

# COVID-19: Getting Health Coverage and Health Care

## What health insurance options are available?

If you do not have health insurance, there are two pathways to getting coverage: 1) free coverage through the Medicaid program (if income is within the limits for your family size, and you meet other program requirements), and 2) Coverage purchased through HealthSource RI (HSRI). Some people may not be eligible for Medicaid because their income is too high, or because they do not have a required immigration status. For example, adult lawful permanent residents (green card holders) are not eligible for Medicaid for five years; however they can buy a plan through HSRI. Children with green cards can get Medicaid without a waiting period. Many individuals whose income is too high for Medicaid can receive tax credits to make their HSRI premiums more affordable.

## When can I apply for Medicaid or HealthSource RI (HSRI) Coverage?

You can apply for Medicaid at any time. Usually, you can apply for HSRI coverage only during open-enrollment, which has closed for 2020, but a special enrollment period (SEP) is now available due to the Coronavirus through April 15th, 2020 to qualified individuals who are uninsured. There are other reasons that allow you to apply for HSRI coverage at any time: loss of coverage through a job, a move, or change in household members. If you apply during a SEP, you need to choose a plan and pay for the first month of coverage. Coverage will begin on the first of the month following the application. If you are enrolled in a HSRI plan and your income drops due to loss of job, hours, etc., you should report the change through your online account or by calling HSRI as soon as possible.

## How can I enroll in Medicaid or HSRI coverage?

To enroll in Medicaid or HSRI coverage (or report a change of income) call the **HSRI customer support line** at **1-855-840-4774** from 8:00 a.m. to 6:00 p.m. Monday – Friday.

You can also apply online at <https://healthsourceri.com/>

**You can also get help from a Navigator in your community.** Call 2-1-1 or go to <https://healthsourceri.com/get-help-community/> to speak with a Navigator.

*Note: For health and safety reasons, assistance from Navigators & HSRI is currently by phone only.*

## What are the income limits for Medicaid and for tax credits to pay for HSRI Coverage?

Income limits for Medicaid are different for children, pregnant women, parents, and adults without disabilities age 19 – 65. These income limits by family size are shown in the chart (the income limit for adults who are 65+ or have a permanent disability is generally 100% of the federal poverty level, "FPL"). Families with income up to 400% of the FPL may be eligible for a tax credit to help pay for commercial insurance. The higher the income, the smaller the tax credit

Example: A family of 4 has income of \$4,000/month. The children are eligible for Medicaid/RIte Care, since income is less than \$5,708. The parents are not eligible for Medicaid because income is above the limit of \$3,026. The parents can buy a plan through HSRI and will be eligible for tax credits to help reduce the premium cost. The family can apply for coverage by contacting the HSRI support line or applying online.

## MONTHLY INCOME

FAMILY SIZE	MEDICAID				HSRI
	138% FPL ADULTS 19 - 65	141% FPL PARENTS	258% FPL PREGNANT WOMEN	266% FPL CHILDREN UNDER 19	400% FPL MAXIMUM INCOME FOR TAX CREDITS
1	\$1,436	\$1,468	N/A	\$2,769	\$4,163
2	\$1,945	\$1,987	\$3,636	\$3,748	\$5,637
3	\$2,453	\$2,506	\$4,586	\$4,728	\$7,110
4	\$2,961	\$3,026	\$5,536	\$5,708	\$8,583

### Where can I go for health care if I don't qualify for health insurance?

If you don't qualify for Medicaid or HSRI coverage, there are several places to go for regular health care. These places provide care regardless of a person's immigration status, although they may ask about your status to help determine whether you may be eligible for coverage. Providers must keep this information confidential.

- Community Health Centers: Call 274-1771 (rihca.org) to find a health center near you (for adults and children).
- Rhode Island Free Clinic: Call for an eligibility appointment: 274-6374 (for adults only).
- Clinica Esperanza-Hope Clinic: Call 347-9093 (for adults only).

If you need care at a hospital, ask about the hospital 'charity care' program. The hospital may cover all or part of your bill if you are unable to pay. The hospital must post its charity care eligibility rules and how to apply. Ask the business office of the hospital for an application. Charity care is available regardless of immigration status.

If you need to have emergency services at a hospital, and you are not eligible to enroll in Medicaid just because of your immigration status, you may be eligible to have Medicaid pay the hospital bills. The hospital helps you fill out the application.

### Special Protections As A Result Of The Coronavirus Crisis

To ensure people don't lose Medicaid coverage, renewals, income eligibility reviews and most terminations are postponed.

Commercial insurance plans are required to cover COVID-19 test/screening without prior authorization and without cost-share (co-pay, deductibles, etc.). This includes test administration and analysis.

Access to telemedicine for all health care 'visits' is expanded, but not all providers may have the technology to provide this service.

Early refills of prescriptions (30 day supply or 90 day for maintenance meds) are allowed under many insurance plans. May be delay in going into effect.

Need Help With A Health Insurance Related Issue? (e.g., accessing health insurance through Medicaid or HSRI, problems with bills, questions about coverage)

**CALL THE RIPIN CALL CENTER at (401) 270-0101.**

The Economic Progress Institute has detailed fact sheets about eligibility for health coverage and care at: [www.economicprogressri.org/healthfacts](http://www.economicprogressri.org/healthfacts)