

Health Insurance Marketplaces

Information for Immigrant Families

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The Health Care Law

- Discrimination due to pre-existing conditions or gender is generally prohibited
- Annual limits on insurance coverage of essential health benefits were eliminated for most plans
- Advance payments of the premium tax credit are available
- More people are eligible for Medicaid (in some states)
- More preventive services with no cost-sharing
- **Coverage through the Health Insurance Marketplace began January 1, 2014**

The Health Insurance Marketplace

- Open Enrollment is from November 1, 2015 through January 31, 2016
 - Already nearly 3 million consumers have signed up for coverage that will start on January 1, 2016
- One application process to determine eligibility for:
 - Qualified health plans through the Marketplaces
 - Premium tax credits to lower monthly premiums
 - Medicaid/CHIP
- Can add a dental plan to your health plan in the Marketplace
- Can apply for Medicaid/CHIP at anytime

Marketplace Affordability Snapshot

- **According to an HHS Analysis, during Open Enrollment 2016 (November 1, 2015-January 31, 2016):**
 - 7 in 10 returning Marketplace consumers will be able to buy a plan for \$75 or less in monthly premiums after tax credits
 - 8 in 10 returning Marketplace consumers will be able to buy a plan for \$100 or less in monthly premiums after tax credits
 - Returning consumers who switched plans within the same metal tier saved an average of nearly \$400 on their 2015 annualized premiums after tax credits as compared to those who stayed in their same plans.

Lower Premium Costs in the Marketplace

- The premium tax credit may be taken as advance payments (APTC) paid directly to issuers to lower monthly premium costs, or as a refundable credit on the tax return you file
- Eligibility for APTC is based on
 - Household income and family size
 - Household income between 100% to 400% FPL
 - \$23,850 – \$95,400 for a family of 4 in 2015 (higher in Alaska and Hawaii)
 - Not being eligible for other minimum essential coverage, and including most government-sponsored coverage, affordable employer-sponsored insurance that meets certain minimum standards, or certain other minimum essential coverage

Who's Eligible for Cost-Sharing Reductions?

- Lower out-of-pocket costs on deductibles, copayments, and coinsurance
- To be eligible, you must
 - Have income at or below 250% FPL
 - \$59,625 annually for a family of 4 in 2015 (higher in Alaska and Hawaii)
 - Be eligible for advance payments of the premium tax credit (APTC)
 - **Enroll in a Marketplace Silver-level plan, unless they're members of a Federally-recognized tribe**
- Members of federally recognized Indian tribes
 - Don't have to pay cost-sharing if household income is at or below 300% of the federal poverty level (FPL), and they're eligible for APTC
 - Up to around \$71,550 for a family of 4 (\$89,460 in Alaska) in 2015
 - Don't have to enroll in a Silver-level plan

Everyone Must:

1. Have minimum essential coverage



They're already covered and don't need to do anything.

OR

2. Have an exemption from the shared responsibility payment (fee)

EXEMPT

They don't have to get coverage and won't have to pay a fee for not having coverage.

OR

3. Pay a fee (shared responsibility payment)



They should consider getting coverage. If they don't, they'll pay a fee.

How much is the fee?

- If you don't have health insurance in 2016, you'll pay the **higher** of these two amounts:
 - **2.5% of your yearly household income** (Only the amount of income above the tax filing threshold, about \$10,150 for an individual in 2014, is used to calculate the penalty)
 - The maximum penalty is the national average premium for a Bronze plan
 - **\$695 per person (\$347.50 per child under 18)**
 - The maximum penalty per family using this method is \$2,085
- The penalty for noncompliance can't exceed the national average premium for a Bronze level Marketplace QHP (for the relevant family size)
- After 2016, the amounts increase based on the cost of living

When Can You Enroll?

Annual Open Enrollment Period

Sunday November 1st 2015 – Saturday, January 31st 2016

Special Enrollment Periods (SEP)



26TH BIRTHDAY

If you're on your parent's plan and you're turning 26



MARRIAGE

If you're saying "I do"



BABY OR ADOPTION

If you're having a baby or your family is growing



NEW ADDRESS

If you're opening the door to a new home



JOB CHANGE

If you're in the middle of a job transition

NOTE: You can apply for Medicaid and the Children's Health Insurance Program (CHIP) coverage at any time.

