

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 tax credits and cost-sharing subsidies to lower the cost of coverage when you buy a plan on the new marketplace. Go to <https://www.healthcare.gov/> to find the marketplace in your state. Open enrollment is usually from November 1 to December 15 but in some circumstances a student may be able to enroll at another time if a life event occurs. To get an idea if you qualify for a subsidy, go to <http://kff.org/interactive/subsidy-calculator/>.
 - If you need help enrolling, communities have certified enrollment counselors available. In Fairbanks, call the Interior Community Health Center at 907-455-4567 for more information.

- 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. Basically, Medicaid provides coverage for individuals who do not make enough money to be covered by a subsidized plan in the Marketplace. Go to <http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx> for more information about Alaska Medicaid.

- STUDENT HEALTH INSURANCE PLAN
 - UAF coordinates insurance plans for International Students and Graduate Students who are RA’s or TA’s on a stipend. For other students, see the above options.