



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 9.6% 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/health-care-coverage/change-to-marketplace-plan/>

** The Federal Poverty Level for 2018 is set at \$12,140 for an individual and rises with the number of people in the enrollee's family. 400% of the Federal Poverty Level = \$48,560. You can find information about the Federal Poverty Level here: <https://www.healthcare.gov/glossary/federal-poverty-level-fpl/>

^ 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/default/files/ebsa/about-ebsa/our-activities/resource-center/faqs/cobra-continuation-health-coverage-consumer_0.pdf

^^ You can find out whether your state has expanded Medicaid to cover non-disabled adults here: <http://www.kff.org/health-reform/slide/current-status-of-the-medicaid-expansion-decision/> or via healthcare.gov

† Non-ACA individual health insurance plans may be available through insurance brokers in your area.

