

Understanding the Health Insurance Marketplace If You're Incarcerated

The Marketplace helps people shop for and enroll in coverage.

If You're Currently Incarcerated

If you're incarcerated (held in a prison, jail, detention center, or police lock up), you aren't eligible for certain programs in the Marketplace, even if you'll be released soon. You can enroll in Marketplace coverage after you're released.

If You Haven't Been Convicted

If you're detained in jail or prison, but haven't been convicted of charges, you can enroll in Marketplace coverage, if you're eligible. See "How to Apply for Coverage."

If You were Recently Released from Incarceration

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 don't apply for and 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 qualify for a different Special Enrollment Period. 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

You can apply for coverage by visiting [HealthCare.gov](https://www.healthcare.gov) or by calling 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. Read this statement carefully before you answer. You'll need to add more information if you (or someone else on your application) is 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.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Paid for by the Department of Health & Human Services.

