

Health Care Reform Immigrant Eligibility



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Medi-Cal Eligibility Workers

You do not have to be a US Citizen to be eligible for Health Care Insurance through the Marketplace or Medi-Cal.

Although the Affordable Care Act extends Medical coverage to all individuals, an applicant must meet certain immigration status such as:

- Legally Permanent Residents
- Lawfully Present individuals
- Individuals who are legally present but do not have a Social Security Number
- Individuals awaiting for Asylum/granted Asylum
- Students Visas
- Refugees

**Does my application for Health
Care Insurance affect my
Naturalization process?**



No, your application for healthcare does not affect your immigration process

- Family members who are not seeking coverage for themselves are not mandated to provide information about their immigration status.
- By Law, applicant's information can only be used to determine eligibility for health care insurance. It may not be used for any other purpose, and in particular, it may not be used for immigration enforcement.

The Immigration Rules Explained

For Covered California Eligibility:

Consumers must be lawfully present to be eligible for Marketplace Qualified Health Plans, premium tax credits and Cost-Sharing Reductions.

**Please refer to the list of acceptable immigration statuses.*

For Medi-Cal Eligibility:

In general, to qualify for full Scope Medi-cal, a legal immigrant must be a “qualified non-citizen.” The qualified non-citizen category includes lawful permanent residents, Individuals granted asylum or refugee status or withholding of deportation/removal, Cuban/Haitian entrants, Victims of trafficking, Veterans, active duty military and their spouses, and Individuals receiving foster care.

Unauthorized or undocumented Immigrants

Unauthorized (or “undocumented”) immigrants are not eligible for health coverage offered through the Marketplace.

These individuals may be eligible for emergency services or pregnancy-related services through Medi-Cal. As long as they meet other eligibility requirements, such as income.

How is immigration status verified?

Covered California and Medi-Cal verify immigration status by checking the information provided in the application against information in the federal data services hub. If the data received by federal hub does not match the information on the application, the applicant is required to provide documentation of his or her immigration status (by providing copies of immigration papers, for example).



Conditional Eligibility

For Covered California Eligibility: When immigration information provided on the application does not match the information in the federal data services hub, applicants have 90 days to provide documentation. Applicants may receive coverage during this 90-day period.

For Medi-Cal Eligibility: When immigration information does not match, applicants have 95 days to provide documentation. Applicants may receive coverage during this period, if they are otherwise eligible.



Applying for Coverage

The Affordable Care Act is designed to encourage all citizens and lawfully present immigrants to secure coverage and, as a result, there are rules set to make it easier for mixed-status families to apply for coverage. Mixed-status families are those families where some members have different immigration statuses.



Example of a mixed Household:

For example, a mother in a family can fill out the application on behalf of her children, even if she is not applying for coverage for herself because of her immigration status. She will need to include some other basic information about herself on the application, including her income, so that the Marketplace can determine the size and income of the family, and place the children in the appropriate coverage program. She cannot be required to provide her immigration status or a Social Security Number (SSN). However, the one exception is that she will need to provide her SSN (if she has one) in order to obtain a premium tax credit for other family members.



Determining Household Size:

- In determining the household size for lawfully present applicants, undocumented family members are included in the applicant's household size, and their taxable income counts in calculating the applicant's household income.
- If a member of the family qualifies for a premium tax credit, the household must file a tax return for the year the consumer receives coverage, and may do so using an Individual Taxpayer Identification Number

Is eligibility affected if an applicant is sponsored by a family member or another individual?

For Covered California Eligibility: Sponsor deeming rules do not apply. The income of a sponsor does not count in determining the consumer's income for determining eligibility.

For Medi-cal Eligibility: Sponsor deeming rules do not apply. The income of a sponsor does not count in determining the consumer's income for determining eligibility.



Is a Social Security number required when applying for health coverage?