Key Dates and Deadlines

- **November 1, 2015:** Open enrollment for 2016 coverage
- **December 15, 2015:** Deadline to enroll for coverage starting January 1, 2016
- **January 15, 2016:** Deadline to enroll for coverage starting February 1, 2016
- **January 31, 2016:** Last day of open enrollment 2016; coverage begins March 1, 2016.

Eligibility and Enrollment in the Individual Marketplace

- To be eligible for Marketplace coverage, you must
 - Be a resident of a state served by the Marketplace, and
 - Be a U.S. citizen, U.S. national, or a non-citizen who's lawfully present in the U.S. (and expected to be for the entire time coverage is sought), and
 - Not be incarcerated (other than incarceration pending disposition of charges)

Immigration Categories Eligible for Marketplace Coverage

“Qualified” Immigrants:	Other “Lawfully Present” Immigrants:
<ul style="list-style-type: none"> • Lawful Permanent Resident (LPR/green card holder) • Asylee • Refugee • Cuban/Haitian Entrant • Paroled into the U.S. for at least one year • Conditional Entrant • Granted Withholding of Deportation or Withholding of Removal • Battered Spouse, Child and Parent • Trafficking Survivor and his/her Spouse, Child, Sibling or Parent <p>Others:</p> <ul style="list-style-type: none"> • Member of a federally-recognized Indian tribe or American Indian born in Canada 	<ul style="list-style-type: none"> • Granted relief under the Convention Against Torture (CAT) • Temporary Protected Status (TPS) • Deferred Enforced Departure (DED) • Deferred Action (except DACA)* • Paroled into the US for less than one year • Individual with Nonimmigrant Status (includes worker visas; student visas; U visas; citizens of Micronesia, the Marshall Islands, and Palau; and many others) • Administrative order staying removal issued by the Department of Homeland Security • Lawful Temporary Resident • Family Unity

***EXCEPTION:** Individuals granted deferred action under the **2012 Deferred Action for Childhood Arrivals (DACA) program** are not eligible to enroll in coverage in the Marketplace.

Immigration Categories Eligible for Marketplace Coverage (Continued)

APPLICANT for Any of These Statuses:	Must Also Have Employment Authorization:
<ul style="list-style-type: none">• Lawful Permanent Resident (with an approved visa petition)• Asylum*• Special Immigrant Juvenile Status• Victim of Trafficking Visa• Withholding of deportation or withholding of removal, under the immigration laws or under the Convention Against Torture (CAT)*	<ul style="list-style-type: none">• Applicant for Temporary Protected Status• Registry Applicants• Order of Supervision• Applicant for Cancellation of Removal or Suspension of Deportation• Applicant for Legalization under IRCA• Applicant for LPR under the LIFE Act
<p><i>*Only those who have been granted employment authorization or are under the age of 14 and have had an application pending for at least 180 days are eligible</i></p>	

Immigrant Access to Medicaid and the Children's Health Insurance Program (CHIP)

