on it

WHAT TO KNOW

- 1 Under 26?** If a parent's plan covers dependents, you can usually join and stay until 26. On a job-based plan, that's true even if you marry, have a child, start or leave school, live away from home, aren't claimed as a tax dependent, or turn down your own job's coverage.
- 2 Know when parent coverage ends.** On a parent's Marketplace plan, you can stay through December 31 of the year you turn 26 (or your state's age). For a job-based plan, ask the employer; some states and plans have different rules, so check your state's Department of Insurance.
- 3 Check your job.** If your employer offers coverage, you usually pick during your hiring window or the yearly enrollment period. See Choosing your benefits.
- 4 Buying your own?** Preview Marketplace plans and prices at HealthCare.gov without logging in. You may get savings based on your income, and savings are based on your estimated income for the year you want coverage, not last year.
- 5 Under 30?** You can choose a Catastrophic plan: generally lower monthly premiums but higher deductibles and copays, and it covers 3 primary care visits a year before the deductible.
- 6 Low income?** Medicaid gives free or low-cost coverage. In states that expanded Medicaid, you can qualify on income alone. Fill out a Marketplace application any time of year to see if you qualify. Income limits, coverage and costs differ by state.
- 7 In school?** You may be able to enroll in a student health plan.

Watch out Outside Open Enrollment, you can only enroll in or change a Marketplace plan with a Special Enrollment Period. Losing coverage, including aging off a parent's plan, generally qualifies if it happened in the past 60 days or will in the next 60. Miss that window and you may wait until the next Open Enrollment.

DAD NOTE Being young doesn't mean you won't get hurt. It means you didn't plan for it.

Full lesson: aptkeys.com/money/insurance/health-insurance-options/

Checked October 2, 2026. Sources: HealthCare.gov; U.S. Department of Labor.