

Quick Guide to Health Insurance Options

Follow the steps below to identify your health insurance options.

1. Are you eligible for COBRA? (i.e., you had insurance through your parents' employer-sponsored health insurance through an employer with 20+ employees)

- If yes, you may elect COBRA within 60 days of your qualifying event (e.g., aging out of your parents' plan). Determine how long you have COBRA based on your qualifying event (between 18 and 36 months).
- If yes, instead of electing COBRA, you may choose to purchase a plan in your State Health Insurance Marketplace through a special enrollment period or open enrollment. Go to step 4.
- If yes, instead of electing COBRA, you may choose to move to another group health insurance plan (e.g., a new job, a spouse's plan, or a parent's plan if you are under age 26)
- If no, go to step 2.
- If you are currently on COBRA, but are close to the end of coverage, go to step 3.

2. Are you eligible for state COBRA? (Based on state law and employer size, so find your state law at [TriageCancer.org/StateLaws](https://www.triagecancer.org/state-laws))

- If yes, you may choose to elect state COBRA within the deadline. Determine how long you have state COBRA coverage based on your state law. Contact your state insurance agency for more information.
- If yes, instead of electing COBRA, you may choose to purchase a plan in your State Health Insurance Marketplace through a special enrollment period or open enrollment. Go to step 4.
- If yes, instead of electing COBRA, you may choose to move to another group health insurance plan (e.g., a new job, a spouse's plan, or a parent's plan if you are under age 26)
- If no, go to step 3.
- If you are currently on state COBRA, but close to the end of coverage, go to step 3.

3. Does your state provide the right of conversion? (Right to convert your employer group plan into an individual plan. Based on state law, so find your state insurance agency at [TriageCancer.org/StateResources](https://www.triagecancer.org/state-resources))

- If yes, consider following your state's rules to convert your group plan into an individual plan. If you are not interested in conversion, go to step 4.
- If no, go to step 4.

4. Are you a U.S. Citizen or lawfully present in the U.S.?

- If yes, contact your state's Marketplace to view your private health insurance options and determine if you are eligible for financial assistance to buy a plan (i.e., you have an income between 138% and 400% of the federal poverty level). Visit [HealthCare.gov](https://www.healthcare.gov) to connect to your state's Marketplace.
 - Note: only legal immigrants who are Lawful Permanent Residents (green card holders), certain Cuban and Haitian entrants, and those residing under the Compacts of Free Association, are eligible for financial assistance to buy a Marketplace plan.
- If no, you may still be able to buy a Marketplace plan in CO and WA (2026).

Other options:

5. Does your state have a high risk pool and are you eligible? (As of 2023, there are still a few states that have high risk pools)

- If yes, find your state's high risk pool at [TriageCancer.org/StateResources](https://www.triagecancer.org/state-resources)
- If yes, but you are interested in learning about other health insurance options, go to step 4.
- If no, and you are not interested in a Marketplace plan (step 4), go to step 8.

6. Are you under the age of 26?

- If yes, you may be able to stay on your parent's health insurance plan until you turn 26.
- If yes, but your parents don't have a health insurance plan that you can join, go to step 4.
- If no, go to step 4.

7. Are you 65 years of age or older or have you been receiving SSDI benefits for two years?

- If yes, you are likely eligible for Medicare, go to [Medicare.gov](https://www.medicare.gov) for more information.
- If no, and you are not interested in a Marketplace plan (step 4), go to step 9.

8. Do you have a household income below 138% of FPL (\$22,025 for individuals in 2026) & live in these 41 states: AK, AR, AZ, CA, CO, CT, DC, DE, HI, IA, ID, IL, IN, KY, LA, MA, MD, ME, MI, MN, MO, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SD, UT, VA, VT, WA, WV?

- If yes, you may be eligible for Medicaid, go to [HealthCare.gov](https://www.healthcare.gov) for more information.
- If no, go to step 9.
- Note: if you are not in one of these states, your state may have recently expanded coverage, check: [TriageCancer.org/Medicaid-Expansion](https://www.triagecancer.org/medicaid-expansion)

9. Do you have limited income and resources and the Social Security Administration has determined that you have a disability or you are under age 18 (e.g., a minor child)?

- If yes, you may be eligible for traditional Medicaid. Find your state Medicaid agency at [TriageCancer.org/StateResources](https://www.triagecancer.org/state-resources).
- If no, you may want to consider applying in your state's Health Insurance Marketplace (step 4) or finding a job that offers a group health insurance plan.

10. Are you under the age of 18, but your family has an income too high to qualify for Medicaid?

- If yes, you may be eligible for your state's Children's Health Insurance Program (CHIP); eligibility varies by state. Find your state Medicaid agency, which runs CHIP, at [TriageCancer.org/StateResources](https://www.triagecancer.org/state-resources).
- If no, you may consider applying in your state's Health Insurance Marketplace (step 4)

For more in-depth information about your health insurance options, visit [TriageCancer.org/HealthInsurance](https://www.triagecancer.org/health-insurance) and [CancerFinances.org](https://www.cancerfinances.org).

You can also use the health insurance finder tool at [HealthCare.gov](https://www.healthcare.gov) for Marketplace plans and [Finder.HealthCare.gov](https://www.finder.healthcare.gov) for options outside the Marketplace.