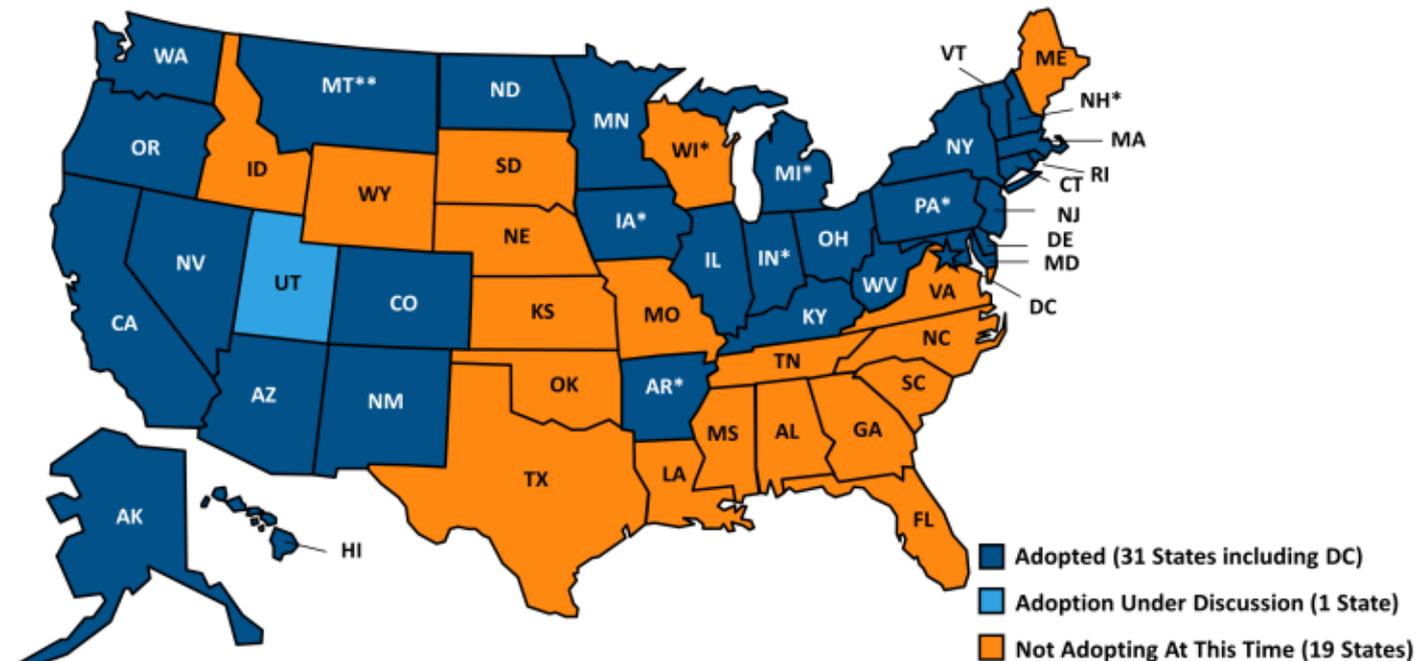
- Immigrants who are “qualified non-citizens” generally aren’t eligible for Medicaid and CHIP for 5 years, after receiving their qualified non-citizen status.
 - This is referred to as a 5-year waiting period, which means they must have a qualified non-citizen status for 5 years before they are eligible
 - But there are exceptions (e.g. refugees and asylees).
 - Individuals must also meet their state’s eligibility rules, including residency and income
- States have the option to cover lawfully residing children up to age 21 and/or pregnant women
 - “Lawfully residing” is defined as “lawfully present” and otherwise eligible for Medicaid or CHIP in the state. This is the same definition of “lawfully present” as is used for Marketplace eligibility includes more statuses than “qualified non-citizen.”
 - The 5-year waiting period doesn’t apply.

Immigrant Access to Medicaid and CHIP (Exceptions to the 5-year Waiting Period)

- Certain Qualified Non-Citizens are exempt from the 5-year waiting period for Medicaid and CHIP
 - Refugees
 - Asylees
 - Individuals granted withholding of deportation or removal
 - Cuban and Haitian Entrants
 - Amerasian immigrants
 - Special Immigrant Visa holders from Iraq or Afghanistan
 - Lawful Permanent Residents who adjusted from a status exempt from the 5 year bar
 - Victims of human trafficking and his or her spouse, child, sibling, or parent
 - Veterans and active duty military and their spouses and unmarried dependents who also have a “qualified non-citizen” status
 - Members of a federally recognized Indian tribe or American Indian born in Canada

Medicaid Expansion in 2015: 31 States and the District of Columbia

Current Status of State Medicaid Expansion Decisions



NOTES: Current status for each state is based on KCMU tracking and analysis of state executive activity. **MT has passed legislation adopting the expansion; it requires federal waiver approval. *AR, IA, IN, MI, PA and NH have approved Section 1115 waivers. Coverage under the PA waiver went into effect 1/1/15, but it is transitioning coverage to a state plan amendment. WI covers adults up to 100% FPL in Medicaid, but did not adopt the ACA expansion.

SOURCE: "Status of State Action on the Medicaid Expansion Decision," KFF State Health Facts, updated July 20, 2015.

