



# Immigrants and Health Insurance

Over the past few years, there have been some important changes to health insurance and the health care system in the United States. The Affordable Care Act (ACA; also called “Obamacare”) has made new health insurance options available to millions of people. Most immigrants will also benefit from these new options, however, understanding these changes can be a challenge. This guide was made to try to make the new requirements and options in place easier to understand. If you have any questions about the information in this guide, or for more information about specific income or immigration status requirements, please feel free to contact CCHCC’s Community Health Workers at (217) 352-6533.

## The Individual Responsibility Payment

Due to the ACA, certain individuals that are lawfully present in the United States and all U.S. citizens are required to have health insurance starting January 2014. This requirement to have health insurance is called the “Individual Responsibility Payment” or “Individual Mandate.” Individuals that do not purchase health insurance or apply for Medicaid may face a penalty. However, if you are low-income, you may be eligible for an *exemption*, meaning that you will not face a penalty for not having health insurance. Depending on your immigration status you may be exempt. Look for your immigration status on the table on the back of this page to see if you are required to buy health insurance.

## New Ways to Make Health Insurance Affordable

The ACA (“Obamacare”) has made health insurance affordable in two ways: Medicaid and Tax Subsidies.

### *Expanded Medicaid*

Medicaid (the medical card) is a state health insurance program. People that qualify for benefits do not have to pay monthly insurance costs (premiums), but often have to pay small co-payments for doctors’ visits or prescriptions. Before the Affordable Care Act, only a limited number of people qualified for this program. Now, if you and your family meet the income guidelines and if you meet the immigration requirements you will qualify for Medicaid.

### *Tax Credits/ Subsidies*

If your income is too high to qualify for Medicaid, the ACA has created Tax Subsidies that help making monthly health insurance costs more affordable. You may qualify for this financial assistance that can be used monthly to help lower your health insurance costs depending on your household size and income. There is an income limit to qualify for these subsidies, but it is higher than the Medicaid limits. **If you do not have the immigration status that qualifies you for Medicaid, but are “legally present” in the U.S., you will be able to buy for health insurance using tax subsidies even if you are below the income threshold that would make you eligible for Medicaid.**

## Undocumented Immigrants and the ACA

Undocumented immigrants do not qualify for Medicaid or tax subsidies, with the exception of children 18 and under and pregnant women. When meeting the income requirements, children and expecting women will qualify for Illinois Medicaid. If you do not qualify for health insurance through the Affordable Care Act, there are programs in place that can help you get the health care you need. For more information call our Community Health Workers for assistance at (217) 352-6533!

It is important to pay attention to these changes as a result of the Affordable Care Act if you are part of a “mixed status” family, since some members of your family may be required to enroll in a health insurance.

Please use the table below to determine the health insurance options you may be eligible for as a result of the Affordable Care Act.

<b>Immigration Status</b>	<b>Am I required to get health insurance?</b>	<b>My income is below 138% of the FPL*</b>	<b>My income is between 139% and 400% of the FPL</b>
I have been a permanent resident (green card) for less than 5 years	Yes	You do NOT qualify for Medicaid, but you qualify for tax subsidies	You qualify for a tax subsidy
I have been a permanent resident (green card) for 5 years or more	Yes	You qualify for Medicaid	You qualify for a tax subsidy
I am an asylee or a refugee	Yes	You qualify for Medicaid	You qualify for a tax subsidy
I have DACA (Deferred Action for Childhood Arrival) status	No	You do NOT qualify for Medicaid	You do NOT qualify for a tax subsidy
I have a valid visa that makes me lawfully present (non-tourist visas)	<i>If you are considered a "resident alien" for federal tax purposes: Yes If you are considered a "non-resident alien" for federal tax purposes: No</i>	You do NOT qualify for Medicaid, but you qualify for tax subsidies	You qualify for a tax subsidy

\*FPL stands for Federal Poverty Guidelines.

### **Next steps**

After determining if you qualify for Medicaid or for tax subsidies, you can apply for insurance through the [abe.illinois.gov](http://abe.illinois.gov) website for Medicaid or the [healthcare.gov](http://healthcare.gov) website for private insurance (with or without subsidies). It is possible to enroll in Medicaid throughout the year. For private insurance, people must apply during an enrollment period.

This year's enrollment period finished on January 31<sup>st</sup>, 2016. The next enrollment period will start November 1<sup>st</sup>, 2016.

The Federal Poverty Guidelines for yearly income for 2016 are as follow:

Household Size	138%	400%
1	\$16,394	\$47,520
2	\$22,108	\$64,080
3	\$27,821	\$80,640
4	\$33,534	\$97,200
5	\$39,247	\$113,760
6	\$44,960	\$130,320
7	\$50,687	\$146,920
8	\$56,428	\$163,560
For each additional person add	\$4,160	\$16,640

### **Places to receive enrollment assistance for non-English speakers:**

- 1) Champaign County Health Care Consumers. Call (217) 352-6533 to schedule an appointment.
- 2) Frances Nelson Health Center. Call (217) 356-1558 to schedule an appointment.

### **Additional Resources**

<https://www.healthcare.gov/what-do-immigrant-families-need-to-know/>

<https://www.healthcare.gov/immigration-status-and-the-marketplace/>

<https://www.healthcare.gov/glossary/eligible-immigration-status/>

<http://www.kaiserhealthnews.org/stories/2012/october/11/health-care-immigrants.aspx>

**Champaign County Health Care Consumers**  
**(217) 352-6533** ❖ 44 E. Main Street, Suite 208, Champaign, IL 61820  
**[www.healthcareconsumers.org](http://www.healthcareconsumers.org)** ❖ **[cchcc@healthcareconsumers.org](mailto:cchcc@healthcareconsumers.org)**

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