

# What immigrants and refugees need to know about the Affordable Care Act (ACA)



# Affordable Care Act (ACA)

It is sometimes called Obamacare

Why do you need health insurance coverage?

Are you eligible for health coverage?

How do you enroll in health coverage?



# Why is health insurance important?

Having health insurance makes it easier for you and your family to get and stay healthy

## Check-up



## Hospital



## Counseling



## Prescriptions



## Flu Shots



## Depression Screening



# What does health insurance do?

It helps you get access to quality health care

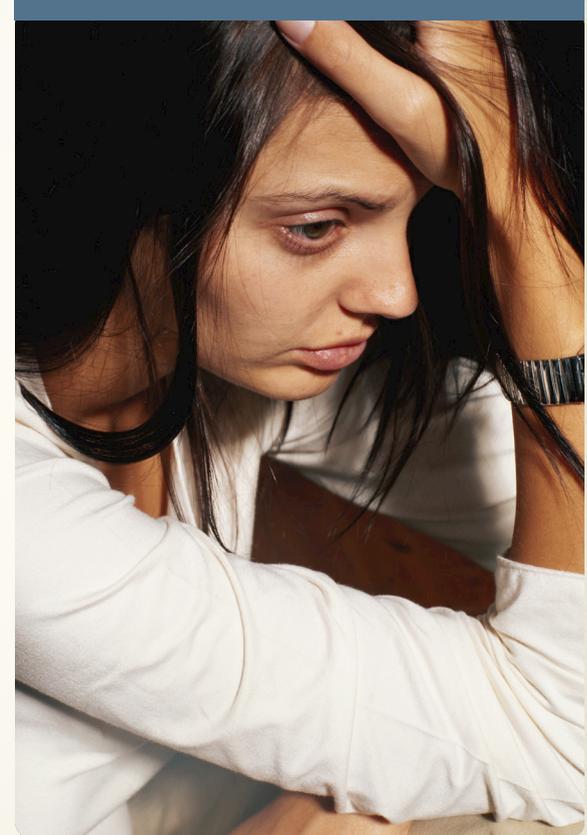
## Physical Health



## Mental Health



## Substance Abuse



# Concerns about enrollment

Major barriers

- Difficulty completing application
- Confusion about eligibility
- Fear about immigration enforcement
- Language and literacy challenges
- Renewing your coverage



# To get insurance

You need to meet these requirements

## Be a U.S. citizen or be lawfully present in the United States

“Lawfully present” individuals have:

- Qualified non-citizen status without a waiting period
- Humanitarian statuses or circumstances
- Valid non-immigrant visa
- Legal Status conferred by other laws



# Qualified non-citizens

You can get insurance on the Marketplace

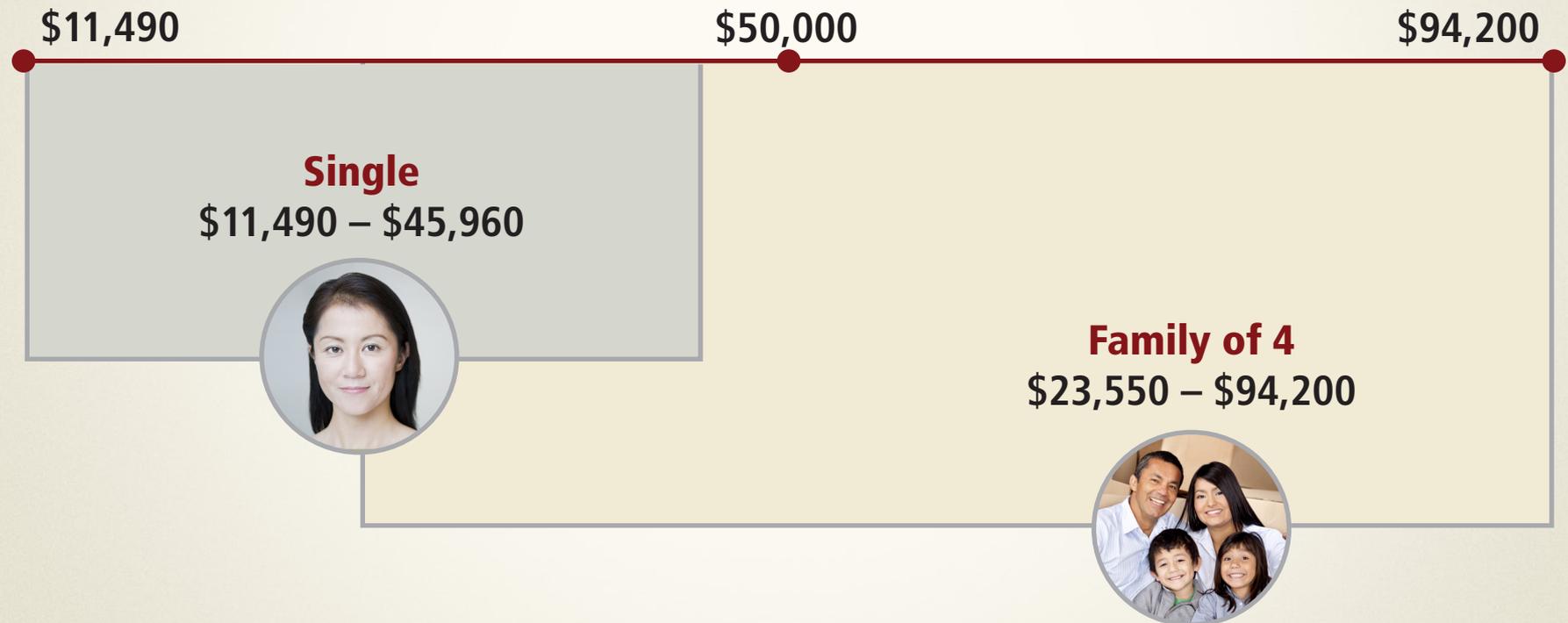
- Lawful Permanent Residents (LPR/Green Card Holder)
- Asylees
- Refugees
- Cuban/Haitian entrants
- Paroled into the U.S. for at least one year
- Conditional entrant granted before 1980
- Battered non-citizens, spouses, children, or parents
- Victims of trafficking
- Granted withholding of deportation
- Member of a federally recognized Indian tribe or American Indian born in Canada