<http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>



Medicaid and the Marketplace

- If you're determined eligible for Medicaid, you aren't eligible for premium tax credits or cost-sharing reductions for coverage in the Marketplace
- You may live in a state that is NOT expanding Medicaid
 - If your income is **more** than 100% FPL, you may be eligible for a premium tax credit and cost-sharing reductions (about \$23,850 for a family of 4 in 2015 [higher in Alaska and Hawaii])
 - If your income is **less** than 100% FPL, you aren't eligible for a premium tax credit or cost-sharing reductions unless you're lawfully present and not eligible for Medicaid or CHIP **based on immigration status**
 - Eligible for a hardship exemption from the fee (shared responsibility payment) for failure to maintain minimum essential coverage

Mixed Status Families

Options for Care and Coverage

- Using the same application, members of “mixed status” families can apply for:
 - Advance premium tax credits and lower out-of-pocket costs through the Marketplace for private insurance
 - Or Medicaid and CHIP coverage
- Family members who aren't applying for health coverage for themselves won't be asked if they have eligible immigration status

Eligible Immigrants and Lower Costs

- General rule for lower premium cost: Household income between 100% to 400% Federal Poverty Level (FPL)
- General rule for reduced cost sharing: Household income between 100% and 250% FPL
- Lawfully present immigrants with a household income **below 100%** of the FPL and who aren't eligible for Medicaid **based on immigration status**
 - May be eligible for premium tax credits and lower out-of-pocket costs if they meet all other eligibility requirements

Undocumented Immigrants

- Aren't eligible for coverage through the Marketplace (including premium tax credits and cost-sharing reductions), or for most Medicaid or CHIP
- May continue to buy coverage on their own outside the Marketplace
- Can get limited services for an emergency medical condition through Medicaid
 - If otherwise eligible for Medicaid in the state
- Are eligible for an exemption from the individual shared responsibility requirement
- May be eligible for other state or federal health programs

Lawfully Present Immigrant Seniors

- **Medicare** has different eligibility rules – qualifying work history and immigration status restrictions
- Some seniors, including LPRs, may not be eligible for Premium Free Medicare because they lack qualifying work history
 - may be eligible only for Premium “Buy-in” Medicare
- Seniors who are not eligible for Premium Free Medicare may be eligible for premium tax credits to offset the cost of Marketplace plans

4 Ways to Get Marketplace Coverage

4 Ways to Get Marketplace Coverage

Online

Visit HealthCare.gov to apply and enroll on the web.



Over the phone

Call the Marketplace Call Center at **1-800-318-2596**. TTY users should call **1-855-889-4325**. A customer service representative can help you apply and enroll over the phone.



In-person help

Get help from people in your community trained and certified to help you apply and enroll in the Marketplace. Visit Localhelp.HealthCare.gov, or call the Marketplace Call Center.



Paper application

If you don't have a computer or time to apply and enroll over the phone, you can fill out a paper application. Call the Marketplace Call Center to get an application or download a copy from HealthCare.gov.



Improvements to Healthcare.gov

CuidadoDeSalud.gov

Individuos y Familias

Pequeñas Empresas

Iniciar sesión

English

Obtenga Cobertura

Mantenga o Cambie Su Plan

Respuestas ▾

Buscar

Revise planes y precios 2016

Revise los planes ahora para estar listo para inscribirse o renovar su plan a partir del 1 de noviembre

REVISE PLANES Y PRECIOS 2016



¿PRIMERA SOLICITUD?

¿Primera vez solicitando?

5 CONSEJOS



¿RENOVACIÓN?

OBTENGA RESPUESTAS



¿NECESITA UN PLAN?

¿Necesita un plan para 2015?

VEA SI CALIFICA



PLAZOS PARA 2016

VEA AHORA

REGÍSTRESE PARA NOTICIAS Y AVISOS IMPORTANTES

Únase a millones de personas que ya se han inscrito para recibir cobertura del Mercado. Regístrese para avisos por correo electrónico o a través de mensajes de texto para recibir información importante – incluyendo un aviso de cuando sea tiempo de regresar a inscribirse y recordatorios de plazos.

