

# Government Healthcare Programs

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## Free & Low-Cost Coverage Options

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**HealthHub AI** - Your guide to affordable healthcare

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### 1. Medicaid

**What it is:** Free or low-cost health coverage for low-income adults, families, children, pregnant individuals, and people with disabilities.

**Who qualifies:** Based on income and family size

**Cost:** Free to low-cost

**Website:** [healthcare.gov/medicaid-chip](https://healthcare.gov/medicaid-chip)

**Phone:** 1-800-318-2596

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### 2. CHIP (Children's Health Insurance Program)

**What it is:** Coverage for children in families that earn too much for Medicaid but can't afford private insurance.

**Who qualifies:** Children in qualifying families

**Cost:** Free to low-cost

**Website:** [healthcare.gov/medicaid-chip/childrens-health-insurance-program](https://healthcare.gov/medicaid-chip/childrens-health-insurance-program)

**Phone:** 1-877-543-7669

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### 3. ACA Marketplace

**What it is:** Health insurance plans with income-based subsidies. Many find plans for \$10 or less per month.

**Who qualifies:** All U.S. residents

**Cost:** Varies with subsidies

**Website:** [healthcare.gov](https://healthcare.gov)

**Phone:** 1-800-318-2596

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### 4. Medicare Extra Help

**What it is:** Part D low-income subsidy helping with prescription costs. Most pay no premiums and 4.90–12.15 per prescription.

**Who qualifies:** Medicare enrollees with limited income

**Cost:** \$0 premiums for most

**Website:** [ssa.gov/benefits/medicare/prescriptionhelp](https://ssa.gov/benefits/medicare/prescriptionhelp)

**Phone:** 1-800-772-1213

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**Disclaimer:** This is educational information only, not medical advice. Resource availability and eligibility may vary by location. Last updated: December 2025.