



Health Coverage for Homeless and At-Risk Youth

Homeless and at-risk youth are likely to be eligible for health care coverage under the Affordable Care Act (often referred to as the ACA). The ACA vastly simplifies and expands access to affordable health care, including for low-income and homeless youth, and allows states to expand eligibility for [Medicaid](#), a health care program for low-income individuals.

All young people have the potential to thrive. Those in adverse situations, including those experiencing or at-risk of homelessness, may need support to ensure their health and well-being. Access to quality and affordable health care, including health coverage under the ACA, is an important support that can mitigate young people's risk for poor physical health outcomes, including sexually transmitted infections, and mental health and substance use disorder issues.

WHO IS ELIGIBLE?

Eligibility for Medicaid, the Children's Health Insurance Program (CHIP), and subsidized coverage through a MarketplaceSM ¹ depends on a variety of factors including income, citizenship or eligible immigration status, and [state of residence](#). It is important to note that individuals are generally considered to be residents of the state in which they are living, and not necessarily the state of residence of their parents.

Youth that are experiencing or at risk of homelessness are likely to be eligible for **Medicaid coverage in the state they reside** if they:

- Are under age 19, and earn less than 133% of the Federal Poverty Level (FPL) annually (many states cover children under 19 at higher income levels under Medicaid or CHIP); ² or
- Are over 19 years of age, and earn less than 133% of the FPL annually, and live in a state that has expanded Medicaid to adults; ³ or
- Are under age 26, have aged out of the foster care system in the state, and were enrolled in Medicaid in that state while in foster care; ⁴ or
- Are pregnant or parenting; or
- Have a disability. ⁵

Youth who are not eligible for Medicaid or CHIP, but have household incomes between 100-400% of the FPL, may be eligible to purchase coverage from the health insurance Marketplace with financial assistance. In addition, youth who are under 26 and still connected to their parents may remain on their parents' insurance, regardless of whether they are still in close contact.

More detailed eligibility information can be found on pages 3 and 4. Visit <https://localhelp.healthcare.gov/> to find someone nearby for application assistance.

¹Health Insurance MarketplaceSM and MarketplaceSM are service marks of the U.S. Department of Health and Human Services.

²See pages 3 and 4 of this handout for more detailed eligibility information.

³See pages 3 and 4 of this handout to determine Medicaid coverage options for adults.

⁴This coverage group is available in every state and has no income limit.

⁵Federal statute provides for both mandatory and optional coverage for individuals with disabilities. See your state Medicaid agency for more information.



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WHAT SERVICES ARE COVERED?

The ACA requires that health plans sold through a MarketplaceSM offer a core package of benefits and services, known as “essential health benefits.” For health plans sold through a Marketplace,SM these [benefits](#) include traditional health and medical services such as primary care and specialist visits, diagnostic tests, hospital visits, and surgical procedures. It also includes services that are very important to people experiencing homelessness, such as mental health and substance use disorder treatment, prescription drugs, preventive and wellness services (including reproductive health services), and rehabilitative services. For individuals eligible for Medicaid or CHIP, benefits are outlined in each state’s Medicaid or CHIP state plan. Medicaid benefits for individuals under age 21 are required to be comprehensive. For other individuals, Medicaid and CHIP benefits include primary care and specialist visits, hospital and outpatient hospital visits, laboratory and x-ray services, and family planning services and other services (including preventive, mental health and substance abuse treatment and prescription drugs) at the option of each state. For help accessing these services, consider visiting a local [Health Center](#). Health centers may also be able to assist individuals who do not have health insurance or other health coverage.

HOW TO APPLY:

Sign up today by: **Calling 1-800-318-2596 (TTY: 1-855-889-4325), visiting www.healthcare.gov, or contacting your state Medicaid agency.** Assistance is available in person, on the phone, and online.

Three [Things](#) to Know about Applying or Helping Someone Apply:

1. For homeless youth, it may be easiest to apply on the phone or using a paper application in order to receive assistance.
2. Individuals without a permanent address can use an assister’s, trusted friend’s, or service provider’s address.
3. Individuals can apply and be determined eligible at any time throughout the year. There are no open enrollment deadlines for Medicaid or CHIP.

Medicaid and CHIP Income Eligibility as a Percentage of FPL, by State – January 2016

The chart below illustrates Medicaid and CHIP income eligibility for children, adults, parents, and pregnant women across all 50 states and the District of Columbia as of January 2016. Please check with your state for the most up to date numbers, as they may be subject to change. Income limits are displayed as a percent of the Federal Poverty Level (FPL). Information on the FPL is available [here](#); in 2016, 100% of FPL for a single individual is \$11,880 (higher in Alaska and Hawaii). If needed for eligibility, states may disregard 5% of the individual’s income beyond the standards listed below. More information on eligibility is available [here](#).



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State	Children Age 6 - 18	Adults*	Parents	Pregnant Women
AL	312%	N/A	13%	141%
AK	203%; 143% for children 19-20	133%	143%	200%
AZ	133%	133%	106%	156%
AR	211%	133%	17%	209%
CA	261%; 317% in three counties	133%	109%	317%
CO	260%	133%	68%	260%
CT	318%	133%	150%	258%
DE	212%	133%	87%	212%
DC	319%; 216% for children 19-20	210%	216%	319%
FL	210%; 34% for children 19-20	N/A	29%	191%
GA	247%	N/A	34%	220%
HI	308%	133%	105%	191%
ID	185%	N/A	24%	133%
IL	313%	133%	24%	208%
IN	250%	133%	19%	208%
IA	302%	133%	54%	375%
KS	239%	N/A	33%	166%
LA	250%	N/A	19%	209%
ME	208%; 156% for children 19-20	N/A	100%	209%
MD	317%	133%	123%	259%
MA	300%; 155% for children 19-20	133%	133%	200%
MI	212%	133%	54%	195%
MN	275%	133%	133%	278%
MS	209%	N/A	23%	194%
MO	300%	N/A	18%	300%
MT	261%	133%	24%	157%
NE	213%	N/A	58%	197%
NV	200%	133%	33%	160%
NH	318%	133%	68%	196%



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State	Children Age 6 - 18	Adults*	Parents	Pregnant Women
NJ	350%	133%	32%	200%
NM	240%	133%	46%	250%
NY	400%	133%	133%	218%
NC	211%; 49% for children 19-20	N/A	44%	196%
ND	170%	133%	53%	147%
OH	206%	133%	90%	200%
OK	205%	N/A	42%	205%
OR	300%	133%	41%	185%
PA	314%	133%	33%	215%
RI	261%	133%	116%	253%
SC	208%	N/A	62%	194%
SD	204%	N/A	57%	133%
TN	250%	N/A	104%	250%
TX	201%	N/A	20%	202%
UT	200%	N/A	95%	139%
VT	312%	133%	53%	208%
VA	200%	N/A	49%	200%
WA	312%	133%	40%	193%
WV	300%	133%	19%	158%
WI	301%	95%	95%	301%
WY	200%	N/A	56%	154%

*Adult column reflects levels to which states provide enrollees with full coverage.