

Health Coverage Options for Immigrants in Colorado



This fact sheet explains immigration eligibility rules for public and private health insurance coverage in Colorado. It does not discuss income eligibility rules. To learn more about the income eligibility rules visit <http://cchn.org/ckf/family-resources/>.

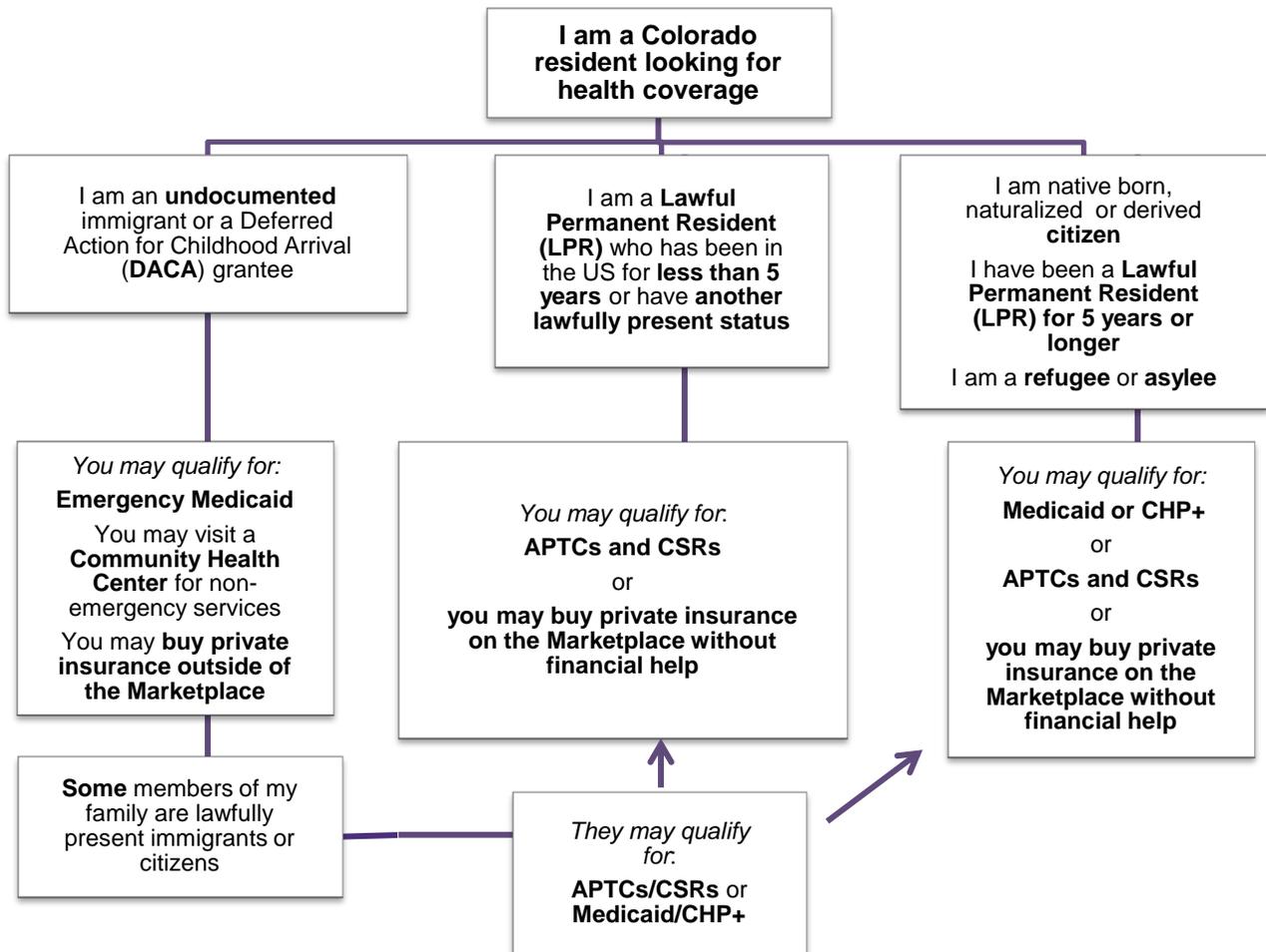
What are the coverage options available to immigrants in Colorado?

Immigrants and Medicaid/CHP+ Eligibility

Citizenship eligibility rules for Medicaid and Child Health Plan *Plus* (CHP+) have not changed. Most Lawful Permanent Residents (LPRs) must wait five years before they can become eligible for Medicaid or CHP+ (LPRs have been granted permanent resident status or a “green card”). There are several other categories of qualified immigrants who are eligible for Medicaid and CHP+ prior to being in the U.S. for five years, including those with asylee and refugee status.

Immigrants and the Marketplace

The Affordable Care Act (ACA) expands eligibility to additional categories of lawfully present immigrants in the new health insurance Marketplaces. For example, those who have been lawfully present in the U.S. for less than five years and who are not eligible for Medicaid or CHP+, will be able to shop and apply for financial help in Colorado’s Marketplace, Connect for Health Colorado. Families, individuals, and small businesses can shop for qualified health plans and see if they are eligible for financial help also known as subsidies, tax credits or Advanced Premium Tax Credits (APTCs), and Cost Sharing Reductions (CSRs).¹



¹ To learn more about the financial help available on the Marketplace, visit <http://connectforhealthco.com/how-it-works/financial-help/>

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How can I see if I am eligible and apply?

