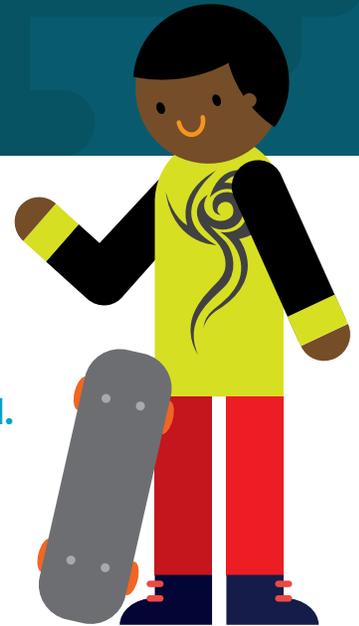# Health Coverage for
Young Adults

Score! There's money on the table.

Health insurance is more affordable than ever. Maryland Health Connection is the only place you can get financial help to lower the cost of coverage. In fact, nine of 10 Marylanders who signed up last year got it!

There are free or low-cost options.

You can shop for a plan that meets your needs and budget.

- If you're under 30, you can buy a catastrophic plan, which is low-priced and protects you from very high medical costs.

- Or you may qualify for financial help like tax credits to lower your monthly insurance bills, and pay less out-of-pocket for costs like your copay and deductible.

- Or you may qualify for free coverage through Medicaid.

Protect your health, and your wallet.

Accidents happen! Coverage protects you from the unexpected, from minor illnesses to emergencies. And you can get preventive care, like wellness visits, for free.

Plans cover things like:
- Doctor visits
- Emergency care
- Prescriptions, including no-cost birth control
- Pregnancy care and childbirth
- Vaccinations
- Mental health care
- Substance abuse treatment

Help from Mom and Dad.

You can stay on your parent's health plan until you're 26, even if you're married, not living with them, in school or eligible for coverage through your job.

Mark your calendar.

Open Enrollment starts this fall for plans that start January 1. You can also enroll in Medicaid year-round if you qualify.

Some life changes may allow you to buy a plan at any time of year, like:
- Getting married or divorced
- Having or adopting a child
- Losing other health coverage
- Turning 26 and going off of your parent's plan
- Moving to Maryland and certain moves within the state

It costs you not to have coverage.

If you don't have health insurance, you could pay a fine of $700 or more when you file your taxes. Plus, you could be stuck with huge medical bills if you have an unexpected illness or accident.

SIGN UP ONLINE, OVER THE PHONE OR WITH FREE, IN-PERSON HELP.
Visit **MarylandHealthConnection.gov** to learn more.

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