# You may qualify for government help

Paying for health insurance

The amount of **tax credits** and **cost-sharing reductions** you get depends on how much money you make.

## Federal Poverty level



# Health insurance words

The most important words are premiums, co-pays, deductibles, co-insurance and out-of-pocket

## Premium

Each month, you pay what's called a premium to have health insurance, even if you do not use any health care services.

## Co-pay

Once you've paid your premium, most plans help pay for the costs of doctor visits and drugs – only making you pay a small portion or fixed amount.

## Deductible

It's the portion you have to pay before the insurance company covers anything.

## Co-insurance

After you have met your deductible, the amount or percent that you have - usually 20%.

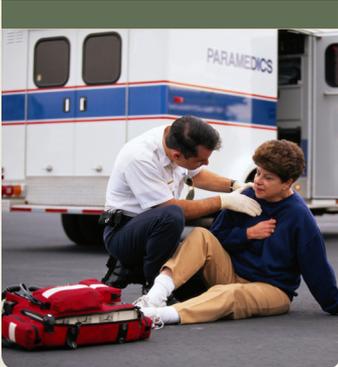
## Out-of-pocket maximum

It's the most you pay during a policy period (usually one year) before your health insurance plan starts to pay.

# What does your plan cover?

10 essential health benefits in every Marketplace plan

## Outpatient Care



## Emergency Services



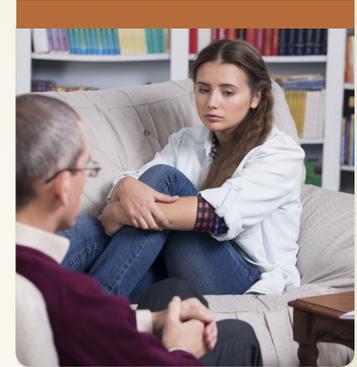
## Hospital



## Baby Care



## Mental Health Substance Abuse



## Prescriptions



## Disability Care



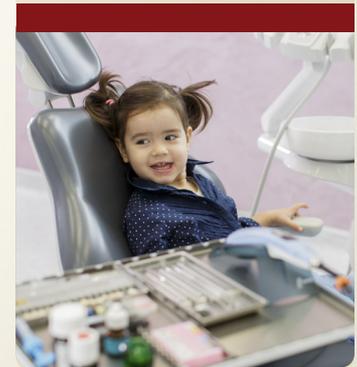
## Lab Tests



## Preventive Services



## Dental and Vision for Kids



# Medicaid and CHIP

Other programs available

## Medicaid

Medicaid is a health insurance program for low-income families and children, pregnant women, the elderly, people with disabilities, and in some states, other adults

## CHIP

The Children's Health Insurance Program, or CHIP, is a health insurance program for children up to age 19



# Your immigration status

It won't be used for immigration enforcement purposes

1

Can't require you to provide information about the citizenship or immigration status of any family or household members who aren't applying for coverage

2

States can't deny you benefits because a family or household member who isn't applying hasn't provided immigration status

3

Applying for health insurance will not affect your chances of becoming a Lawful Permanent Resident or U.S. citizen



# Special cases

Your eligibility varies depending on your status

**Mixed status families**

Only lawfully present individuals are eligible

**Pregnant women and children**

Lawfully residing immigrant children under age 21 and pregnant women are eligible in some states

**COFA migrants**

Eligible for Marketplace plans, not eligible for Medicaid or CHIP

**DACA individuals**

Not eligible for Marketplace, Medicaid or CHIP

**Undocumented individuals**

Not eligible for Marketplace, Medicaid or CHIP

# How to get health insurance

There are 4 ways to enroll

## Online

Go online to **HealthCare.gov**

## Phone

Call 1-800-318-2596

## Mail

Fill out a paper application and mail it in

## Get Help

Find an 'assister' at any of these places and schedule an appointment, or call 1-800-318-2596 and ask how to get in-person help.