In general, people seeking coverage for themselves must provide an SSN. This is because SSNs are used to verify income and other eligibility information for health coverage programs. However, there are some exceptions to this requirement:

- Under Medi-cal rules: people seeking coverage for themselves are not obligated to provide a SSN if they are not eligible to receive one. People who have religious objections to an SSN must prove the SSN exemption with -paper documentation. In these situations, alternative methods are used to verify the income.
- if an individual is applying on behalf of a family member, they are generally not obligated to provide an SSN, and can leave the SSN field blank.
- people applying for a premium tax credit on behalf of other family members must provide an SSN if they have one.

Are applicants who are waiting to receive asylum eligible for health coverage?

Yes, applicants who have applied for asylum are eligible for health coverage if they have been granted employment authorization, or are under the age of 14 and have had an application pending for at least 180 days.

Departure Number 742831632 01	
Immigration and Naturalization Service 1-94 Departure Record	ADMITTED AS A REFUGEE PURSUANT TO SECTION 207 OF THE I & N ACT IF YOU DEPART FROM THE U.S. YOU WILL NEED PRIOR PERMISSION FROM IHS TO RETURN EMPI OYMFHT AUTHORIZED (Port) (Date) (Imm. Off.)
14. Family Name DOE	16. Birth Date (Day/Mo/Yr) 01/01/91
15. First (Given) Name JOHN	
17. Country of Citizenship ENGLAND	
See Other Side	STAPLE HERE

Refugee Medical Assistance (RMA)

- is a time-limited federal medical assistance program designed to provide no-cost health coverage to refugees during their first eight months from the date of entry into the U.S. - This program is offered to applicants who are not eligible for no SOC Medi-Cal.
- RMA covers individuals with countable incomes up to 200 percent of the Federal Poverty Level (FPL)

Transitioning from RMA

- Under federal guidance, RMA beneficiaries could be newly eligible for the new adult coverage group under the Affordable Care Act (ACA).
- Once the RMA time period is over, the county must determine eligibility for the RMA population under the new ACA eligibility groups. When appropriate, case needs to be transitioned from RMA to MAGI MC or Covered California, depending on income.

Are applicants with a student visa eligible for a Covered California Health Plan and related financial assistance?

Are these applicants required to have health insurance or pay a penalty?

- Regularly, Students with a student visa are eligible for restricted Medi-Cal. However, DACA applicants are eligible for full scope Medi-Cal, as long as their income falls within the MAGI limits.
- Applicants with student visas are considered lawfully present and therefore may qualify for a Covered California Health Plan and related financial assistance if they meet other eligibility requirements.
- Students with an F, J, M or Q visa are among those groups that are not required to have health insurance or pay a penalty.

Are legal immigrants subject to a penalty if they do not have health insurance?

- Yes. Legal immigrants face the same obligation as citizens to secure coverage or pay a penalty. They also can qualify for the same exemptions from the mandate penalty as citizens (e.g., they lack affordable coverage or face a hardship).
- As with U.S. citizens, adults in mixed-status families are responsible for ensuring that their lawfully present and citizen children have coverage. If they fail to do so, they may need to pay a penalty unless their children are eligible for an exemption.
- In California, undocumented immigrants and children age 16 to 31 who came to the U.S. as children and have been granted Deferred Action for Childhood Arrivals (DACA) are NOT required to have health insurance and would NOT pay a penalty if uninsured.

HOW TO ENROLL

ONLINE	<ul style="list-style-type: none">• www.CoveredCa.com• www.MyBenefitsCalwin.org
CALL	<ul style="list-style-type: none">• Covered California: (800) 300-1506, M-F 8am-8pm, Sat & Sun 8am-6pm• SF Benefits Net: (855) 355-5757, M-F 8am-5pm
VISIT	<ul style="list-style-type: none">• SF Benefits Net: 1440 Harrison St or 1235 Mission St, M-F 8am-5pm• Certified Enrollment Entities Locator: http://www.CoveredCa.com/enrollment-assistance
MAIL	<ul style="list-style-type: none">• SF Benefits Net: Human Services Agency, PO Box 7988, San Francisco, CA 94120• Covered California, PO Box 989725, West Sacramento, CA 95798-9725