More North Carolinians

(including some with Health Insurance Marketplace plans) **can now get coverage through Medicaid.**



NC Medicaid covers people ages 19 through 64 with higher incomes. You may be able to get Medicaid even if you didn't qualify before.

Medicaid pays for doctor visits, yearly check-ups, emergency care, mental health care services and more — at little or no cost to you. It provides similar health care benefits to other comprehensive health plans.

Who is newly eligible for Medicaid?

You will be able to get health care coverage through Medicaid if you meet all the following criteria below. (And if you were eligible before, you still are.)

- You live in North Carolina.
- You are between ages 19 through 64.
- You are a U.S. citizen. Some non-U.S. citizens can also get health care coverage through Medicaid.

Household Size	2025 Monthly Income*
Single Adults	\$1,800 or less
Family of 2	\$2,433 or less
Family of 3	\$3,065 or less
Family of 4	\$3,698 or less
Family of 5	\$4,340 or less

*Income limits are updated annually.

If I currently have a Marketplace plan or apply for a plan through <u>HealthCare.gov</u>, how will I know if I'm newly eligible for Medicaid?

To find out if you qualify for Medicaid:

Visit <u>HealthCare.gov</u> and update your Marketplace application or create a new one.

North Carolinians can now be approved for NCMedicaid through <u>HealthCare.gov</u> if they submit a complete application.

People can also apply online at ePass.nc.gov

You will never be asked for money when you apply.



Apply for NC Medicaid directly with the state.

You can apply for Medicaid any time. Be alert for scams. For example, it is not possible to "pre-qualify" for Medicaid. Visit <u>Medicaid.nc.gov/Apply</u> or <u>HealthCare.gov</u> to learn more.



Should I keep my Marketplace coverage if I am eligible for Medicaid?

If you qualify for full Medicaid coverage, you will not be able to get financial help with the cost of your Marketplace plan. Therefore, you probably will not want to keep your Marketplace coverage because it will cost more than coverage through NC Medicaid. To avoid paying the full cost of your Marketplace plan premium and covered services, you should cancel your Marketplace coverage as soon as you find out you were approved for Medicaid.

Will I have to pay back my premium tax credits if I am eligible for Medicaid under the new criteria?

Once you are enrolled in full Medicaid coverage, the federal government may stop paying for part of your Marketplace plan premium (called advance payments of the premium tax credit), and you will have to cover the full cost. You don't have to pay back premium tax credits for the months you had both Medicaid and Marketplace insurance.

How do I cancel my Marketplace plan?

To cancel your Marketplace plan, contact the Marketplace Call Center at **1-800-318-2596 (TTY: 1-855-889-4325)** or visit <u>HealthCare.gov</u>. For more information about when and how to cancel your Marketplace plan, visit <u>HealthCare.</u> <u>gov/medicaid-chip/cancelling-marketplace-plan</u>.

Learn more at: <u>Medicaid.nc.gov</u>

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