

How Health Reform Affects Immigrants & Refugees

In 2014, the new health reform law will help both U.S. citizens and immigrants considered to be “lawfully present” in the U.S. “Lawfully present” immigrants include lawful permanent residents (“green card” holders), work-authorized immigrants, and certain other people granted permission to live or remain in the U.S. (such as refugees, asylees, and certain non-immigrant visa holders).

This flyer is not a substitute for individual advice. Some immigrants may not be eligible for all the benefits of the new law, and when immigrants apply for some coverage options, they may need to present immigration documents and pay premiums. Further, federal and state policies related to health reform are still being decided. **To get information about how the new health programs will affect you, contact an immigration lawyer or Northwest Justice Project (www.nwjustice.org, 1-888-201-1014).**

Immigrants Who Are Naturalized Citizens

- ✓ Will have access to all the same coverage opportunities, benefits, and protections as U.S.-born citizens.
- ✓ May face a penalty if they do not have insurance coverage by 2014.

“Lawfully Present” Immigrants

- ✓ May be eligible for Medicaid if low-income and have a “qualified” immigration status. (To get Medicaid, some individuals must wait until they have been in “qualified” status for 5 years— except for pregnant woman, children, refugees, and certain humanitarian entrants who do not need to wait.)
- ✓ Can purchase coverage through the Exchange or the Federal Basic Health Option (if adopted by the state). Low-income people are eligible for subsidies to help with the costs of coverage.
- ✓ Can enroll in high-risk pools (WSHIP and PCIP) that cover people with pre-existing conditions. PCIP will end in December 2013 when new options are available. WSHIP may also limit enrollment at that time.
- ✓ Can continue to buy private health insurance. Many of the health reform law’s benefits and protections will apply to private plans, such as preventive care at no additional cost and the requirement that plans accept people with pre-existing medical conditions.
- ✓ May face a penalty if they do not have insurance coverage by 2014.

Undocumented Immigrants

Undocumented immigrants will not be eligible for new insurance coverage opportunities through the Affordable Care Act—including the expansion of the Medicaid program, the Exchange, and the Federal Basic Health Option (if adopted). However, Washington State safety net programs may remain, and many of health reform’s other benefits and protections will apply.

- ✓ Low-income pregnant women and children may remain eligible for certain state coverage programs, such as Apple Health for Kids.
- ✓ Can enroll in the WSHIP high-risk pool that covers people with pre-existing conditions. WSHIP may limit enrollment in December 2013.
- ✓ Can continue to seek emergency care in hospitals, as well as cancer care and kidney dialysis treatment. More low-income individuals will be covered for this care through Medicaid starting in 2014.
- ✓ May be eligible for a reduction in medical bills for treatment received in a hospital under state “Charity Care” laws.
- ✓ Can continue to seek non-emergency health services at community clinics.
- ✓ Can continue to buy private health insurance outside the Exchange. Many of the health reform law’s benefits and protections will apply to private plans, such as preventive care at no additional cost and the requirement that plans accept people with pre-existing medical conditions.
- ✓ Will not face a penalty if they do not have insurance coverage by 2014.



Northwest Health Law Advocates

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