



How Immigration Status Affects Your Health Care Coverage

The new Affordable Care Act improves access to health care insurance but unfortunately not everyone is eligible. Some members of your family may get health care while others will still be excluded from coverage because of their immigration status.

However, *no* family member's immigration status may be put at risk by enrolling eligible family members.

Here is how immigration status affects your eligibility for health care coverage:

- **Naturalized citizens** (you were born outside of the United States but you have become a US citizen) have the right to buy health care insurance and the law *requires* you to have some form of health care coverage. Subsidies may be available to help you buy health care insurance if you cannot afford it or you may be eligible for Medicaid. If you do not obtain some form of health care coverage then you can be subject to a fine.
- **Lawfully present immigrants** (you are not a U.S. citizen but have permission to live or work in the U.S.) will be able to buy more affordable private health insurance and may be entitled to a subsidy payment to help you purchase coverage. You are required to have health coverage or you can be subject to fines.
- **Dreamers** (individuals who have been granted "lawfully present" immigration status through the Deferred Action for Childhood Arrivals "DACA" or "DREAMERS") are still *not* considered eligible for Affordable Care Act benefits, Children's Health Insurance Program (CHIP), or Medicaid. In a few states, however, DACA grantees may be eligible for state-funded Medicaid or CHIP programs.
- **Undocumented Immigrants** are not eligible for health care insurance through the Affordable Care Act even if you wish to pay for coverage using your own money. However, you are exempt from the law that requires health coverage and are not subject to a fine.



- **Medicaid and the Children's Health Insurance Program** (CHIP) still have very restrictive immigrant eligibility rules. Only certain low-income, lawfully present immigrants may be eligible, and most must wait 5 or more years before they can apply for non-emergency Medicaid or CHIP. About half of the states provide Medicaid and CHIP to a broader group of lawfully present children and pregnant women with no waiting period, or provide other, limited health care coverage or services. To find out more information about your state go to <http://www.nilc.org/healthcoveragemaps.html>.

Even if you do not have health insurance you can receive medical treatment through community health centers and clinics. In addition, emergency rooms must provide stabilizing treatment in emergencies and labor and delivery services for pregnant women. For a list of Community Health Centers operating on a sliding-scale fee, call **(877) 464-4772** or go to http://findahealthcenter.hrsa.gov/Search_HCC.aspx.

In the United States, **mixed immigration status families** – where the family includes both citizen and non-citizen family members -- are very common. Very often children have citizenship by being born in the U.S. while at least one parent or other household caregiver is a non-citizen. Because the ACA excludes some groups of immigrants, some family members in mixed immigration status families may be eligible to enroll in health care coverage through the ACA while others are not.

However, the information you or your family members provide about your immigration status when you apply for health coverage under the ACA may only be used to determine if you are eligible for health insurance, and *not* for immigration enforcement or any other purposes. The Affordable Care Act includes policies to protect all immigrants from discrimination and to keep all information private and secure.

Need more help?

If you believe you were treated unfairly or discriminated against because of your immigration status, or assumptions made about your immigration status, the language you speak, the way you look or dress or your accent, please contact health@ms.foundation.org or go to <http://www.Women4Healthcare.org>. We will honor your right to privacy and keep confidential all information regarding your immigration status.

For more information about the categories of lawfully present immigrants eligible for health insurance programs in the ACA, see the National Immigration Law Center's publication at <http://www.nilc.org/document.html?id=809>

You can find free local information about your health insurance choices by clicking here: <https://localhelp.healthcare.gov/>.

By calling **1-800-318-2596** you can get telephone help in English 24 hours a day and be connected to translation services or go on-line to <https://www.healthcare.gov/families/>.

