

Health Access Guide for Uninsured: DACA and Undocumented

The implementation of the Affordable Care Act has given millions of people access to health insurance. However, there are some populations that will continue to remain uninsured because they are ineligible for Marketplace and Adult Medicaid. This factsheet details some options that these populations have in the community. Following programs do not hurt your application for permanent residency nor citizenship.

All Kids

- ✚ Insurance program for children 18 years of age and younger, regardless of immigration status
- ✚ Requirements: Illinois Resident and Family income below certain levels based on household size
- ✚ Families pay a premium and copays for this insurance depending on family income
- ✚ Children age out of this insurance option when they turn 19 years

Medicaid Presumptive Eligibility (MPE)

- ✚ This program is for pregnant and post-pregnancy women and their newborn children – there are no premiums or copays.
- ✚ This is available regardless of immigration status and covers up to 2 months of outpatient care for pregnant women.
- ✚ This coverage includes prenatal checkups, doctor visits, lab tests, prenatal vitamins, medicine, specialty medical care, eye care, dental care, emergency room care, mental health and substance abuse services, transportation to get medical care and other related services.
- ✚ Income requirements are the same as for Medicaid recipients (138% federal poverty level)

Moms and Babies

- ✚ This program is for pregnant and post-pregnancy women and their newborn children – there are no premiums or copays.
- ✚ This program must be applied for separately from MPE and covers hospital services related to pregnancy.
- ✚ Moms and Babies covers mothers for in-patient hospital care as well as outpatient care for the duration of pregnancy as well as 60 days after giving birth.
- ✚ The program also covers the newborn child for one year.
- ✚ Separate income requirements apply

Charity Care / Hospital Financial Assistance

- ✚ All non-profit hospitals are required to provide a set amount of emergency care and financial assistance for some types of care to uninsured patients and sometimes underinsured. This does not take into account immigration status.
 - In order to qualify, patients must fill out the Hospital Financial Assistance Application as soon as possible – proving income and residency (live in Illinois, not related to immigration status) in Illinois. At Cook County Hospital, this is called CareLink
- ✚ Hospitals are required to provide the application in English and in any other language that is the primary language of at least 5% of the patients served by the hospital annually.
- ✚ To be eligible, patient(s) have to be in a household of less than 200% of the FPL (Federal Poverty Level) or 125% in rural hospitals. An individual making about \$24,280 or less is under 200% FPL. However, some patients with higher incomes could get assistance with payment.
- ✚ If you encounter problems at hospitals applying for their financial assistance please call IL Attorney General's Healthcare Hotline 1-877-305-5145.

FQHC and Free/Low Cost Clinics

- ✚ Federally Qualified Health Centers (FQHC) are governed by federal rules that offer healthcare in underserved communities
 - The range of services vary, but can include prenatal, dental and mental health options on top of primary care needs
 - Costs are on a sliding scale – most do not cost more than \$40 for a regular visit

- These clinics serve patients regardless of immigration status
- ✚ Free clinics are:
 - Volunteer-based, safety-net health care organizations that provide a range of medical, dental, pharmacy, and/or behavioral health services at no cost to economically disadvantaged individuals who are predominately uninsured.
- ✚ Charitable Clinics are:
 - Safety-net health care organizations that provide a range of medical, dental, pharmacy and/or behavioral health services to economically disadvantaged individuals who are predominantly uninsured or underinsured.
 - Primarily operated by volunteer, licensed health care professionals and other volunteers that perform a variety of clerical and administrative tasks.
- ✚ There are many FQHC and Free Clinics in Illinois
 - A list available of all of these clinics at <http://icirr.org/content/free-and-low-cost-health-clinics-illinois-everyone>

Emergency Medicaid

- ✚ For serious emergency treatment, undocumented residents can qualify for Emergency Medicaid
 - This is limited to a condition that 1. Occurred suddenly and unexpectedly, 2. Caused by injury or illness, and 3. Requires immediate medical attention to prevent serious jeopardy to patient's health, or serious impairment to bodily functions or parts.
- ✚ Coverage can only extend to a maximum of 30 days of care and until the patient is stabilized
- ✚ End-Stage Renal Disease dialysis treatment is covered by this Medicaid program as well as some cancer-related medication and treatment

Emergency Care (ER)

- ✚ In 1986, Congress passed the Emergency Medical Treatment and Active Labor Act to ensure that all patients needing emergency care are treated until stable, regardless of immigration status or ability to pay
- ✚ Generally ERs should be considered a last resort since they can only provide short term care.

Kidney Transplants for Undocumented Residents

- ✚ On October 1, 2014, the Medicaid Omnibus bill will go into effect which covers kidney transplants for select undocumented immigrants who qualify.
- ✚ In order to qualify, the individual has to:
 - Prove Illinois residency (similar to receiving a Temporary Driver's License)
 - Fall under the income level of traditional Medicaid recipients (under 138% of the FPL)
 - 138% FPL is about \$16,753 for one individual.
 - Be receiving dialysis treatments for kidney failure
- ✚ Generally, it will be necessary for the recipient to have a donor lined up (family member, etc.)

Medications

- ✚ FQHCs use two methods to provide low or no cost medication to patients
 - Through the 340B Medication Pricing program, clinics receive most common medications at the lowest rate possible
 - For more expensive drugs, clinics can contact patient assistance programs at pharmaceutical companies and, if the drug is available, sometimes receive it for free or reduced cost.
- ✚ NeedyMeds is also a national non-profit that helps patients find cheap medications regardless of documentation. <http://www.needymeds.org/index.htm>

For more information contact the Immigrant Family Resource Program at the multilingual information line: 1-855-437-7669 or visit www.icirr.org/ifrp