

# Affordable Health Insurance for Immigrants



Rhode Islanders have a range of options for affordable health insurance coverage as a result of the federal *Affordable Care Act*. People can compare health insurance plans and enroll in a plan that meets their needs and budgets through HealthSource RI, the state’s health insurance marketplace. By submitting an application for coverage at HealthSource RI, people can find out what type of affordable insurance is available to them.

- Many low-income Rhode Islanders may be eligible for no-cost health coverage through the RItE Care/Medicaid program, including single adults, children, parents and pregnant women. Because RItE Care/Medicaid income limits are higher for children than for parents, some children may have RItE Care coverage while their parents buy coverage through HealthSource RI.
- People with income above the RItE Care/Medicaid limits may be eligible for tax credits to help purchase health insurance when they buy coverage through HealthSource RI.
- Depending on their status, immigrants may be eligible for RItE Care/Medicaid and/or tax credits through HealthSource RI if they meet income and other eligibility requirements.

(See income eligibility examples on back.)

## Overview of Immigrant Eligibility for Affordable Health Insurance Must Meet Income and Other Eligibility Requirements

Immigration Category	RItE Care/Medicaid <sup>1</sup>			HealthSource RI Purchase coverage and premium tax credits
	Children Under 19	Pregnant Women	Single Adults/Parents	Children, Parents, Pregnant Women, Single Adults
Lawful Permanent Resident (“green card”) <sup>2</sup>	Yes	Yes	<ul style="list-style-type: none"> <li>• After 5 yrs in status <i>or</i></li> <li>• Entered US before 8/22/96 <i>or</i></li> <li>• Veterans/active duty military and their spouses and unmarried children</li> </ul>	Yes
Refugee, Asylee, Victim of Trafficking, certain victims of violence by a partner, family member or stranger; others <sup>3</sup>	Yes	Yes	Yes	Yes
Lawfully present individuals <sup>4</sup>	Yes	Yes	No	Yes
Undocumented	No	Yes	No	No

<sup>1</sup> Non-citizens who meet the eligibility requirements for RItE Care/Medicaid but lack required immigration status can qualify for Emergency Medicaid, which only covers hospital services. The application is submitted to DHS, usually with the help of hospital staff.

<sup>2</sup> Lawful Permanent Residents (“LPR”) are individuals who have been admitted for permanent residence in the U.S. and will be able to become U.S. citizens. LPRs have a “green card.”

<sup>3</sup> Also includes Cuban/Haitian entrants, Amerasian immigrants, Iraqi or Afghan special immigrants and individuals granted withholding of deportation or removal.

<sup>4</sup> Lawfully present individuals have not been admitted to live in the U.S. on a permanent basis but have a status that allows them to live here. This includes, for example, a child of a citizen who is pending adjustment of status, individuals with temporary protected status (from El Salvador, Haiti, Honduras, Nicaragua, Somalia, Sudan, South Sudan and Syria), deferred enforced departure (Liberia). However, young non-citizens with the status of Deferred Action for Childhood Arrivals (DACA) are not eligible for RItE Care/Medicaid or to buy coverage through HealthSource RI.

# Affordable Coverage Income Eligibility Examples

	Maximum Income for RItte Care/Medicaid	Maximum Income for Tax Credits to Purchase Coverage Through HealthSource RI
	2019	2019
Single Adult <sup>5</sup>	\$16,753	\$48,560
Pregnant Woman	\$42,467	\$48,560
Children in a family of 3	\$55,275	\$83,120
Parents in a family of 3	\$29,300	\$83,120

## How to Apply for Affordable Health Insurance Coverage



**Apply through HealthSource RI Contact Center:** Monday – Friday, 8:00am – 6:00pm

**Apply over the phone:** 1-855-840-4774

**Apply in person:** 401 Wampanoag Trail, East Providence



2-1-1

**Meet with a Navigator in your community:** Call 2-1-1 to find a Navigator in your community who speaks your language.



**Apply online:** [www.healthsourceri.com](http://www.healthsourceri.com)

## What to Know When You Apply

- Only family members who are seeking health coverage for themselves need to provide information about their immigration status. People who do not have a social security number will not be required to provide one in the application. Parents who are not eligible because of lack of status can apply for their eligible children.
- Information provided in the application will only be used to make an eligibility decision for health insurance coverage and will be kept confidential.
- Receipt of RItte Care/Medicaid or tax credits to pay for insurance purchased through HealthSource RI (HSRI) will not affect a lawful permanent resident's ability to become a U.S. citizen.
- Receipt of coverage will generally not affect an immigrant's status or ability to become a lawful permanent resident.<sup>6</sup>

<sup>5</sup> Under age 65 and not disabled.

<sup>6</sup> Receipt of Medicaid for long-term care services can affect one's ability to become a lawful permanent resident ("LPR"). In October 2018, change to the public charge rule was published by the federal government. Under the proposed rule, if an immigrant receives Medicaid it could affect his/her ability to become a lawful permanent resident. Nothing changes, however, until the rule is final, so immigrants can apply now if they need help and stop coverage if the rule goes into effect. Also, receipt of tax credits to pay for coverage through HSRI will not raise public charge concerns.