



Congratulations! You're a new parent!

If you're having or adopting a child, you can sign up for health insurance or change insurance plans through a special enrollment period!

While You're Pregnant

If you have no or low income, you may be eligible for Medicaid coverage while you're pregnant. Medicaid for pregnant women includes health care through pregnancy and for 60 days after the birth of your child.

If You're Currently Uninsured

You have 60 days after the birth/adoption of your child to enroll in health insurance. Tax credits could be available to reduce your monthly costs! Go to HealthCare.gov for more information.

If you have no or low income, your family may be eligible for free coverage through Medicaid or CHIP. You can apply for Medicaid and CHIP year-round at HealthCare.gov.

If You're Already Insured Under ...

... A Job-Based Plan

You may be able to add your child to your plan – check with your employer to find out more.

Note: You may only have **30 days** to sign up.

... A Marketplace Plan

You have the option of adding a child to your current plan or switching to a different plan.

You should report the birth/adoption of your child to the marketplace as soon as possible, online or by phone. When you update your family information, you may qualify for lower monthly payments!

Coverage for your child can begin on your child's date of birth. If you're adopting, coverage for your child starts on the 1st day of the month following the adoption.

... A Parent's Plan

You **won't** be able to add your child to your parent's plan.

You can get a child-only policy for them, or switch to a family plan with them on HealthCare.gov.

Questions? Go to LocalHelp.HealthCare.gov to find free in-person help.