REGÍSTRESE

[POLÍTICA DE PRIVACIDAD](#)

EL BLOG DE CUIDADODESALUD.GOV

25 de octubre

Manténgase saludable esta temporada de influenza con los servicios preventivos sin costo adicional del Mercado

08 de octubre

Nuestra nueva Política de Privacidad coloca opciones de privacidad a su alcance

VEA MÁS

Marketplace Call Center

- Serves consumers in Federally-facilitated and State-Partnership Marketplaces
 - 1-800-318-2596 (TTY 1-855-889-4325)
- Customer service representatives available 24/7
- Help with eligibility, enrollment, and referrals
- Assistance in English and Spanish
 - Oral interpretation for 240+ additional languages
- State-based Marketplaces have own call centers



Getting Help in a Language Other than English

- Interpreter services in more than 240 languages are available at no cost at 1-800-318-2596
 - CMS Product No. 11658 translates the message above in
 - Albanian, Amharic, Arabic, Bengali, Cantonese, Chinese, French, French Creole, German, Gujarati, Hindi, Korean, Mandarin, Punjabi, Pennsylvania Dutch, Persian, Polish, Portuguese, Romanian, Russian, Spanish, Tagalog, Thai, Urdu, and Vietnamese
 - Available at [Marketplace.cms.gov/outreach-and-education/getting-help-in-a-language-other-than-english.pdf](https://www.marketplace.cms.gov/outreach-and-education/getting-help-in-a-language-other-than-english.pdf)

LocalHelp.HealthCare.gov

- Marketplace in-person help is available
 - Navigators
 - Non-Navigator assistance personnel
 - Certified application counselors
 - Issuer application assisters
 - Enrollment assistance contractor
 - Agents and brokers
 - To find assistance in your area, go to Localhelp.HealthCare.gov or AyudaLocal.CuidadoDeSalud.gov



The screenshot shows a web interface for finding local help. At the top, it says "Find Local Help" and "Get personal help applying for health coverage...". Below that is a search prompt: "Enter City and State or Zip Code (Example: 'Austin, TX' or '33109')". There is a text input field and a green "Find Help" button. A note below the input field states: "Important note: Please check back regularly as additional organizations who can provide help will be added over the upcoming weeks." At the bottom of the interface, there is a blue banner with the text "Localhelp.HealthCare.Gov".

Disclosure of Immigration Status

- Application asks only for the information needed to determine eligibility for health coverage
- People who aren't seeking coverage for themselves won't be asked about their immigration status
- Disclosure of Social Security Number (SSN) for a person not seeking coverage for themselves must be voluntary and used only to determine eligibility for an applicant or beneficiary
- Benefits can't be denied because a family or household member who isn't applying for health coverage hasn't disclosed citizenship or immigration status
- Application information for individuals applying for coverage is verified through a "data services hub" that connects to immigration status trusted data sources

Information provided by applicants or consumers *won't be used* for immigration enforcement purposes

Data Matching Issues

- Data matching issues occur when information on application doesn't match the Marketplace data from trusted sources
 - Sources include: Social Security Administration (SSA), Internal Revenue Service (IRS), and Department of Homeland Security (DHS)
- Most common types of data matching issues are related to income, citizenship, and immigration status information
- Consumers can find out if they have a data matching issue by checking the eligibility notice they receive from the Marketplace after they have submitted their application
- Consumers are encouraged to read their eligibility notices carefully to make sure that they submit
 - All information that is requested
 - The correct document or combination of documents, if applicable; and
 - Information for the correct member(s) of the household

Data Matching Issues Continued

- Consumers who don't submit additional information about their specific data matching issue risk adjustments to their financial assistance and/or eligibility for coverage through the Marketplace
- Consumers with unresolved data matching issues will be sent warning notices before their eligibility is adjusted
- Each notice includes a list of acceptable documents and instructions for sending them
- Data matching issues for potential Medicaid and CHIP individuals are resolved by the state Medicaid or CHIP agency

Gather Important Information

[Marketplace.cms.gov/outreach-and-education/apply-for-or-renew-coverage.pdf](https://www.Marketplace.cms.gov/outreach-and-education/apply-for-or-renew-coverage.pdf)

You should download or print this checklist so you know what information may be needed to apply for coverage



GET READY
to Apply for or Renew Your

**HEALTH INSURANCE
MARKETPLACE
COVERAGE**

You can apply for or renew your Marketplace coverage by visiting [HealthCare.gov](https://www.HealthCare.gov) or by calling the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

Before you start your application, there are a few things you should gather to help make the process go quicker and easier. Gather this information **before** you go online or call to start your application, or before you go to a meeting with a navigator, certified application counselor, assister, agent, or broker, if one of these people is helping you. If you don't take the time to gather these things now, you may need to log back in or call back several times before you can complete your application. This can be stressful and take up valuable time.

