



## Health Care Coverage for Immigrant Families and Communities

Many immigrants in the United States may now be able to afford health insurance through a new national health insurance law called the Affordable Care Act. This fact sheet gives you some basic information and resources to help immigrant families get affordable, quality health care.

### How the Affordable Care Act helps immigrant women and families

No one plans to get sick or hurt, but most people need medical care at some point. Health insurance covers these costs and protects you from high, unpredictable medical expenses.

The Affordable Care Act (“ACA”), sometimes referred to as “Obamacare,” is designed to create greater access to more affordable health insurance with a wider range of coverage. The law makes it easier for people to afford health care insurance or to join Medicaid.

For women, the new law means that insurance companies must:

- Provide coverage for your full range of health care, including care such as doctor visits, preventative care or “check ups,” prescription medications, hospital stays and more;
- Include coverage for illnesses you may already have and,
- Pay the full cost for contraceptives.

### Know your rights

The information you or your family members provide about your immigration status when you apply for health coverage under the ACA is kept private and secure as required by law. It can be used *only* to check if you are eligible for health insurance, and not for immigration enforcement purposes.

Applying for health insurance or getting help with health insurance costs won’t affect your chances of becoming a lawful permanent resident (getting a “green card”). The one exception is if you have Medicaid and receive long-term care in an institution.



## Applying for health insurance won't prevent you from becoming a citizen.

The Affordable Care Act includes policies to protect all immigrants from discrimination:

- Only the person applying to receive health insurance is required to show a social security number and his or her citizenship or immigration status.
- The person asking you for information must try to verify your immigration status and income through an electronic federal data base. If that doesn't work, then you may submit other documentation to show your immigration status or income.
- Your immigration status may *not* be used for any purpose other than to determine your eligibility for health care coverage and should not delay the process. If you are applying for your child or a family member, but not for yourself, then you should not be asked about your own immigration status, although you will be asked questions about your income.
- There are no immigration status requirements to enroll in health insurance offered by your employer, including through the small-business insurance exchange (SHOP).

Unfortunately, certain members of your family may not be able to get health insurance through the ACA because of their immigration status. To be eligible, you must be either a U.S. citizen or in an immigration status considered to be "lawfully present" by the U.S. Department of Health and Human Services. To see the list of eligible immigration statuses, go to <https://www.healthcare.gov/immigration-status-and-the-marketplace/>. For a more descriptive list, go to <http://www.nilc.org/document.html?id=809>.

Even if you are not eligible, you may apply for your family members who are. Go to <https://www.healthcare.gov/what-do-immigrant-families-need-to-know/> for additional information about how immigration status determines if you may participate in the ACA and get help paying for health care.

## How do I buy health insurance and what does it cost?

You can get information about your health insurance choices for free through a new system of signing up called the "marketplace," which presents information about your options and the chance to buy coverage. The first step is to seek online help or go to a "navigator," which is a person in your community trained to help you compare your costs and benefits, locate translator services and enroll in the correct private plan or Medicaid program.

Go to this website to locate a navigator near you: <https://localhelp.healthcare.gov/>.

By calling **1-800-318-2596** you can get telephone help in English 24 hours a day and be connected to translation services. Online help is available at: <https://www.healthcare.gov/families/>.

