What do I need to know about the Marketplace?
College students have several choices for health coverage.

A student health plan
If you’re covered by your school’s student health plan, in most cases, you’re considered covered under the Affordable Care Act. You won’t have to pay the fee that people without coverage must generally pay. Check with your student health plan to see if it qualifies as coverage under the health care law.

A Marketplace health plan
You can choose to buy a health plan through the Health Insurance Marketplace. Most people qualify for financial help to lower premium costs. Visit HealthCare.gov to apply and find out if you can get lower costs for health coverage.

Coverage on a parent’s plan
You may be able to stay on or get added to your parent’s health plan until you turn 26.

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
Medicaid is a combined state and federal program that provides coverage to people with limited income. When you apply for coverage at HealthCare.gov, you’ll find out if you qualify for coverage through Medicaid.

What if I don’t have health coverage?
If you can afford health insurance, but you don’t have it, you may have to pay a fee with your income tax return. There’s no special student exemption. However, you won’t have to pay the fee if you have a limited income and you don’t have to file a federal tax return.

For more information, visit HealthCare.gov, or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.