



my Arkansas Insurance

A Division of the Arkansas Insurance Department



Health Coverage Options For Young Adults

Now, young adults can stay on their parents' health plans until they turn 26. After your 26th birthday, you'll need to get your own plan through your employer, the Marketplace, or Arkansas Works if you qualify. Below are frequently asked questions to help you enroll.

How Long Do I Have to Enroll?

Turning 26 qualifies you for what is called a "Special Enrollment Period," which means that you can buy coverage through the Marketplace outside of open enrollment. You have 60 days before and after your 26th birthday to enroll.

What Types of Plans Can I Choose From?

Depending on your situation, you may be eligible for help to lower the cost of insurance. Eight out of ten Arkansans qualified for health insurance in previous years. All plans through the Marketplace are from top-rated Arkansas insurance carriers and cover a comprehensive set of benefits called the "Essential Health Benefits."

You can also pick a "Catastrophic" health plan – a plan with low monthly costs, but very high deductibles, that protects you from worst-case scenarios. If you are in school, you may also be able to enroll in a school health plan – if your school offers one – that meets the requirement for having health coverage under the law.

What Do I Need to Apply?

- Information on how you file your taxes (single, married, head of household)
- Household income you expect next year
- Information for all people you want on your plan:
 - Home and/or mailing address
 - Social security number(s)
 - Work and income info (such as pay stub, W-2 form, or wage and tax statement). For any current health insurance: the carrier and policy number
- Legal immigrants also need document information



Do you need more help?

Online: myARInsurance.com or Insurance.Arkansas.gov

Phone: 844-355-3262 or 800-852-5494; M-F 8:00 a.m. - 4:30 p.m.