



# 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**

Many of you will get health insurance through your jobs. If you don't get a job 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 and choose a plan in the Health Insurance Marketplace. That means you'll have one less thing to worry about as you head out into the world. Note: To get coverage outside of the Open Enrollment Period, 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 benefits, including physician 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 will get help paying for premiums or get a free or low cost plan.

## **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 HAVE HEALTH COVERAGE IN 2014?**

If you can afford health insurance, but you don't have it in 2014, you may have to pay a fee. 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.

To ensure we get everyone covered, you can help us spread the word about the Marketplace. Visit [HealthCare.gov](http://HealthCare.gov) or call the Marketplace Call Center at 1-800-318-2596 to learn more. TTY users should call 1-855-889-4325.



 Health Insurance Marketplace