



Supporting Immigrants During the COVID-19 Crisis

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Immigrant Coalition
of Rhode Island



The Economic
Progress Institute





Presenters

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FOCUS FOR TODAY: Rhode Islanders who...

- Are undocumented: crossed the border without papers or overstayed a visa
 - Do not have work authorization or SSN
- Have a temporary legal status:
 - Have work authorization and SSN, but no pathway to citizenship:
 - Deferred Action for Childhood Arrivals (**DACA**)
 - Temporary Protected Status (**TPS**): Haiti, Honduras, Nicaragua, El Salvador, Somalia, Sudan, South Sudan, Yemen, Nepal, Syria
 - Deferred Enforcement Departure (**DED**): Liberia
- Since 1996, have had limited access to public benefits. More at risk during COVID-19 crisis, yet little federal or state assistance available.

A Quick Guide to Immigrant Eligibility for ACA and Key Federal Means-Tested Programs in Rhode Island

This guide shows you whether an immigrant has an eligible status for affordable health insurance coverage and other programs.

Immigrants still need to meet the financial and other requirements of the individual programs.

PROGRAM	LAWFUL PERMANENT RESIDENTS ¹ (age 18 and over)	LAWFUL PERMANENT RESIDENTS (under age 18)	LAWFUL PERMANENT RESIDENTS (pregnant women)	REFUGEES, ASYLEES, VICTIMS OF TRAFFICKING, certain ABUSED IMMIGRANTS OTHERS ²	LAWFULLY PRESENT INDIVIDUALS ³	UNDOCUMENTED IMMIGRANTS (including children) ⁴
	If entered the U.S. on or after August 22, 1996:					
Health Source RI (premium tax credits and cost-sharing reductions)	Eligible	Eligible	Eligible	Eligible	Eligible ²	Not Eligible (Also not eligible to buy full-priced insurance through HealthSource RI)
MEDICAID (Rite Care, Rhody Health Partners, etc.)	Not Eligible (Until after 5-year waiting period)	Eligible	Eligible	Eligible	Pregnant Women and Children under age 19 Eligible ²	Pregnant Women are eligible. All others eligible only for emergency Medicaid
SNAP	Not Eligible (Until after 5-year waiting period <i>or</i> have credit for 40 quarters of work)	Eligible	Not Eligible (Until after 5-year waiting period <i>or</i> have credit for 40 quarters of work)	Eligible	Not Eligible	Not Eligible
RI WORKS	Not Eligible (Until after 5-year waiting period)	Not Eligible (Until after 5-year waiting period)	Not Eligible (Until after 5-year waiting period)	Eligible	Not Eligible	Not Eligible
SSI	Not Eligible (Until after 5-year waiting period <i>and</i> have credit for 40 quarters of work <i>or</i> have met another exception)	Not Eligible (Until after 5-year waiting period <i>and</i> have credit for 40 quarters of work <i>or</i> have met another exception)	Not Eligible (Until after 5-year waiting period <i>and</i> have credit for 40 quarters of work)	Only Eligible during first 7 years after status is granted	Not Eligible	Not Eligible

¹ Lawful Permanent Residents have a "green card".

² Also includes Amerasian immigrants, Iraqi or Afghan special immigrants and individuals granted withholding of deportation or removal.

³ Lawfully present individuals have a status that allows them to live in the U.S., such as temporary protected status, child of a citizen pending adjustment of status.

⁴ As of August 2012, Deferred Action for Childhood Arrivals (DACA) grantees, while legally in the U.S., are treated the same as undocumented for purposes of Medicaid, eligibility for HSRI and other public benefit programs.

Overview of Immigrant Eligibility for Affordable Health Insurance

Must Meet Income and Other Eligibility Requirements

Immigration Category	RIte Care/Medicaid ¹			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”) ²	Yes	Yes	<ul style="list-style-type: none"> • After 5 yrs in status <i>or</i> • Entered US before 8/22/96 <i>or</i> • 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 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.

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.”

For full fact sheet: <http://www.economicprogressri.org>. Scroll to “RI Health Coverage Project.” Also available in Spanish



Health Insurance

- **Medicaid**
 - No cost insurance. Income within limits (varies by child, parent, single adult)
 - Eligibility:
 - Pregnant women: Eligible regardless of status, including undocumented
 - Children under 19: TPS, DED, other lawfully present, but not DACA
- Buy a **Qualified Health Plan through HealthSourceRI**
 - Tax credits to pay for premiums (income less than 400% FPL)
 - Eligibility: TPS, DED, other lawfully present, but not DACA



Enrolling in Insurance

- **WHEN TO APPLY:**

- Medicaid - anytime
- Qualified Health Plan through HealthSource RI
 - Uninsured: During COVID-19 Special Enrollment Period through April 30
 - Become uninsured due to job loss or other life-change: within 60 days of event

- **HOW TO APPLY:**

- On-line at: healthsourceri.com or by phone: 1-855-840-4774



Need Health Care- Not Eligible for Health Insurance

- **Community Health Centers**
 - Find a health center: rihca.org
 - (Adults and children)
- **Clinica Esperanza.** 347-9093 (Adults only)
- (The Free Clinic is not currently accepting new patients)