- To see if you are eligible for Medicaid or CHP+ and to apply, visit www.colorado.gov/PEAK
- To see if you are eligible and to shop for health plans in the Marketplace with or without financial help, visit www.connectforhealthco.com or <http://es.connectforhealthco.com/>

Which lawfully present statuses are eligible to shop in the Marketplace?

Lawfully present statuses include:

- “Qualified non-citizens” such as LPRs or green card holders, refugees, and asylees
- Humanitarian statuses or circumstances (e.g. Temporary Protected Status, Special Immigrant Juvenile Status, asylum applicants, Convention against Torture, victims of trafficking)
- Valid non-immigrant visas (e.g. worker and student visas)
- Legal statuses conferred by other laws (temporary resident status, LIFE Act, Family Unity individuals)

A complete list of lawfully present immigrant statuses can be found here:

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

How will my immigration status be checked when I apply?

If you are applying for yourself and your family and you do not have a social security number (SSN), or the electronic databases cannot verify your information, you can show your proof of income and immigration status in other ways. You can go to a Certified Application Assistance Site (CAAS), your county human services office, or the Medical Assistance vendor, MAXIMUS, to show proof of citizenship.² Many documents can be used to prove your status, and you can see a list of the most typical documents at <https://www.healthcare.gov/help/immigration-document-types/>.

A properly issued SSN can be used to verify citizenship and income for you and/or your family members through electronic government databases. If you are applying for your family members only, only your income will be verified.

Any information you provide during the application process will only be used to determine your eligibility for Medicaid/CHP+ or financial help in the Marketplace (it will not be shared with U.S. Immigration and Customs Enforcement).³

Can an eligible member of a mixed immigration status family apply for coverage?

Yes. Eligible members of mixed-status families may apply for Medicaid, CHP+, or purchase plans with or without financial help in the Marketplace. An ineligible family member, such as a parent, may apply for eligible family members, without an SSN or disclosing their immigration status. However, if someone in the family qualifies for financial help in the Marketplace, they must intend to file a tax return for the year the person has coverage. A tax return can be filed without a SSN using an Individual Taxpayer Identification Number (ITIN).⁴

² To see a list of CAAS, go to <http://www.colorado.gov/apps/maps/hcpf.map>.

³ U.S. Immigration and Customs Enforcement has issued a clarification that information used to obtain coverage under the ACA will not be used for immigration enforcement. See the memo in English <http://www.ice.gov/doclib/ero-outreach/pdf/ice-aca-memo.pdf> and Spanish <http://www.ice.gov/aca-memoSP.htm>

⁴ To learn more about mixed status families and the ACA, see Frequently Asked Questions from the National Immigration Law Center (NILC), “The Affordable Care Act and Mixed-Status Families,” http://www.nilc.org/aca_mixedstatusfams.html

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If I apply for government programs to help me pay for health insurance, will this affect my ability to get a green card?

No. Anyone who receives financial help to buy health insurance or enrolls in Medicaid/CHP+ will not be considered a public charge when they apply for permanent residency status. However, you may be considered a public charge if you use Medicaid long-term care benefits. A public charge is someone who must depend on government cash benefits to support them.⁵

Are immigrants exempt from the individual responsibility provision of the ACA (also called the individual mandate)?

The individual responsibility provision of the ACA requires U.S. residents to have health insurance or pay a fine. Only undocumented immigrants and those who have been granted Deferred Action Status (DACA, also known as “DREAMers”) are exempt from the mandate.⁶ Lawfully present members of mixed-status households are required to have coverage under the ACA.⁷

What if I do not qualify for any health coverage options but need health care?

The ACA expands the Community Health Center (CHC) program, where care is available to anyone. You can find a CHC here, www.cchn.org/health-care-you-can-trust. Some public health programs (to treat certain diseases) can also give you access to care. Emergency Medicaid is also available to low-income undocumented immigrants. (Unless you are pregnant, you will not be approved for Emergency Medicaid until the time of the emergency.) You can also check the Colorado Blue Guide for resources for the uninsured, <http://blueguide.cohealthinitiative.org/>.

Where can I get more information?

You can learn more about the ACA and immigrant families from healthcare.gov, *What do Immigrant Families Need to Know about the Marketplace?* <https://www.healthcare.gov/what-do-immigrant-families-need-to-know/>.

You can get more information and in-person help in your language. The ACA requires that information on health coverage options is provided in a “culturally and linguistically appropriate” manner. Any organization that receives federal funding is required to provide language access for its services. This includes many hospitals, CHCs, and federal agencies.

This means that you can get information in your language, either over the phone or in-person, to learn more and apply for coverage for free. Medicaid, CHP+, and Connect for Health Colorado’s customer service centers can help you find bilingual in-person assistance or assist you over the phone through an interpreter:

- General Medical Assistance (Medicaid/CHP+): **1-800-221-3943**
- Connect for Health Colorado: **1-855-PLANS-4-YOU (1-855-752-6749)**

More information in other languages is available on www.healthcare.gov/language-resource. The Refugee Health Technical Assistance Center also has videos and ACA Briefs in the most common refugee languages: <http://refugeehealthta.org/access-to-care/affordable-care-act/resources-for-providers-and-refugees/>.

⁵ To learn more about “public charge” see NILC’s Public Charge page, <http://nilc.org/pubcharge.html>

⁶ To learn more about DACA youth and the ACA, see NILC’s FAQs, <http://nilc.org/acadacafaq.html>

⁷ To learn more about the individual responsibility mandate, see the Kaiser Foundation’s infographic, <http://kff.org/infographic/the-requirement-to-buy-coverage-under-the-affordable-care-act/>