Story Spotlight

My name is Youa. I’m 32 years old and from Fresno, CA. My husband and I have three children. Our entire annual income is about $6,000. Because I, my husband, and our oldest child are undocumented, we face great difficulties in accessing health coverage. Neither my husband nor I have health insurance because we cannot afford private insurance and do not qualify for government health programs due to our immigration status. We purchase private insurance for our eldest child in case of emergencies, but we cannot afford to pay for regular check-ups or medicine. Our two younger children are U.S. citizens and qualify for Medicaid. The only health care my husband, eldest child, and I receive is by attending various health fairs that provide free dental exams, health screenings and immunization shots.

*Story Source: Fresno Center for New Americans*

Unfortunately, policy makers placed significant restrictions on the Affordable Care Act (ACA), preventing the law from directly helping undocumented families like Youa’s. If you or your family members are undocumented immigrants, you will not be able to purchase health coverage through the Health Insurance Exchange Market (the “Exchange”) or qualify for health programs like Medicaid. Although the law does not allow you to purchase health insurance through the Exchange, it does not stop you from purchasing private health insurance outside the Exchange.
How does the Affordable Care Act (ACA) help you if you are undocumented?

NO HEALTH INSURANCE REQUIREMENT

Under the Affordable Care Act, if you are undocumented, you will not be penalized or required to purchase health insurance.3

Expands Protections and Benefits

Beginning in 2014, ACA adds on additional protection and benefits for all health plans. If you choose to purchase a private health plan, your insurance company may no longer stop care due to pre-existing conditions, or place annual or yearly dollar limits on your plan. In addition, children will be allowed to stay on their parents’ health plans until they turn 26.4 5 6

Community Clinics Not Emergency Rooms!

If you cannot afford to purchase private insurance, you may still qualify for different local or state programs such as:

Community and migrant health clinics

Public hospitals

Specific public health services programs (treatment of communicable diseases like tuberculosis, HIV, or other STDs; immunizations)

These programs provide non-emergency health care and are available to anyone regardless of their immigration status. In the instance of life or death situations, treatment in an emergency room is available under the Emergency Medicaid program. In addition, the ACA gives more money for community clinics to expand their services. This means more health care options may be available in your community.

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1 Undocumented immigrants include individuals who have been granted deferred action. Deferred action is a federally-granted work authorization awarded to certain young people who meet several key guidelines. Deferred action provides temporary relief for qualified applicants from deportation or entering into removal proceedings. For more information on deferred action, please see: http://www.uscis.gov/childhoodarrivals.


Mixed-Status Families

A mixed-status family consists of members who are undocumented and those who are U.S. citizens. Only family members who are U.S. citizens may be eligible for health coverage through the Exchange. If a family member qualifies for the Exchange, but cannot apply on their own, then you or another family member may apply for them in their place.7 8

Children of Undocumented Immigrants

If you are a parent of a U.S. citizen or legal immigrant child, your child will have the same access to health insurance and services as any other children. This means your child will remain eligible for Medicaid or Children's Health Insurance Program (CHIP) as long as your family meets the income requirement. “Child only plans” will also be available via the Exchange. In addition, your child may also seek health care services at school-based and community clinics.

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