

# Immigration and Health Insurance Coverage: What Are Your Options?

If you're an immigrant, getting healthcare in the United States may seem complicated. It may also be hard to get health insurance, which can help you pay for the healthcare you and your family need. It can be harder still if you're one of the country's millions of undocumented immigrants. Many members of the US undocumented population choose not to see a doctor or go to a hospital for fear of having their immigration status questioned. Additional barriers to care include difficulty communicating in English, low incomes that make it hard to pay for healthcare or jobs that don't offer health insurance coverage. These obstacles can prevent many people from getting—and paying for—the healthcare they need.

This guide will show how immigrants can get health insurance coverage and healthcare. It also tells you about where you can go for help. It's divided into sections for:

- Documented immigrants;
- Undocumented immigrants;
- Families with members who have different immigration statuses; and
- All immigrants.



## If You're a *Documented* Immigrant

If you're a US citizen or a "lawfully present" immigrant and have the [papers](#) to prove it, this section is for you. Lawfully present immigrants include green card holders, or lawful permanent residents of the United States. They also include those who have been granted asylum (known as asylees), refugees and people with [certain other immigration statuses](#). Unless particular [exemptions](#) apply to you, you must have health insurance coverage. If you aren't insured, you will be required to pay a fee on your taxes, plus you will have to pay out of pocket for your healthcare expenses.

- *Does your employer offer health insurance?* If so, consider taking it. In most cases, employers pay part of the cost of insuring you, and sometimes your family members, and you pay the rest. So, you usually save money with a job-based plan compared to buying a plan on your own.
- *Does your employer not offer health insurance?* If so, the big question is whether you can afford to buy it on your own. If you can't, you may be eligible for help from the government.
  - If you can afford to buy your own health insurance. You can buy health insurance directly from an insurance company or through an insurance broker. But for many people, the easiest and cheapest way is through a group of government websites called the Health Insurance Marketplace or Exchange (often called Obamacare). Those websites present you with a choice of health plans with competitive prices.

If your state runs its own exchange, use theirs; if not, use the US federal exchange at [www.healthcare.gov](http://www.healthcare.gov). To find out if your state has an exchange, visit [www.healthcare.gov/marketplace-in-your-state](http://www.healthcare.gov/marketplace-in-your-state).

When you apply for and enroll in Marketplace coverage, you may need [papers](#) to prove that you are a documented resident. According to the US government, facts about your immigration status will be used only to check if you're eligible for coverage.

You can sign up for a health plan in the Marketplace during the open enrollment period. Open enrollment typically runs from November 1 to January 31 of the year for which you're seeking coverage. Before or after the open enrollment period, you may qualify for a [special enrollment period](#) in case of special events, such as if you have a baby or lose your other health coverage.

- If you can't afford to buy your own health insurance. When you apply for coverage through the Health Insurance Marketplace, the government will check to see if you're eligible for financial help in the form of a credit on your taxes. The decision will be based on things such as your income and family size.

In some cases you may be eligible for government programs such as Medicaid or the Children's Health Insurance Program (CHIP) that are designed for low-income people. Eligibility rules, benefits and costs can differ for each state.

US citizens and [qualified non-citizens](#) (people such as green card holders, asylees, refugees and others) are generally eligible for Medicaid or CHIP. But, many qualified non-citizens may have to wait five years after getting their qualified immigration status before they can get Medicaid or CHIP.

There are exceptions. For example, refugees or asylees, or green card holders who used to be refugees or asylees, don't have to wait five years. States also can choose to remove the five-year waiting period and cover lawfully residing children or pregnant women in Medicaid or CHIP. To find out if your state has made this choice, click [here](#).

You can apply for Medicaid or CHIP in two ways. One is by applying for coverage through the Health Insurance Marketplace. If someone in your household may qualify for Medicaid or CHIP, your information will be sent to your state Medicaid agency. You can also apply directly to your state Medicaid agency. For more information and links to state Medicaid agencies, click [here](#).

- *Are you age 65 or older?* For people who are 65 or older, the US Medicare program offers health insurance. When you turn 65, if you've been lawfully present in the country for at least five years, you are eligible for Medicare. That includes getting Medicare Part A (hospital insurance) without having to pay a monthly premium for it—so long as you've worked in the United States and taxes have been taken from your paycheck for ten years. If you've been lawfully present for at least five years but haven't paid ten years' worth of payroll taxes, you can buy Medicare Part A. You can apply for Medicare [online](#) or through your [local Social Security office](#).

You aren't eligible for Medicare if you haven't been lawfully present for at least five years. Even so, you can buy health insurance through the Marketplace as long as you're currently lawfully present.

## If You're an *Undocumented* Immigrant

If you aren't lawfully present in the United States, it's hard to get health insurance. Under the law, people who aren't lawfully present are exempt from the requirement to have health insurance, which means that you won't have to pay a penalty for not having it. But, trying to get it is a good idea, so that you don't have to cover the full cost of healthcare on your own.

