HEALTH INSURANCE OPTIONS

- **STAYING ON YOUR PARENT’S PLAN**
  - If your parent’s insurance plan offers dependent coverage, you can likely stay on your parent’s plan until you are 26 years old.

- **EMPLOYER PLAN**
  - If you are employed, inquire with your employer about coverage.

- **GET A PLAN FROM THE MARKETPLACE**
  - Each state has an online Health Insurance Marketplace (also known as an “Exchange”) where people can compare plan rates and benefits side-by-side and purchase the health insurance coverage that’s right for them. Depending on your income, you may be eligible for new tax credits and cost-sharing subsidies to lower the cost of coverage when you buy a plan on the new marketplace. Go to [www.HealthCare.gov](http://www.HealthCare.gov) to find the marketplace in your state. Open enrollment for 2015 begins 11/15/14 but in some circumstances a student will be able to enroll before then if a life event occurs. If you need help enrolling, communities have certified enrollment counselors available. In Fairbanks, call Interior Community Health Center at (907) 458-1544. To get an idea if you qualify for a subsidy, go to [http://kff.org/interactive/subsidy-calculator/](http://kff.org/interactive/subsidy-calculator/).

- **STUDENT HEALTH INSURANCE PLAN (SHIP)**
  - Students in the UA system can enroll in our sponsored SHIP managed by United Health Care Student Resources. Information is at [www.uhcsr.com](http://www.uhcsr.com). Many students without other coverage will find this plan to be affordable yet very comprehensive in terms of coverage. It is rated at a “silver” level compared to marketplace plans yet priced much lower (except for those who may be eligible for cost-sharing subsidies).

- **PRIVATE PLANS**
  - In some cases, private plans (i.e. plans available to individuals and families which are separate from those listed above) may be appropriate choices depending upon coverages and premiums available.

- **MEDICAID**
  - Depending upon the state in which you live, Medicaid may be an option for you however it is oftentimes not transferable from state to state. Alaska did not expand Medicaid so most low-income adults do not qualify for it. The program focuses on coverage for low-income children, pregnant women, families, the elderly, blind and the permanently disabled. Go to [http://dhss.alaska.gov/dpa](http://dhss.alaska.gov/dpa) for more information.