Call to Action:
Immigrant Health 2024 Options

18TH ANNUAL LATINO HEALTH FORUM
15 November 2023

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Overview

• 2024 immigrant health coverage opportunities
• Remaining gaps
• Call to action
Immigrant Health Coverage in Washington

• Health coverage and care options in Washington State are different depending on citizenship and immigration status

• Affordable options are limited for people without a lawful immigration status – but there are some programs that can help

• In 2024 options expand!

WA IMMIGRANT HEALTH COVERAGE

Prior progress
Apple Health is open to
• Kids 0-18yo
• Pregnant people
• People within 1 year postpartum
Hospital Charity Care
• Free care for people up to 200% FPL
• Half of all Washingtonians eligible for discounted care

TODAY
All Washingtonians can purchase health insurance on HealthPlanFinder for coverage starting January 2024

Emergency (AEM) Care
• For people who are not eligible for Apple Health
• with certain health conditions

People with income up to 250% FPL and undocumented are eligible for $250 monthly state premium assistance: Cascade Care Savings

January 2024
HealthPlanFinder coverage can begin for undocumented immigrants

July 2024
Apple Health Medicaid-like program for undocumented adults

Undocumented adults with income up to 138% FPL will be eligible for a Medicaid-like program
NOTE: funding is limited; will share more details as they become available
**TODAY on Washington HealthPlanFinder**

- All Washingtonians can shop for health & dental coverage on Washington HealthPlanFinder

- All Washingtonians can access Cascade Care plans with higher quality benefits & lower premiums for coverage starting January 2024

- Undocumented Washingtonians with income up to 250% FPL can access $250/month state help with premiums: Cascade Care Savings

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**In January 2024, undocumented Washingtonians can use HealthPlanFinder to access health & dental coverage**

- Buy the same plans as all other Washingtonians
- Cascade Care Savings (state premium help) for health plans for incomes up to 250% FPL
- State premium subsidy $250/month for people in WA ineligible for federal tax credits
- There will be premiums, deductibles and cost-sharing
Will all applicants still be asked for an SSN? Why is this collected/how is this information used?

Yes, if applicants have a Social Security number, they are required by federal regulation to provide it. This information, if collected, is used to electronically verify identity, income, and other information to determine eligibility for state and federal programs. Not having an SSN is not a barrier to applying for available programs and financial assistance.

- Note: Customers should not input an Individual Identification Number (ITIN) in place of an SSN. An ITIN is a 9-digit number beginning with the number 9 formatted like an SSN.

- People unable to provide SSN, who select “no” to having citizenship or lawful presence status, will not have any personally identifying information sent to federal electronic data sources through Washington Healthplanfinder.

Information provided when applying for health insurance is used to determine eligibility for coverage and is not used for immigration enforcement purposes.

from 7 September 2023 webinar, emphasis added

Will all applications, including those without an SSN, still be required to prove their identity when applying online?

Yes, identity proofing (or ID proofing) is a requirement of the Affordable Care Act (ACA) and must be completed for an individual, or their authorized representative, to complete an application online or by telephone.

This is necessary to protect personal information and prevent an unauthorized person from creating an account and applying for health coverage in someone’s name without their knowledge.

Individuals without an SSN applying online or over the phone will need to upload documents proving their identity. The Exchange has expanded its list of acceptable documents to better align with documents accepted by the Department of Licensing to issue state identification cards.

Are there any alternatives to uploading documents?

Yes:

1. Apply in person with an assister – they can verify you without uploading documents to Washington Healthplanfinder; or
2. Submit a paper application

from 7 September 2023 webinar, emphasis added
When people without an SSN apply for health insurance, will any personally identifying information be shared with federal partners?

People unable to provide SSN, who select “no” to having citizenship or lawful presence status, will not have any personally identifying information sent to federal electronic data sources through Washington Healthplanfinder.

