

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 Rlte Care/Medicaid program, including single adults, children, parents and pregnant women. Because Rlte Care/Medicaid income limits are higher for children than for parents, some children may have Rlte Care coverage while their parents buy coverage through HealthSource RI.
- People with income above the Rlte 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 Rlte 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	Rlte Care/Medicaid ¹			HealthSource RI Purchase coverage and premium tax credits
	Children under 19	Pregnant Women	Single Adults/Parents/People with Disabilities	Children, Parents, Pregnant Women, Single Adults
Lawful Permanent Resident ("green card") ²	Yes	Yes	<ul style="list-style-type: none"> • After 5 yrs in status or • Entered U.S. before 8/22/66 or • Veterans/active duty military and their spouses and unmarried children 	Yes
Refugee, Asylee, Victim of Trafficking, certain victims of violence by a partner, family member or stranger, others ³	Yes	Yes	Yes	Yes
Lawfully present individuals ⁴	Yes	Yes	No	Yes
Undocumented	No	Yes	No	No

¹ Non-citizens who meet the eligibility requirements for Rlte 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.

² 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."

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

⁴ 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 Rlte Care/Medicaid or to buy coverage through HealthSource RI.

Affordable Coverage Income Eligibility Examples

	Maximum Income for Rite Care/Medicaid	Maximum Income for Tax Credits to Purchase Coverage Through HealthSource RI
	2020	2020
Single Adult ⁵	\$16,753	\$49,960
Pregnant Women	\$42,467	\$ 49,960
Children in a family of 3	\$55,275	\$85,320
Parents in a family of 3	\$29,300	\$85,320

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

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 Rite 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.⁶

⁵ Under age 65 and not disabled.

⁶ Receipt of Medicaid for long term care in a nursing home can affect one's ability to become a lawful permanent resident, because this benefit is considered in the "public charge" determination that is made by immigration authorities in considering a petition for LPR status. The federal government has proposed expanding the benefits that can be considered in a public charge determination – but these rules are on hold for now. It is safe for immigrants to enroll in Medicaid. Also, receipt of tax credits to pay for coverage through HSRI will not raise public charge concerns.