Testing for COVID-19 – Have Symptoms

- **Call doctor for evaluation and referral for testing**
 - Drive-up test sites at CCRI Warwick and RIC in Providence
- **If no doctor:** call a community health center to find out whether they offer testing and to make an appointment
- **CARE NEW ENGLAND** (277-3669) (Memorial Hospital site)- make an appointment to be screened



TESTING continued

- **CVS Drive Up testing**
 - Apply online: Cvs.com/minuteclinic/covid-19-testing
 - Screening, appointment
 - Must have picture ID
- **Clinica Esperanza.** Drive up testing. Call 408-0238 for information.
- **Information about testing:** health.ri.gov/covid/testing



Hospital Care

- **Emergency Medicaid**

- Provides medical coverage for emergency situations
- Any person, regardless of immigration status, who meets other Medicaid eligibility requirements can be eligible
- Hospital submits application with individual

- **Charity Care**

- All hospitals – cover all or part of bills if individual is unable to pay
- Any person, regardless of immigration status, can be eligible
- Contact hospital business office



FOOD ASSISTANCE - SNAP

- **SNAP**

- **P-EBT (Pandemic EBT):** For all children eligible for free/reduced price meals during time that school is closed due to emergency (June 20)
 - Children NOT enrolled in SNAP:
 - Will receive P-EBT Card in the mail this week
 - Card for each child
 - Activate card and keep
- For all children – regardless of status. Safe to use.



FOOD ASSISTANCE - SNAP

- Each child receives a P-EBT card. **Amount for each child:**
 - First P-EBT Card will have: \$193.80
 - May 15: \$119.70
 - June 15: \$74.10
- **Children already enrolled in SNAP:** The additional benefit was added to EBT card on April 20 for March 16 – March 31 and April. New amounts will be added to May and June cards.
- **“Regular” SNAP:** Parents who do not have status should not fear enrolling citizen children in SNAP. No public charge for parent if children get benefit. P-EBT will only last through June.



FOOD ASSISTANCE

- **Grab and Go Meals for Kids**
 - Can get along with P-EBT
 - All kids regardless of status
 - No ID required
 - At most sites, any child can get free meal. At some sites parent can pick up meal for child who attends school.
 - [Health.ri.gov/diseases/ncov2019/about/foodsites](https://health.ri.gov/diseases/ncov2019/about/foodsites)
 - Find distribution site, dates, requirements
- **Food Pantries:** RI Community Food Bank has list of pantries around the state: [Rifoodbank.org/find-food](https://rifoodbank.org/find-food)



FOOD ASSISTANCE - WIC

- For pregnant, post-partum women and children under age 5 at nutritional risk.
- **Eligibility:**
 - Income within limit or receive RIte Care
 - Regardless of status
- **COVID-19 response:**
 - In-person visits replaced by phone contact
 - Meal packages revised
- [Health.ri.gov/wic](https://health.ri.gov/wic) to find local site



HOUSING PROTECTION – EVICTIONS ON HOLD

- Evictions are ON HOLD in Rhode Island because the courts are closed until at least May 17, 2020.
- Landlords cannot evict tenants who are behind on their rent until the courts reopen
- BUT, the rent is still owed and evictions will be filed when the courts reopen.



HOUSING PROTECTION – TALK TO THE LANDLORD

- If tenants have lost their job or have lost income they should contact their landlord
- Let the landlord know about the job loss or income loss
- Ask for a payment plan. Tenants should also make sure to get a receipt for any rent or partial rent they are able to pay during this time
- When the courts reopen it will help to have evidence of loss of income due to the pandemic and to have evidence of any rent that has been paid



HOUSING PROTECTION – KEEP PROOF OF PAYMENTS

- Tenants should be sure to get a receipt for any rent or partial rent they are able to pay
- Use a money order, a check, or get a receipt
- Keep any texts or notes discussion your situation with your landlord
- When the courts reopen it will help to have evidence



UTILITY PROTECTION – SHUT-OFFS ON HOLD

- Utility Shut-Offs for non-payment of gas, electric, water or sewer bills are on hold until at least May 8, 2020
- Shut-off protection may extend if the Governor continues the “state of emergency” past May 8
- Previously shut off customers can get service restored for 10% down on past due bills



UTILITY PROTECTION – DISCOUNT RATES

- If a utility customer loses their job or has a loss of income - contact National Grid (for gas or electric bills) to request that they be enrolled in the Low-Income Discount
- The Low-Income Discount can save customers up to 30% on their utility bills
- Get enrolled in the Low-Income Discount now so that when utility shut-offs start again the arrearage will be less



INCOME – STIMULUS PAYMENT

- Income under \$75,000 single/\$150,000 married couple filing jointly, receive the maximum amount:
 - \$1,200 for an adult; \$500 for a child under 17
- Higher income (up to \$99,000/\$198,000) receive a reduced payment
- Must have social security number for adult(s) and children
- Married couples who file jointly – if one has ITIN, no one in family is eligible.



