

## 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 incarcerated (serving a term in prison or jail) you aren't eligible to buy a Marketplace plan, even if you'll be released soon. Once you're released, you can enroll in a Marketplace plan. You may be able to enroll in Medicaid depending on your state. Visit [HealthCare.gov/medicaid-chip/getting-medicaid-chip](https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip) to see if you're eligible.

### If you haven't been convicted

If you're in jail or prison but haven't been convicted of a crime, you can use the Marketplace to buy a private health plan if you're otherwise eligible for coverage. See the "How to apply for coverage" section on the right.

### If you were recently released

You have a 60-day Special Enrollment Period to sign up for Marketplace coverage. During this time, you can enroll in a plan, even if it's outside of 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 enroll in coverage 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).

### 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 [Localhelp.HealthCare.gov](https://www.localhelp.healthcare.gov).

When you apply, you'll be asked if anyone on your application is incarcerated. If you (or someone else on your application) is detained, but hasn't been convicted of charges, you'll need to tell us that they're pending disposition of charges.

You have the right to get Marketplace 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/agency-information/aboutwebsite/cmsnondiscriminationnotice](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

### Health Insurance Marketplace

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