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

(Sources: SAMHSA, CDC, other health organizations)
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**

- **Single**
  - $11,490 – $45,960
- **Family of 4**
  - $23,550 – $94,200

<table>
<thead>
<tr>
<th>Single</th>
<th>Family of 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>$11,490 – $45,960</td>
<td>$23,550 – $94,200</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Outpatient Care</th>
<th>Emergency Services</th>
<th>Hospital</th>
<th>Baby Care</th>
<th>Mental Health Substance Abuse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription</td>
<td>Disability Care</td>
<td>Lab Tests</td>
<td>Preventive Services</td>
<td>Dental and Vision for Kids</td>
</tr>
</tbody>
</table>

Prescriptions

Dental and Vision for Kids
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](http://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
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

Still need health coverage?

FIND OUT IF YOU QUALIFY

for a Special Enrollment Period or Medicaid/CHIP

Report income or life changes

Use your new coverage

Small businesses: Apply any time

HealthCare.gov
1-800-318-2596

Information is available in additional languages