

## Health Insurance:

Apply for free legal aid online at [MontanaLawHelp.org](http://MontanaLawHelp.org) or call/text Kaia, YHDP Coordinator, at (406) 594-1971



### What options do I have if my family cannot provide me with health insurance?

- A parent, grandparent, guardian, or other authorized representative can apply for Healthy Montana Kids or Medicaid coverage for you.
- If you are on your own as a teenager, you may apply for Medicaid on your own behalf.

### What if I am 19 years old, on my own, and need medical insurance to help cover the costs associated with my medical care?

- If you qualify based on your income, you can apply for Medicaid.
- If you make more than the income guidelines allow for Medicaid, you may qualify for a low-cost plan at: [HealthCare.gov](http://HealthCare.gov)

### What if I am 19 years old, on my own, and need medical insurance to help cover the costs associated with my medical care?

- You should apply for Medicaid to see if you are income-eligible.
- A person who is pregnant should know that all HealthCare.gov and Medicaid plans cover pregnancy and childbirth. Even if you were pregnant before you applied.

### Healthcare for Eligible Low-Income Montanans:

- **Medicaid:** Medicaid is a program designed to help low-income Montanans pay their medical bills. Medicaid is divided into full or basic coverage. It is your responsibility to know if you have full or basic benefits when seeking services. You can apply in-person for Medicaid at your local Office of Public Assistance, or you can visit <https://apply.mt.gov> to apply online or learn more about your eligibility for Medicaid.
- **Healthy Montana Kids:** Healthy Montana Kids (HMK), provides free or low-cost health insurance plan that provides coverage to eligible Montana youth, under 19 years of age. Benefits under this program are based on parent or guardian income guidelines.

### How do I apply?

If you are a low-income Montanan, you should apply for healthcare assistance at:

<https://dphhs.mt.gov/healthcare/apply>

You must take the first step in applying for benefits; however, if you are wrongfully denied, or your current benefits are terminated, you should reach out to MLSA for legal assistance.

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Please contact MLSA for additional information and assistance.

Learn more about Medicaid on: [MontanaLawHelp.org](http://MontanaLawHelp.org)

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### Young people need access to physical and mental healthcare to ensure a long life of health and well-being.

Tribal community members may have additional ways of accessing healthcare through Indian Health Services. If you are a tribal member living in a tribal community, call MLSA for advice on your specific situation.

### How can MLSA help me?

MLSA provides FREE legal information, forms, advice, and representation to eligible clients.

MLSA's Youth Homelessness Demonstration Project (YHDP) Coordinator can provide you with referrals to agencies in your community and link you with free civil legal assistance.

Have more questions about your legal rights? Visit:

[MontanaLawHelp.org](http://MontanaLawHelp.org)

