

HEALTH INSURANCE OPTIONS FOR YOU

2025-2026



HEALTH INSURANCE FOR STUDENTS

COLLEGE STUDENTS IN CALIFORNIA OBTAIN HEALTH INSURANCE IN ONE OF FOUR WAYS:

- **AS DEPENDENTS ON THEIR PARENTS' HEALTH PLAN POLICY (TYPICALLY EMPLOYER-BASED OR INDIVIDUALLY PURCHASED FAMILY COVERAGE);**
- **THROUGH MEDI-CAL IN CALIFORNIA;**
- **THROUGH STUDENT HEALTH PLANS OFFERED BY THE UNIVERSITY OR COLLEGE THE STUDENT ATTENDS; OR,**
- **BY PURCHASING COVERAGE THROUGH THE INDIVIDUAL MARKET (EITHER DIRECTLY FROM A HEALTH PLAN OR HEALTH INSURER OR THROUGH COVERED CALIFORNIA, THE STATE'S HEALTH BENEFIT EXCHANGE).**

[HTTPS://WWW.HEALTHFORCALIFORNIA.COM/](https://www.healthforcalifornia.com/)

OPEN ENROLLMENT PERIOD THROUGH COVERED CALIFORNIA

- **NOV. 1 – JAN. 31**
- **IF YOU MISS OPEN ENROLLMENT PERIOD YOU MAY STILL HAVE A CHANCE TO SIGN UP DURING A SPECIAL ENROLLMENT PERIOD IF YOU HAVE A QUALIFYING LIFE EVENT.**

QUALIFYING LIFE EVENT

- **LOST YOUR JOB**
- **LOSING YOUR EXISTING HEALTH COVERAGE, INCLUDING MEDICAL**
- **26TH BIRTHDAY AND NOT COVERED BY YOUR PARENTS INSURANCE ANYMORE**
- **MOVE TO NEW STATE**
- **MARITAL STATUS CHANGE**
- **NEW BABY**

PLANS BASED ON INCOME

	Bronze Plan	Silver Plan	Gold Plan	Platinum Plan
Premiums	Lowest	Moderate	Higher	Highest
Out-of-pocket costs	Highest	Moderate	Lower	Lowest
Coverage	Covers about half of your health care costs	Covers more than half of your health care costs, with cost-sharing reductions	Covers most of your health care costs	Covers almost all of your health care costs
Ideal for	Anyone prioritizing low monthly premiums	Anyone who qualifies for cost-sharing reductions	Anyone willing to pay higher monthly premiums	Anyone who needs a lot of medical care and can pay higher premiums

COVERED CALIFORNIA HEALTH INSURANCE CARRIERS

- **AETNA**
- **ANTHEM BLUE CROSS**
- **BLUE SHIELD**
- **HEALTH NET**
- **KAISER PERMANENTE**
- **MOLINA HEALTH CARE**
- **SHARP HEALTH PLAN**
- **MEDI-CAL**

RESOURCES FOR OTHER INSURANCE PLANS

- [HTTPS://WWW.AFFORDABLEHEALTHPLANS.ORG/](https://www.affordablehealthplans.org/)
- [HTTPS://WWW.GETMEHEALTHINSURANCE.ORG/](https://www.getmehealthinsurance.org/)