



IMMIGRATION FAQs

1. Are immigrants required to buy health coverage?

Under the Affordable Care Act, most individuals who are U.S. citizens, U.S. nationals, or lawfully present immigrants must have health coverage as of March 31, 2014. If they do not have health coverage by March 31, 2014, and do not qualify for an exemption from the Department of Health & Human Services, they must pay a tax penalty when they file taxes in April 2015.

Individuals who are not lawfully present are exempt from the requirement to have health insurance and will file for their exemption directly with the IRS.

2. Can immigrants apply for health care coverage through Covered California?

Yes. Both lawfully present individuals and individuals not considered lawfully present can apply for health coverage through Covered California.

Citizens or lawfully present immigrants who meet other requirements, such as California state residency, may be eligible to purchase a health insurance plan through Covered California. Depending on income, the individual may also be eligible for financial assistance to help pay for a Covered California health plan or eligible to receive low or no-cost coverage through Medi-Cal (see question #3 for more).

Immigrants who are not considered “lawfully present” are not eligible to purchase a Covered California health plan. However, they can still apply through Covered California to see if they are eligible for health coverage options through Medi-Cal, but the benefits may be limited. In some counties, other health care options will be available. Individuals who are not considered lawfully present may also continue to buy private health insurance coverage on their own outside of Covered California.

3. Can immigrants receive financial assistance to help pay for their health care coverage? Will they become a “public charge” if they take the financial assistance?

Both lawfully present and not lawfully present individuals can use Covered California to see if they are eligible for low- or no-cost health coverage options through Medi-Cal.

Citizens, nationals, or lawfully present individuals who are not eligible for Medi-Cal, but are eligible to purchase a Covered California health plan may be able to get financial assistance to help pay for it, depending on their annual household income. Annual household income means the income of the taxpayer, the spouse (if any), and any child or other person whom the individual claims as a tax dependent and who is required to file a tax return. Applicants for financial help who have not filed federal taxes in the past are still eligible to apply for financial help but they (or the tax-filer of the family) must agree to file taxes for the upcoming tax year (under a SSN or an Individual Tax Identification Number (ITIN)). To learn more

about the financial help available to help pay for health care costs, visit Covered California's Frequently Asked Questions page here: www.coveredca.com/FAQs/.

Public Charge: In general, applying for health insurance coverage through Covered California and receiving help to pay for a Covered California health plan or receiving low- or no-cost coverage through Medi-Cal, will not make an individual a “public charge” – it will not affect your immigration status, chances of becoming a lawful permanent resident, or becoming a naturalized citizen. The exceptions are if the individual receives long-term care in a nursing home or other facility paid for by the government, or does not tell the truth on the application.

4. Can I apply on behalf of my lawfully present family members if I am not lawfully present? Can my family or child still receive financial help to pay for their health care costs?

Mixed-immigration status families can still apply for health coverage through Covered California. Individuals who are not lawfully present may apply for themselves, as they may be eligible for health coverage options through Medi-Cal, or they may apply for their lawfully present family members (such as a dependent child) for coverage through a Covered California plan or low or no-cost Medi-Cal. Only the immigration status of the person who is seeking the health coverage (in this case, the dependent child) would be needed. Family members who aren't applying for health coverage for themselves will not be asked for their immigration status. There are specific rules for calculating the amount of financial help a family will receive to help pay for a Covered California health plan to account for the ineligible members of the household.

5. Do I have to provide Covered California with information about my immigration status? What happens to my immigration status information if I do provide Covered California with it?

Only those individuals seeking to enroll in health insurance coverage through Covered California will be asked for information to verify immigration status. People who apply for health insurance coverage on behalf of others (such as for a dependent child) do not need to provide their own citizenship or immigration status. Immigration status is verified via the federal data hub through the Department of Homeland Security's database.

All information provided on the Covered California application about immigration status will be kept secure and private and will not be used by any immigration agency for the purpose of immigration enforcement.

6. Who is considered “lawfully present”?

Lawfully present immigrants generally include: lawful permanent resident (or “green card holders”); lawful temporary resident; persons fleeing persecution, including refugees and asylees; other humanitarian immigrants, including those granted temporary protected status; Cuban/Haitian entrants; and Survivors of domestic violence, trafficking, and other serious crimes. See <https://www.healthcare.gov/immigration-status-and-the-marketplace/> for more information and other groups that are lawfully present

Deferred Action for Childhood Arrivals (DACA) and other Persons Residing Under the Color of Law (PRUCOL) are not considered lawfully present. However they may still apply through Covered California as under California law they may be eligible to receive Medi-Cal benefits at low- or no-cost.

7. I heard there is a waiting period before I can get health coverage if I recently became a lawful permanent resident, is this true?

No, not in California. For lawful permanent residents who are seeking health insurance coverage through Covered California, there is no "waiting period" or "five-year bar."

8. Where can I get help?

If an individual needs help applying for health insurance coverage through Covered California, they should call 1-800-300-1506 (TTY: 1-888-889-4500) for assistance. If they are seeking help in a language other than English, Covered California will provide the individual an interpreter.

For additional information on immigration and the Affordable Care Act please visit healthcare.gov at <https://www.healthcare.gov/what-do-immigrant-families-need-to-know/>.