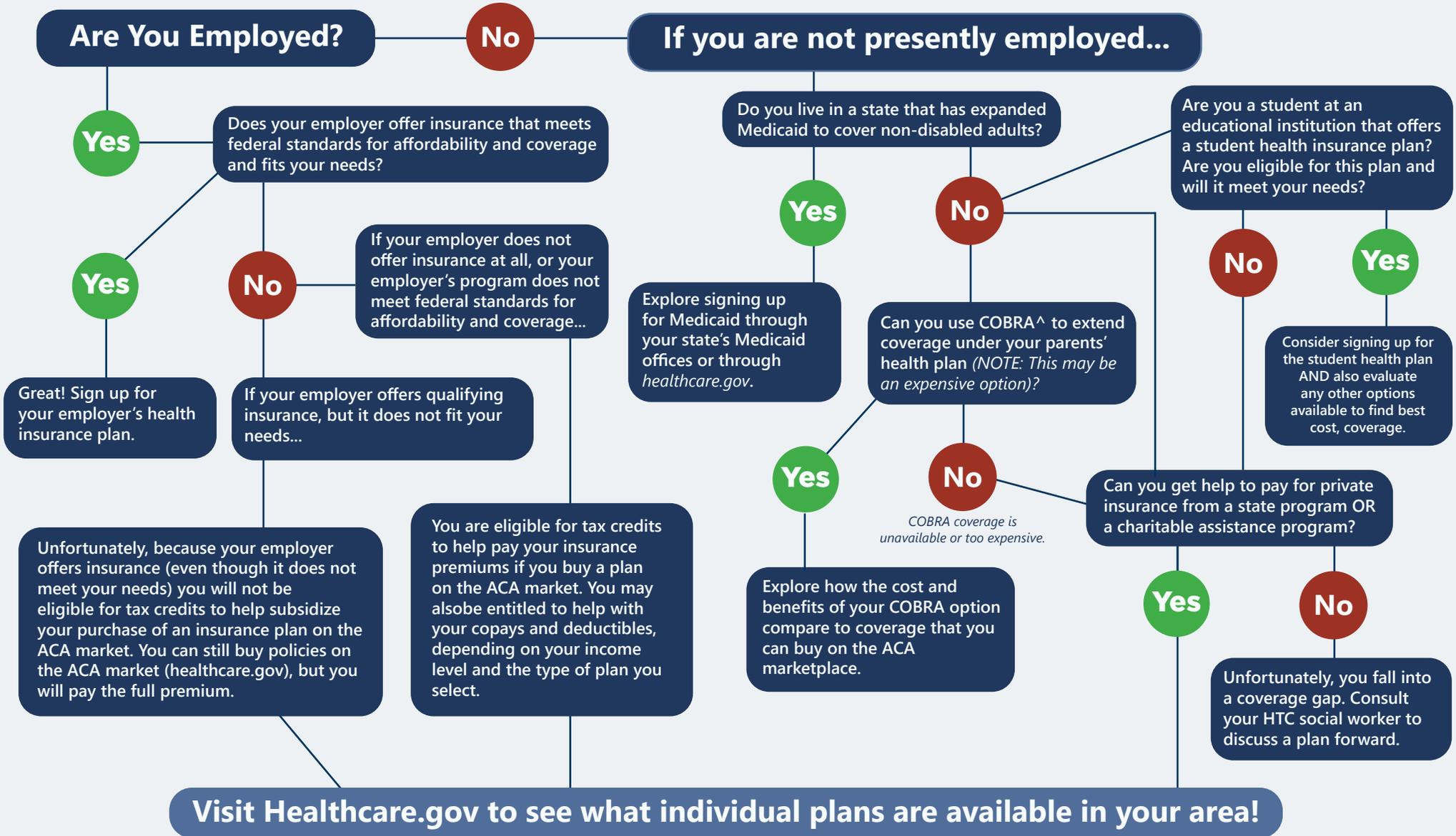




# I'm Turning 26! What now?



**Visit Healthcare.gov to see what individual plans are available in your area!**

Job-based insurance is considered "affordable" if your share of the monthly premiums for the lowest-cost self-only coverage is less than 9.78% of your household income. A health plan meets the "minimum value standard" if it pays at least 60% of the total cost of medical services for a standard population and offers substantial coverage of hospital and doctor services. Note that the "minimum value" of an employer's health plan is measured against a standard population — there is no requirement that the plan has to be adequate for an individual employee's needs. In practice, most job-based plans meet the minimum value standard. <https://www.healthcare.gov/have-job-based-coverage/change-to-marketplace-plan>.

COBRA is shorthand for a law that allows (in specific circumstances) for the temporary continuation of insurance under a group health plan. You can find more information about COBRA here: <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebbsa/our-activities/resource-center/faqs/cobra-continuation-health-coverage-consumer.pdf>.

You can find out whether your state has expanded Medicaid to cover lower income, non-disabled adults here: <https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/>.

Individual health insurance plans may be available outside the ACA exchanges, but be careful. There are many health plans that are sold at attractive rates that DO NOT MEET ACA standards for benefits covered or protection against financial exposure. And if you buy off-exchange coverage, you are not eligible for tax credits to bring down the cost of your premiums. Avoid these pitfalls by starting your search on [healthcare.gov](https://www.healthcare.gov).