WHAT DO I NEED?	WHY DO I NEED THIS?	CHECK THIS BOX ONCE YOU HAVE THIS INFORMATION READY
Your information	Your Marketplace application will ask you for some basic information, including your name and date of birth.	<input type="checkbox"/>

Immigration Status and Necessary Information from Various Document Types

If You Have	Provide These For The Document ID
Permanent Resident Card, “Green Card” (I-551)	<ul style="list-style-type: none">✓ Alien registration number✓ Card number
Reentry Permit (I-327)	<ul style="list-style-type: none">✓ Alien registration number
Refugee Travel Document (I-571)	<ul style="list-style-type: none">✓ Alien registration number
Employment Authorization Card (I-766)	<ul style="list-style-type: none">✓ Alien registration number✓ Card number✓ Expiration date✓ Category code
Machine Readable Immigrant Visa (with temporary I-551 language)	<ul style="list-style-type: none">✓ Alien registration number✓ Passport number✓ Country of issuance

For more information on acceptable documentation, including pictures of the documents, visit [HealthCare.gov/immigrants/documentation](https://www.healthcare.gov/immigrants/documentation).

Immigration Status and Necessary Information from Various Document Types (Continued)

If You Have	List These For The Document ID
Temporary I-551 Stamp (on passport or 1-94/1-94A)	✓ Alien registration number
Arrival/Departure Record (I-94/I-94A)	✓ I-94 number
Arrival/Departure Record in unexpired foreign passport (I-94)	<ul style="list-style-type: none"> ✓ I-94 number ✓ Passport number ✓ Expiration date ✓ Country of issuance
Unexpired Foreign passport	<ul style="list-style-type: none"> ✓ Passport number ✓ Expiration date ✓ Country of issuance

Additional Information: uscis.gov/i-9-central/acceptable-documents

Immigration Status and Necessary Information from Various Document Types (Cont.)

If You Have	List These For The Document ID
Certificate of Eligibility for Nonimmigrant Student Status (I-20)	✓ Student and Exchange Visitor Information System (SEVIS) ID
Certificate of Eligibility for Exchange Visitor Status (DS2019)	✓ SEVIS ID
Other(including I-797 receipt document)	✓ Alien registration number or an I-94 number ✓ Description of the type or name of the document

"It's important to enter as many fields from your immigration document as possible, even though some fields may be labeled "optional." Entering all of your document information makes the application process go smoother and faster, helps make sure your eligibility results are correct, and may prevent you from needing to come back later and provide more information.

Additional Documents to Prove Eligibility

- Document indicating membership in a federally recognized American Indian tribe for American Indians born in Canada
- Office of Refugee Resettlement Eligibility letter (if under 18)
- Document indicating withholding of deportation or removal
- Administrative order staying removal issued by the Department of Homeland Security (DHS)
- Certification from U.S. Department of Health and Human Services, Office of Refugee Resettlement

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things Immigrant Families need to know about Marketplace coverage

You must be a U.S. citizen or be lawfully present in the U.S to be eligible for Marketplace coverage.

You may be eligible for Medicaid or Children's Health Insurance Program (CHIP) coverage if you're a U.S. citizen or have a "qualified" immigration status.

In some states, lawfully present children and/or pregnant women may be eligible for Medicaid or CHIP.

You may need to wait 5 years after you get "qualified" immigration status to get Medicaid or CHIP.

You may be able to get help with your healthcare costs through the Marketplace, even during your 5-year wait.

If you're not a U.S. citizen or lawfully present, you may be able to get Medicaid for emergency medical conditions, which includes labor and delivery.

You may need to submit documents to prove your citizenship or immigration status. Your information will never be used for immigration enforcement purposes.

Want to know more or have questions?

- Visit HealthCare.gov/immigrants/immigration-status.
- Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). This call is free.

Marketplace.cms.gov



Health Insurance Marketplace

Welcome to the official Marketplace information source for assisters and outreach partners.

On this site, you'll find information about assister programs and tools to help existing and new Health Insurance Marketplace consumers.

