



# Parents Need Insurance Coverage Too

As physicians and public health professionals, we know how important high-quality health insurance is for your child. And we also care about parents and caregivers too! It's important for all members of the family to have high-quality coverage, because a healthy child starts with a healthy family.

## About Insurance for Parents and Caregivers

**Health coverage for adults is now more available than ever.** Some people are able to purchase insurance through their employers, but others may need to obtain insurance from other sources. Depending on your family's income and the state you live in, you may qualify for Medicaid or a subsidy to help you buy a private insurance plan through the health insurance "Marketplace." The Marketplace is where you can get an insurance plan that offers financial assistance from the government. Your state may have its own Marketplace, or it may use the federal Marketplace. For more information, go to [healthcare.gov](https://healthcare.gov).

**Enrolling in employer-based insurance.** Typically, you can sign up for coverage when you are hired or during your employer's open enrollment period. Some employers offer insurance only to employees, while others offer coverage to the entire family.

**Getting Medicaid coverage:** If you are eligible, you can sign up at any time for Medicaid coverage by contacting your state Medicaid office or your local social services agency. For more information go to [medicaid.gov/apply-for-coverage](https://medicaid.gov/apply-for-coverage).

**Getting a private insurance plan on the Marketplace:** You can sign up during the federal open enrollment period (November 1 through December 15), or after a special "life event" like giving birth, adopting a baby moving to a new state, changing or losing a job, or getting married. Many people can get financial assistance to cover the cost of a Marketplace insurance plan. For more information, go to [healthcare.gov](https://healthcare.gov).



As physicians and public health professionals who care for children, we care about parents and caregivers too!

## How to Get Coverage

Even if you can't obtain coverage through your employer, there are also options for other types of coverage. Enrolling in health insurance can be complicated, but many resources are available to help you.

**Online:** Start at [healthcare.gov/get-coverage](https://healthcare.gov/get-coverage) and select your state. You'll be directed to your state's Marketplace where you can find answers to questions about coverage. The website will tell you if you qualify for Medicaid or a private health plan. While on the website, you can complete an application as well as shop for and enroll in a health plan.

**Phone:** Call 1-800-318-2596 (TTY for hearing impaired: 1-855-889-4325) with any questions or to apply by phone. This line is open 24 hours a day, seven days a week (closed on federal holidays).

**Local Help:** People in your community are trained to answer your questions and help you apply for coverage. Go to [localhelp.healthcare.gov](https://localhelp.healthcare.gov) and enter your city and state to find local partners who can help. Free assistance is available in-person.

## When You Apply

You will need to provide some basic information about your family size and income. You will also need proof of your residency and citizenship status, such as a social security card.

**If you are found eligible for Medicaid,** you will be instructed on how to enroll, either on the Marketplace website or through your state Medicaid office or local social services agency.

*A special note for women who are pregnant:* If you are currently enrolled in Medicaid only for your pregnancy, your coverage will end soon after the birth of your baby. Once your baby is born, make sure you review your coverage to determine if you can continue your Medicaid coverage, or whether you should switch to a Marketplace plan.

**If you are found eligible for a private health plan,** you will be told how much financial assistance you will receive to make insurance affordable for you. Then you will choose from plans at four different levels: bronze, silver, gold, or platinum. The least expensive plans (bronze) have fewer benefits and higher out-of-pocket costs, while the most expensive plans (platinum) have more benefits and lower-out-of-pocket costs. Be sure to choose a plan that provides all the services your family needs.

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1825 K Street NW, Suite 250, Washington, DC 20006-1202

For more information and to download this resource, please visit [aap.org/CaregiverInsurance/Resource](https://aap.org/CaregiverInsurance/Resource)

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