Although there are a few exceptions, since January 2014 most people must have health insurance. Health insurance is important. It gives you access to preventive screenings and regular checkups. It protects you from health-care costs related to injury or illness. It is the law.

Depending on your situation, you may have more than one option when it comes to purchasing health insurance. Here are the most common options.

**Health Insurance Inside the Marketplace**
Consumers can enroll in health coverage through the Health Insurance Marketplace at healthcare.gov. Compare the plans offered in your area for services, providers, and price. You may be able to get financial help to pay for premiums and out-of-pocket costs.

**Health Insurance Outside the Marketplace**
Consumers can obtain health coverage through a health insurance company that sells insurance plans outside the marketplace. These are called private plans and are sold by licensed agents or brokers.

**Job-based Insurance**
Consumers who are currently employed may be able to purchase coverage through their employers, also called employer-sponsored or job-based insurance. If this insurance costs more than 9.5 percent of your household income for a single policy, you may shop inside the marketplace, and you may be eligible for financial help to pay for premiums and out-of-pocket costs.

**Insurance Under a Parent’s Policy**
Young adults up to age 26 can enroll in health coverage under their parents’ health insurance plans if those plans cover dependents. Two additional options for young adults are student health insurance or purchasing a catastrophic plan. These types of plans have specific eligibility requirements.

**Medicare**
People who are 65 or older, certain younger people with disabilities, and people with end-stage renal disease or ALS will continue to get their health insurance through this federal health insurance program.

**KanCare**
Low-income children, adults over 65, and people with disabilities who are lawfully present immigrants or U.S. citizens are eligible for this joint federal and state health insurance program. Depending on household income, pregnant women may also be eligible to enroll in this program. Learn more at kancare.ks.gov.

**TRICARE**
This is a Department of Defense healthcare program for eligible members and retirees of the seven uniformed services and their families.

**Veterans Affairs (VA) Health Benefits**
This type of health coverage is available for eligible veterans who served in the U.S. military.

**Indian Health Service**
This is the federal health-care system for federally recognized American Indian and Alaska Natives.