

Understanding the Health Insurance Marketplace® if You're Incarcerated

The Marketplace helps people shop for and enroll in health coverage.

If you're currently incarcerated

If you're currently incarcerated (confined in an institution like a correctional facility or in jail), you aren't eligible to buy a Marketplace plan, even if you'll be released soon. You can enroll in a Marketplace plan once you're released. You may be able to enroll in Medicaid or the Children's Health Insurance Program (CHIP) depending on your state. Visit [HealthCare.gov/medicaid-chip/getting-medicaid-chip](https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip) to find out if you're eligible.

If you're in jail or prison pending disposition of charges

If you're in jail or prison waiting for the outcome of charges, you can buy a private health plan through the Marketplace if you apply and are found eligible to enroll in this coverage.

If you were recently released

You have 60 days from your release from jail or prison to apply for Marketplace coverage and pick a plan through a Special Enrollment Period, even if it's outside the Marketplace Open Enrollment Period. If you plan to file taxes next year with your spouse or another household member who already has Marketplace coverage, they can update their application to add you to their plan.

If you don't pick a plan during your 60-day Special Enrollment Period, you won't be able to get Marketplace coverage until the next Marketplace Open Enrollment Period, unless you have a qualifying life event. For more information, visit [HealthCare.gov/coverage-outside-open-enrollment/special-enrollment-period](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period).

If you qualify, you can enroll if you're on probation, parole, under house arrest, or if you live in a halfway house and the government doesn't give you medical care.

How to apply for coverage

To apply for coverage, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325. To get free in-person help in your community, visit [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help).

When you apply, we'll ask you if anyone on your application is incarcerated. If you (or someone else on your application) is in jail or prison, pending disposition of charges, but not convicted, you'll need to tell us that they're pending disposition of charges.

You have the right to get your information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice](https://www.cms.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice), or call 1-800-318-2596. TTY users can call 1-855-889-4325.

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