

How your child's school can help

Choosing a health insurance plan can be hard, especially if your child has special healthcare needs. Your child's school is here to help you find the best fit for your family's needs.

Although state and local rules apply and depend on the location, your child's school can help explore these options:

- If eligible, schools can enroll students in Medicaid and/or CHIP for a short time until the state makes the final decision.
- The school nurse or social worker can help you figure out if you can get health insurance through the Marketplace at [HealthCare.gov](https://www.healthcare.gov). The [open enrollment period](#) is usually from November 1 – January 31st every year (dates may vary).
- You may also use the Marketplace any time of year if you have a life-changing event— like getting married, having a baby, or losing health coverage. Then you can enroll during a [Special Enrollment Period](#).
- You can enroll in health insurance using your smartphone or tablet at both [HealthCare.gov](https://www.healthcare.gov) and [InsureKidsNow.gov](https://www.insurekidsnow.gov). If you prefer to select health insurance with a computer, but do not have internet access, ask your school for access to a computer.

! IMPORTANT REMINDER

If you or someone in your family needs health insurance, you can apply at any time.

To learn more about Medicaid and CHIP and how to enroll, visit your state's Medicaid agency at <https://www.insurekidsnow.gov/index.html>

or call 1-877-KIDS-NOW
(1-877-543-7669)

If your child's school cannot answer your questions, they can help connect you to resources that can. The school might keep a current list of organizations that can help, or you can go to <https://www.insurekidsnow.gov/state/index.html> to select your state and the Medicaid and CHIP services available to you.

Other online resources to help you

- Health Insurance Marketplace & Medicaid Coverage for Children with Disabilities: <https://www.healthychildren.org/English/family-life/health-management/health-insurance/Pages/Health-Insurance-Marketplace-Medicaid-Coverage-for-Children-with-Disabilities.aspx>
- Family Resources—The Catalyst Center: <http://hdwg.org/catalyst/resources>
- Your Child's Health Care and the Affordable Care Act (ACA): Health Insurance Marketplace and Medicaid Coverage for Children with Disabilities: <https://medicalhomeinfo.aap.org/tools-resources/Documents/ACA-Coverage-Disabilities%20FINAL.pdf>



¹ Children's Health Coverage: Medicaid, CHIP and the ACA <http://kff.org/health-reform/issue-brief/childrens-health-coverage-medicaid-chip-and-the-aca>. Kaiser Family Foundation, March 2014

² This means a child from birth to age 21 who has, or is at higher risk for, chronic physical, developmental, behavioral, or emotional conditions and need more health and related services than children usually do.