Uninsured & Undocumented Washingtonian Adults

per OFM August 2023

- 0-138%: 35,226
- 139-250%: 33,004
- 251-400%: 18,845
- 400%+: 10,631
- Unknown: 833

Nov 2023: Eligible for state premium assistance
July 2024: Eligible for Apple Health

Eligible to purchase health coverage with Cascade Care Savings premium assistance in November 2023
Apple Health Expansion (Medicaid-like program) in July 2024

- For adults up to 138% FPL
- No premiums
- No cost-sharing (deductibles, co-pays, etc)
- Includes dental and vision
- Funding is capped so coverage is not projected to meet need, may be limited to 1st come, 1st enrolled

Get Started: Meet with a Navigator Today

To learn more about health coverage options
And to verify your identity without a Social Security Number

Or ring 1-855-923-4633 for help in 200+ languages

Make sure to stay in contact with Healthplanfinder!
Acceptable Documents - List A:

Submit a copy of one of the Primary Documents from List A with either a photograph of the individual or other identifying information of the individual, such as name, age, sex, race, height, weight, eye color, or address on the document. Please note that these documents are acceptable if expired if they contain the individuals name, picture and date of birth.

Current:
- U.S. Passport book or card
- Foreign Passport book or card, or identification card issued by a foreign embassy or consulate that contains a photograph
- Driver's License
- Official Government Identification card
- School Identification card
- Certificate of Naturalization (N-550/N-570)
- Certificate of Citizenship (N-560/N-561)
- Voter registration card
- US Military card or draft record
- Military dependent's identification card
- Permanent Resident card or Alien Registration card
- Employment Authorization document (Form I-766) that contains a photograph
- US Coast Guard Merchant Mariner card
- Document from federally recognized Indian tribe:
  - A tribal enrollment card
  - A Certificate of Degree of Indian Blood
  - A tribal census document
- Documents on tribal letterhead signed by a tribal official

Newly Added:
- Clinic, doctor, hospital or school record if under age 19
- Finding or verification of identity from a Federal or State governmental agency
- Refugee verification packet
- U.S. B1/B2 Visa Border Crossing Card
- U.S. Visa
- I-327 U.S. Permit to Re-enter Travel Document
- I-553 Permanent Resident Card
- I-571 U.S. Refugee Travel Document
- I-766 Employment Authorization

from 7 September 2023 webinar

Acceptable Documents - List B

If an individual cannot provide a copy of one of the documents from List A, they can submit two of the following documents from List B that corroborate one another. One of these documents must establish name and date of birth.

Current:
- A birth certificate or card
- Social Security card
- Marriage certificate
- Divorce decree
- Employer identification card
- High school or college diploma (including high school equivalency diplomas)
- Property deed or title

Newly Added:
- Consular report of birth abroad
- Court-issued adoption papers
- Ward of the court decree/order of dependency
- WA concealed weapons permit
- NEXUS, SENTRI, or FAST Border Crossing Card
- School yearbook or copy certified by the school
- School transcript or record with date of birth, school biographical data sheet with photo, or forms I-20 or DS-2019 for foreign exchange students
- Mexican school record with seal and photo at age when issued
- Clearance letter/ADR from another state's DMV issued within the last 30 days
- Medicare card with name and signature (Not DSHS medical card)
- Professional license (nursing, physician, engineer, etc.)
- Police Employee ID card issued by WA state, city or county
- Transportation worker ID credential (TWIC)
- Veteran Administration ID card
- Federal or state agency employee ID card with signature and photo
- Selective Service card
- As last resort, third-party affidavit may be accepted

from 7 September 2023 webinar
REMAINING GAPS

Affordability Challenges Will Remain for People Who are Undocumented

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<tr>
<th></th>
<th>Federally Subsidized</th>
<th>Not Federally Subsidized</th>
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<tbody>
<tr>
<td>Premium</td>
<td>$378</td>
<td>$378</td>
</tr>
<tr>
<td>APTC</td>
<td>$366</td>
<td>N/A</td>
</tr>
<tr>
<td>Cascade Care Savings</td>
<td>$12</td>
<td>$250</td>
</tr>
<tr>
<td>Net Premium</td>
<td>$0</td>
<td>$128</td>
</tr>
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</table>