- *Does your employer offer health insurance?* If so, consider taking it. You usually save money with a job-based plan compared to buying a plan on your own.
- *Does your employer not offer health insurance?* Then, the question is whether you can afford to buy your own.
  - If you can afford to buy your own health insurance. Undocumented immigrants are not allowed to use the government's Health Insurance Marketplace to buy health insurance. But, you can buy a health plan directly from an insurance company or through an insurance broker. If you're a college student, you can generally enroll in your college's student health plan without having your immigration status questioned.
  - If you can't afford to buy your own health insurance. In many states, undocumented immigrants aren't ordinarily allowed to sign up for Medicaid or CHIP—government health insurance programs for people with low incomes. But, rules about Medicaid and CHIP differ from state to state and in certain states you may be able to sign up.

Some states permit a category of undocumented immigrants known as Permanently Residing under Color of Law (PRUCOL) to qualify for Medicaid or other healthcare benefits. Those are immigrants who don't otherwise qualify for public benefits but who plan to stay in the United States. The US Citizenship and Immigration Service knows about their undocumented status but is not trying to deport them.

Some states offer low-income, pregnant women access to CHIP through a State Plan Amendment. That lets an undocumented immigrant enroll her unborn child in CHIP. That way, she can get coverage for pre-birth care and labor and delivery services. Those women also may be covered by other state or local programs. Some states and cities also offer coverage to undocumented children. Check in your own city or state to see what kind of help is available.

## If Your Family Members Have Different Immigration Statuses

Immigrant families often include members with different immigration statuses. Some family members may be lawful permanent residents, some US citizens and some neither. Are you applying to the Health Insurance Marketplace, Medicaid or CHIP for healthcare coverage for a child or other person who relies on you for financial support? Then, you only need to state the immigration status of that person who would be covered. If you are not applying for coverage for yourself, you don't have to tell your own immigration status. So, if you're an undocumented immigrant but your child is a US citizen, you can apply for healthcare coverage just for your child, not for yourself.

## For All Immigrants

Whether or not you're lawfully present in the United States, and whether or not you can afford healthcare, there are ways to get healthcare.

- **Emergencies.** If you need emergency care for a serious illness or condition, call 911 or go to your nearest emergency room. Hospitals that take Medicare (most hospitals) are required to provide care until your condition is no longer an emergency whether or not you can pay. But, it has to be a real emergency. You have to have severe symptoms such that, without emergency care, your health could be put in serious danger. For pregnant women, emergencies include active labor.

How can you pay for this emergency care? Even if you aren't eligible for Medicaid because of your immigration status, you can get emergency Medicaid benefits as long as you meet the other requirements for Medicaid, such as income level and state residency. In such cases, emergency Medicaid will cover your emergency care.

- **Non-Emergency Care.** Whether or not you're documented or have health insurance, you can get free or low-cost healthcare at several places. One is a Federally Qualified Health Center (FQHC), also called a community health center. This is a health clinic that offers primary care to people on a sliding fee scale based on their ability to pay. You can find an FQHC near you by using this [tool from the Human Resources and Services Administration](#).

Migrant health centers are like FQHCs, except that they serve migrant and seasonal farm workers and their families. The Migrant Clinicians Network can help you find one through the [National Health Centers Directory](#).

Public and nonprofit hospitals may also offer free or low-cost care to low-income patients, regardless of immigration status. You can find many such hospitals on this [state-by-state list](#).

Various state and local programs may also help. A national group, the [National Alliance for Hispanic Health](#), offers free health information in Spanish and English. It also helps guide callers through the health system. Contact them at *Su Familia*, the National Hispanic Family Health Helpline, at 866-*Su-Familia* (866-783-2645) or [SuFamilia@hispanichealth.org](mailto:SuFamilia@hispanichealth.org).

### Your Action Plan: Getting Healthcare and Insurance Coverage as an Immigrant

If you're an immigrant, here are key steps to follow to get health insurance coverage and care:

- If your employer offers health insurance coverage, consider taking it.
- Are you a US citizen, green card holder or other lawfully present immigrant? Then, consider using the [Health Insurance Marketplace](#) to get affordable health insurance.
- Are you a US citizen or qualified non-citizen whose income is low? Then, consider applying for Medicaid or CHIP, either through the Health Insurance Marketplace or your state Medicaid agency. Find your state Medicaid agency by clicking [here](#).
- If you're turning 65 and have been lawfully present for at least five years, you can apply for [Medicare](#).
- If you're an undocumented immigrant and wish to enroll your children, who are lawfully present, in the Marketplace, Medicaid or CHIP, you can apply for them. You don't have to report your own immigration status as long as you're not applying for yourself.
- No matter what your immigration status, go to the emergency room if you have a real



emergency. If you can't pay, you may be eligible for emergency Medicaid.

- No matter what your immigration status, if you're uninsured and can't pay or can only pay a little for healthcare, go to an [FQHC](#), [migrant health center](#) or [public or nonprofit hospital](#).
- Contact 866-*Su-Familia* (866-783-2645) or [SuFamilia@hispanichealth.org](mailto:SuFamilia@hispanichealth.org) for more help.

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