

## Health Insurance for the Seasons of Life

Health Insurance can be complicated and a little overwhelming. So many choices. So many people shouting. How do you know where to look or who to trust? Here are options available based on life situations.

### Life Happens

#### New Baby

- Add baby to an existing Health Insurance policy
- Get an individual or family plan through the Health Insurance Marketplace
- Apply for Medicaid or CHIP

#### College Student

- Stay on parents' plan until age 26
- Get an individual plan through the Health Insurance Marketplace
- Apply for a Short-Term Health Insurance policy

#### Individual and Family

- Work Based Health Insurance
- Spouse's Work Based Health Insurance
- Health Insurance Marketplace (On-Exchange or Off-Exchange)

#### Lost Job

- Stay on work Health Insurance with COBRA
- Spouse's Work Based Health Insurance
- Short Term Health Insurance until a new job is found
- Health Insurance Marketplace
- Medicaid or CHIP coverage for children, if eligible
- Coverage with parents' Health Insurance until age 26

#### Disability

- Work Injury: Worker's Compensation Health Insurance
- Social Security Administration Disability – Medicaid and Medicare
- Health Insurance Marketplace

#### Retirement

- Continue with work-based Health Insurance Policy
- Short Term Insurance
- Health Insurance Marketplace

#### Turning 65

- Medicare Parts A and B with a Prescription Drug Plan (Part D)
- Medicare Parts A and B, Prescription Drug Plan and a Medicare Supplement
- Medicare Parts A and B with a Medicare Advantage Plan (usually includes Part D)

*Be sure to enroll in Medicare Part B and a Prescription Drug Plan to avoid a Late Enrollment Penalty*

*which can be as much as 10% per year*

Have you found yourself in any of these situations? Health Insurance can be simplified with the help of a Health Insurance professional.

*This article is for information only and should not be considered a recommendation. Talk with a licensed Health Insurance Professional about your specific circumstances. For more information you can go to [The Texas Department of Insurance](#).*