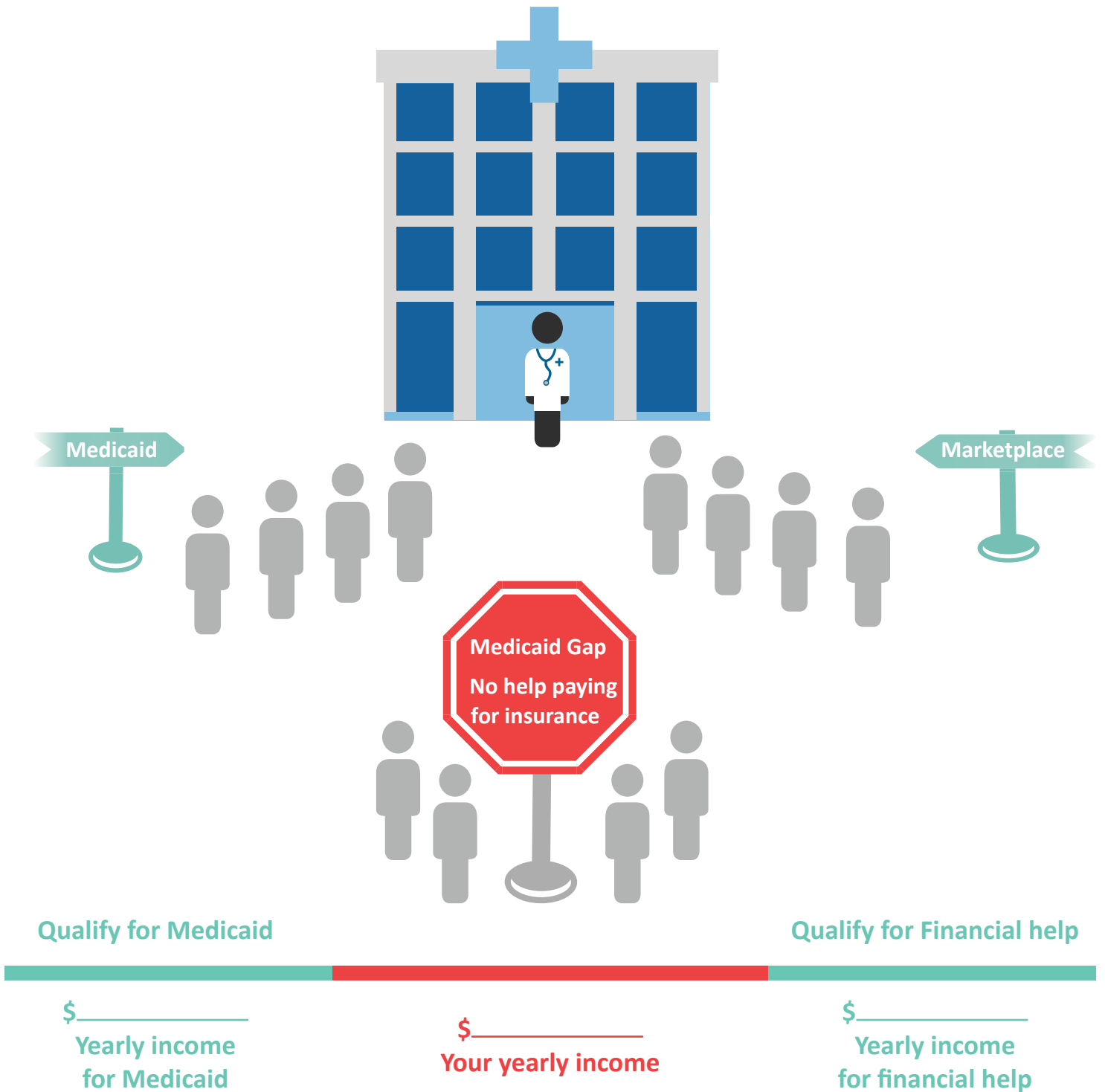


# What is the Medicaid gap?

## Medicaid Gap

You make too much money to qualify for Medicaid, but not enough money to qualify for financial help through the Marketplace. This means you may not get help paying for insurance, and will have to pay all of the cost on your own. Insurance may cost too much for you. Turn this page over to learn more about free or low-cost health care in your area.



## If I'm in the Medicaid gap:

- **Will I have to pay a penalty?**

No, you won't have to pay a penalty for not having health insurance.

- **Are my kids in the Medicaid gap, too?**

It depends. Your children up to age 19 may qualify for MO HealthNet for Kids which is a health insurance program for children in families with low incomes.

- **What are my health care options?**

Community health centers or health departments may be a good option for you. They provide health care services based on income, meaning the costs are lower for people who make less money.

## Here are some health care options in your area:

### Have questions?



#### Find free, in-person help

Find free in-person help from trained assisters near you. Visit [covermissouri.org](http://covermissouri.org) or call **1-800-466-3213** to set up an appointment to learn more or enroll.



#### Contact the Marketplace

The Marketplace Call Center is open 24 hours a day, 7 days a week. Call **1-800-318-2596 (TTY 1-855-889-4325)**. You can also have a live online chat at [healthcare.gov](http://healthcare.gov).



#### Para El Español

Encuentre ayuda gratuita de personas capacitadas cerca de usted llamando **1-855-Cuidado (855-284-3236)** o visitando [cuidadodesalud.gov](http://cuidadodesalud.gov).



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