[Applications & Forms](#) >

[Technical Assistance Resources](#) >

[Outreach & Education](#) >



Los estudiantes universitarios tienen varias opciones de cobertura médica.

Plan médico para los estudiantes

Si está cubierto por el plan médico para los estudiantes de su escuela, en la mayoría de los casos, se le considera cubierto bajo la Ley de Cuidado de Salud a Bajo Precio. No tendrá que pagar la multa que deben pagar las personas sin cobertura. Consulte con su plan médico para estudiantes para ver si califica como cobertura bajo la ley de cuidados de salud.

Plan médico del Mercado

Usted puede optar por comprar un plan médico a través del Mercado de Seguros Médicos. La mayoría de las personas califican para ayuda financiera para disminuir los costos de primas. Visite CuidadoDeSalud.gov para solicitar y averiguar si puede obtener costos menores en la cobertura médica.

Cobertura bajo el plan de los padres

Usted puede permanecer o ser añadido al plan médico de sus padres hasta que cumpla 26 años.

Planes médicos catastróficos

Si tiene menos de 30, usted puede comprar un plan médico catastrófico para protegerse de los altos costos de un accidente o enfermedad grave. Estos planes generalmente tienen primas mensuales más bajas, pero deducibles altos. Usted paga por la mayor parte de la atención médica, hasta una cierta cantidad. Después de eso, la compañía de seguros paga su parte por los servicios cubiertos.

Order CMS Print Resources

How to order resources from the CMS product ordering website

- Need to create an account.
- Go to <http://productordering.cms.hhs.gov> and select the words “create an account.”
- There will be a section for justification for access.
 - Include the type of your organization (for example, “ABC Partnership Group,” an advocacy group for seniors with diabetes).
 - Within 3 business days CMS will grant approval of the account, and you can log in to order products.
- You will receive an email notice of approval.
 - Note: your account won’t be accessible until your access is approved.

Additional Information for Immigrant Families

- Federally-funded health centers are required to provide primary health care services to all residents, including undocumented immigrants
 - Find a Federally-funded health center in your community at: findahealthcenter.hrsa.gov/
- States may choose to provide insurance coverage to additional immigrant populations
 - For information on each state's Medicaid eligibility criteria visit Medicaid.gov/medicaid-chip-program-information/by-state/by-state.html

Additional Resources for Immigrant Families

- This link shows which states cover lawfully present children and/or pregnant women in Medicaid and CHIP [Medicaid.gov/medicaid-chip-program-information/by-topics/outreach-and-enrollment/lawfully-residing.html](https://www.Medicaid.gov/medicaid-chip-program-information/by-topics/outreach-and-enrollment/lawfully-residing.html)
- For more information about disclosure of immigration status, please see the following memorandum (in English and Spanish) from the U.S. ICE. [ice.gov/doclib/ero-outreach/pdf/ice-aca-memo.pdf](https://www.ice.gov/doclib/ero-outreach/pdf/ice-aca-memo.pdf)
- Key Facts: Immigrant Eligibility for Health Insurance Programs: www.healthreformbeyondthebasics.org/key-facts-immigrant-eligibility-for-coverage-programs
- Key Facts: Helping Families that Include Immigrants Apply for Health Coverage: www.healthreformbeyondthebasics.org/key-facts-application-process-families-that-include-immigrants

Free, Confidential, In-Person Assistance

LocalHelp.Healthcare.gov & AyudaLocal.CuidadoDeSalud.gov

 <https://localhelp.healthcare.gov/>

HealthCare.gov

Individuals & Families

Small Businesses

Find someone nearby to help you apply.

People and groups in your community can help you apply, pick a plan, and enroll – all for free. Most are available to meet in-person.

Enter your ZIP code or city and state

e.g., '33109' or 'Austin, TX'

Stay Connected

Stay connected with the Marketplace



- **TWITTER:** @HealthCaregov / @CuidadoDeSalud
- **FACEBOOK:** Healthcare.gov or CuidadoDeSalud
- **YouTube Videos:** www.YouTube.com/HealthCare.Gov
- Sign up to get email and text alerts @
HealthCare.Gov/Subscribe
 - CuidadoDeSalud.gov en Español
- Updates and resources for organizations are available @ Marketplace.CMS.Gov