

Insurance: Financing Your Healthcare

Private Health Insurance

- Young adults can stay on parents' insurance until age 26
- Employer-based coverage
- Marketplace plans (subsidies may be available under the Affordable Care Act)

Medicaid

- Children's Medicaid: Household income & resource based eligibility: eligible until 19
- Home Care for Children with Severe Disabilities ("Katie Beckett"): Children with severe disabilities (institutional level of care, but cared for in home). Only the child's income & resources are counted. Same coverage as Children's Medicaid.
- APTD- Aid to Permanently and Totally Disabled: For individuals with disabilities ages 18-64. Individual income & resources limits. Applicant must have a condition that prevents employment for at least 48 months.
- NH Health Protection Program: Expanded Medicaid under the Affordable Care Act for adults ages 19-65. Income & resource limits. Three options.
 - Health Insurance Premium Payment Program (HIPP): If you are covered by Medicaid, and are eligible for insurance through an employer, you may qualify for some help paying for your insurance costs. Must meet cost-effectiveness.
 - Medically Frail: Individuals with a physical, mental or emotional condition that limits daily activities. Enroll in a managed care plan with either standard Medicaid benefits or an Alternative Benefit Plan.
 - Premium Assistance Program: Individuals ages 19-65. Coverage provided through a Marketplace plan.

Resources:

[NH Easy](#) : Online portal to apply for NH Medicaid

[Covering NH](#) (gateway to the Marketplace): if you are not eligible for Medicaid or NH Health Protection Program. Website also identifies how to find in person assistance, and insurance brokers, if needed. Community health centers and some hospitals often provide assistance for individuals seeking coverage, free of charge.