INCOME- STIMULUS PAYMENT

- **You get the payment automatically if you:**
 - filed taxes in 2018-2019,
 - receive SSDI, Railroad retirement benefits, SSI or Veterans benefits
 - If you have dependents:
 - SSI & Veterans: to get payment for dependents now, use non-filer portal by MAY 5
 - SSDI and RR retirement: file a 2020 tax return to get the payment for dependents, if didn't file through the non-filer portal
- **Income in 2019 and have children?** File a full tax return to get credits (EITC) plus stimulus payment
- **No income in 2019?** use the non-filer portal.
- **IRS.gov**



INCOME – RI Works Cash Assistance

- Provides small cash grant to families with children under age 18; \$554 for family of 3
- Immigration status: LPR more than 5 years (child and parent); refugee, asylee.
- Mixed status: Parent can safely apply for citizen child
- All information is confidential
- Healthyrhode.ri.gov or 1-855-697-4347




Unemployment Benefits (UI)

- Based on being legally employed- NOT immigration status.
 - **For workers with social security numbers**
- **State Unemployment Benefits (UI):**
 - Employer has closed
 - Employer is open, but you are laid off/ had hours reduced; can't work due to COVID-19. Indicate "COVID-19" as reason for applying
- **Pandemic Unemployment Assistance (PUA):**
 - For workers left out of state UI, including independent contractors, self-employed individuals, gig workers, part-time workers, or have used up state UI
 - Fully or partly unemployed due to COVID-19
 - Expires Dec. 31, 2020 unless extended



Unemployment Benefits (UI)

- **Apply for UI or PUA** as directed on DLT website: dlt.ri.gov.
 - Benefit is based on earnings
- **Pandemic Unemployment Compensation (PUC)**
 - Extra \$600/week through July 31
 - Income does not count for Medicaid
- **Pandemic Emergency Unemployment Compensation (PEUC)**
 - 13 additional weeks of UI, total of 39 (for UI and PUA)



Paid Leave- Business is open... but you can't work

- **Based on being legally employed- NOT immigration status.**
- **State Paid Leave**
 - Funded by employee contributions to fund
 - **TDI** – Employee can't work due to illness, or injury. If UI denied, TDI available.
 - 30 weeks at partial pay
 - **TCI** – Employee needs time to care for relative or to bond with baby. If UI denied, TCI available for care of relative.
 - 4 weeks at partial pay
 - Apply through DLT
- **Federal Emergency Leave (COVID-19)**
 - Up to 12 weeks. First 10 days may be unpaid, after 10 days employer pays 2/3 of wages
 - For caring for child who is out of school or childcare due to COVID-19
 - Apply through employer

Sick Leave- Business is open... but you can't work

	RI Sick Leave	Federal Emergency Sick Leave
How much	Up to 40 hours	Up to 80 hours
Use for	Time to care for self or loved one	COVID 19: sick, quarantined, caring for child if school/child care
Access	Through employer. Full pay if employer has 18 or more employees. Protection against firing if fewer than 18.	Through employer. Full pay if employee has COVID-19 or symptoms. 2/3 of regular pay if caring for child Employers with 500 or more workers exempt.
Status	Based on work, not on immigration status	Based on work, not immigration status.



Public Charge – fighting the fear

- Relevant when immigrant applies for a green card in the U.S. or visa to enter the U.S.
- Is person likely to use certain public benefits?
- Has cause fear in immigrant community and reluctance to apply for benefits needed to meet basic needs.
- USCIS statement that testing, treatment and preventive care for COVID-19 does not count for public charge and...




Public Charge – fighting the fear

- **Public Charge does not apply at all:**
 - When Lawful Permanent Resident (green card) applies for citizenship
 - When applying for or have refugee, asylum and other humanitarian status
- **Many benefits do not count:**
 - Health care: Medicaid for pregnant women, Medicaid people under age 21, Emergency Medicaid, and Hospital Charity Care.
 - Food: WIC, School meals (Grab and Go), P-EBT, Food Pantry
 - Income: Stimulus payment, UI, TDI, TCI, Sick Leave
- Benefits received by family members does not affect public charge



USCIS Offices and Embassies

- **USCIS** has cancelled all in-person services (adjustment of status interviews, naturalization ceremonies, biometric appointments) until at least **June 4**.
- Prior biometrics will be used for employment authorization extensions, but the actual application must be filed timely.
- **DACA recipients:** Can submit renewal application and USCIS will begin initial processing
- **Embassies and Consulates:** Department of State has cancelled all immigrant and non-immigrant visa appointments.



Lots of information... COVID-19 and otherwise

- Economic Progress Institute: Economicprogressri.org
 - strayers@economicprogressri.org
- Immigrant Coalition of RI: Immigrantcoalitionri.org
 - htortiz@diiri.org
- The Latino Policy Institute: Ipirwu.org
 - Contact info is on the website
- The Center for Justice: Centerforjustice.org
 - 401-491-1101