# Language assistance

You can get help in your language

**CuidadoDeSalud.gov** Aprender Obtener un Seguro Iniciar sesión

Individuos y Familias Pequeñas Empresas Todos los Temas

## ¿Todavía necesita la cobertura m...

**AVERIGUE SI CALIFICA**

para el Período Especial de Inscripción o Medicaid/CHIP

Notifique un cambio en su vida o sus ingresos

Vea los planes y precios

Pequeñas Empresas: Solicite en cualquier momento

Mercado de Seguros Médicos

**BLOG SEGURO DE SALUD**

- 17 Su salud es primero  
JUL
- 11 Opciones de cobertura si usted pierde su trabajo  
JUL
- 10 El Mercado puede necesitar más

**ÚLTIMAS NOTICIAS**

- ¿Cómo puedo conseguir cobertura fuera del período de inscripción abierta?
- Cómo utilizar su nueva cobertura
- Cómo utilizar su nueva cobertura de Medicaid o CHIP

**CONÉCTATE**

- Cor...
- Cor...
- ¿Pr...

cuidadodesalud.gov

# Application process

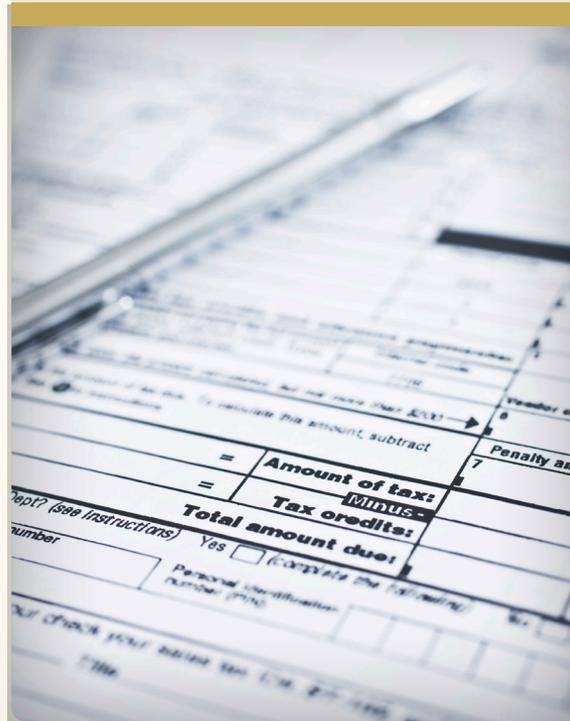
What you will need to apply

For every person in your house (which is defined by how you file your income tax return) who needs coverage, you must have their:

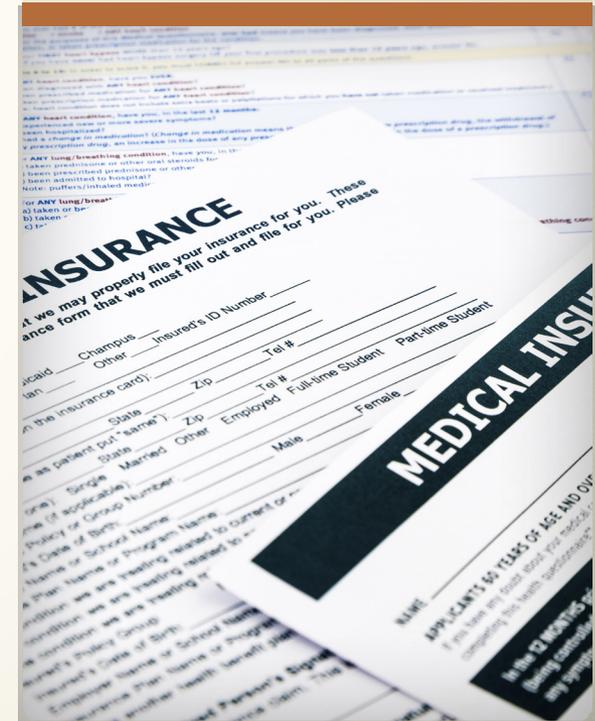
## Proof of Residence



## Pay Stubs & Tax Forms



## Other Insurance



# Where can I go for more information?

Health Insurance Marketplace

The screenshot shows the HealthCare.gov website interface. At the top, there is a navigation bar with 'HealthCare.gov' on the left, and 'Learn', 'Get Insurance', and 'Log in' on the right. Below this is a secondary navigation bar with 'Individuals & Families', 'Small Businesses', and 'All Topics'. The main content area features a large blue banner with the text 'Still need health coverage?' and a green button that says 'FIND OUT IF YOU QUALIFY'. Below the button, it says 'for a Special Enrollment Period or Medicaid/CHIP'. There are three circular icons with text: 'Report income or life changes', 'Use your new coverage', and 'Small businesses: Apply any time'. At the bottom of the screenshot, there are three columns: 'HEALTH INSURANCE BLOG' with three articles, 'TOP CONTENT' with three links, and 'CONNECT WITH US' with social media icons for Twitter and Facebook.

HealthCare.gov  
1-800-318-2596

Information is available in  
additional languages