- Under federal law, even with expanded access to qualified health and dental plans, new customers who are undocumented are ineligible for federal premium tax credits.
- Illustrative example above is for a 35-year-old customer, with an annual income of $24,588, enrolled in a Silver Public Option plan.
NOTE: Deductibles & cost sharing will still be significant barriers to care ($9,600 for an individual)

This will be a substantial disparity for lawfully present immigrants who will still not be able to access the new Apple Health program indicated in red.

**Tell Your Community About 2024 Immigrant Health Coverage Programs**

TODAY undocumented immigrants in Washington can purchase plans on Washington HealthPlanFinder for coverage starting January 2024 thanks to the 1332 waiver, with premium assistance if income up to 250% FPL (Federal Poverty Level).

Undocumented immigrants in Washington with income up to 138% FPL will be eligible to apply for Apple Health in July 2024, but funding is capped at $49.5m.
Call on Your Community to Act

Connect to a Navigator!
Remind people without federal immigration status to get their ID verified with a navigator or by calling customer service

Spread the word that applying for health coverage is not a “Public Charge”

Share Language Access Rights

Everyone has a right to free language services, including an interpreter, written translations in the language you need, & disability accommodations like Braille.

<table>
<thead>
<tr>
<th>When you apply for programs</th>
<th>Application websites in Spanish:</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>• Healthplanfinder [link]</td>
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<td></td>
<td>• Washington Connections [link]</td>
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</table>

Call for customer service in your language:
• Healthplanfinder: 1-855-923-4633
• Apple Health for adults under 65, kids, and pregnancy: 1-800-562-3022
• Programs for adults over 65, blind, or disabled: 1-877-501-2233

<table>
<thead>
<tr>
<th>With your health plan</th>
<th>Ask your health plan for language services (such as when you call customer service or get documents from the plan) and they must give it to you</th>
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</table>

<table>
<thead>
<tr>
<th>When you get care</th>
<th>Ask your hospital or doctor for language services (such as an interpreter at your appointment) and in most cases, they must give it to you</th>
</tr>
</thead>
</table>

Contact me if you have challenges: Lee.Che@nohla.org

questions? Lee.Che@nohla.org
Health Equity for Immigrants Campaign

Multi-year campaign of community leaders, health care providers and advocates who have come together to work to improve access to affordable health care and coverage for all Washingtonians.

Guided by a community-informed approach, we prioritize equitable access for individuals who are uninsured and underinsured due to immigration status restrictions.

Washington Immigrant Health Advocacy Efforts

2007
Cover all kids campaign

2019
Apple Health for Young Adults courtesy hearing

2020
Postpartum extension vetoed

2021
Postpartum extension +1332 direction

2022
"Medicaid equivalent" +1332/QHP subsidies

2023
QHP subsidies + $49.5m for "Medicaid-like"

questions? Lee.Che@nohla.org
Tell State Agencies About Community Needs

• **Wait list** needed given limited funding
  - To ensure available funding used to cover eligible individuals
  - To demonstrate need for full funding

• **Enrollment Assistance & Health Insurance Literacy**
  - Additional translations needed?
  - Additional navigation assistance needed?

- Join the Immigrant Health Implementation **Workgroup**
  by emailing [Lee.Che@nohla.org](mailto:Lee.Che@nohla.org)

Call on Elected Officials to do Better

- Need to fully fund the “Medicaid-like” Apple Health program

  • Continued need for affordability assistance
    - Help with deductibles
    - Help with co-pays and other cost sharing

  • Lawfully present under the 5-year bar
    - Access to federal assistance
    - NO access to July 2024 Medicaid-like program even if <138%
QUESTIONS?

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