



Health Reform and Immigrants Questions and Answers

Like citizens, immigrants need the improvements that national health care reform can bring. In addition to the challenges faced by citizens, many immigrants confront additional barriers, including policies that exclude them because of their immigrant status and doctors who don't understand their languages or cultures. Providing affordable and appropriate health coverage for all would ensure healthier communities across the nation. People with health insurance are more likely to obtain preventive care and needed care for illness. However, the health care reform bill passed by the House and the bill pending in the Senate only address some of immigrants' needs.

How many immigrants live in the United States and what are their circumstances?

There are about 25 million immigrants, including those legally present in the U.S. and those who are undocumented. Overall, they are as likely as citizens to work – more than 75 percent are in workforce.¹ They are more likely than citizens to work for small employers or in industries that do not offer health insurance. Generally, they have lower incomes than citizens and are less able to afford to buy insurance on their own. As a whole, they are younger and healthier than citizens. They do not receive as much health care, and are more likely to rely on safety net providers, such as health centers. However, they use emergency rooms less than citizens.²

About 11 million immigrants lack health insurance, representing about 24 percent of the nation's uninsured. Of those, about 4.2 million are legal permanent residents or "green card" holders, most of whom are on a path to citizenship. Another 6.8 million are undocumented immigrants.³

Would immigrants be required to obtain insurance under health care reform?

Most legal immigrants would be required to obtain insurance, just like citizens, under the bill passed by House and the version pending in the Senate. Undocumented immigrants would be exempted from having to obtain insurance under the Senate bill, but would be required to get it under the House bill.

Would immigrants have access to Medicaid?

Both bills would continue the current federal policy that excludes undocumented immigrants from Medicaid entirely and bars nearly all legal immigrants from Medicaid for the first five years they are in the United States. After five years, legal immigrants would be eligible for Medicaid if the state they live in opts to include them. The House bill extends financial eligibility for all adults to up 150 percent of the federal poverty level (FPL) and the Senate bill increases eligibility to 133 percent FPL.

Congress imposed the five-year waiting period for legal immigrants as part of welfare reform legislation in 1996. Earlier this year, Congress gave states the option of removing the waiting period for children and pregnant women to enter the Children's Health Insurance Program. A number of states already pay for coverage for immigrant adults and children, using state-only dollars.

Continuing the waiting period for Medicaid would exclude about 600,000 legal immigrants, if eligibility is set at 150 percent FPL.⁴ While many of these immigrants would be eligible for insurance subsidies, coverage would be more expensive and less comprehensive, likely leaving some without access to needed care.

The majority of Americans support eliminating the five-year waiting period for legal immigrants.⁵ Legal immigrants pay taxes that help support the Medicaid program. Eliminating the wait would likely save the federal government money when compared with providing insurance subsidies to the same people.

Would immigrants have access to insurance subsidies?

Most legal immigrants would qualify for subsidies, if they meet income requirements, which vary in the bills. (About 3.4 million uninsured legal immigrants have incomes below 400 percent FPL⁶, and would be eligible for subsidies.) Undocumented immigrants would be barred from getting subsidies under the bills. Some legally present foreigners would also be excluded. In the House bill, holders of certain kinds of visas, including students, temporary workers and diplomats, are not eligible. The Senate bill excludes those whose legal status is expiring within the year.

Would immigrants be able to buy coverage through the Exchange?

Legal immigrants have full access to the Exchange. The Senate bill would prohibit undocumented immigrants from buying insurance through the Exchange, even at full price, a policy the White House has supported. By contrast, the House bill would allow undocumented immigrants to buy through the Exchange.

Since immigrants are, as a whole, younger and healthier than citizens, including them in the insurance pool could reduce costs and rates for everyone. Excluding them means they may be unable to get coverage and more likely to use emergency rooms and other safety net institutions, adding to uncompensated care costs. Some would also likely forgo care, even for communicable diseases, which could have implications for public health.

Would the health reform bills improve cultural and linguistic competency?

The bills take some small steps to make the health system more responsive to people who are not proficient in English and who come from different cultures. The House bill would require services provided by Exchange plans to be culturally and linguistically appropriate and would provide training grants for professionals. It also would increase federal matching funds for

language services in Medicaid. And it would authorize a Medicare demonstration project to improve communication between patients and providers through translation, interpretation and additional bilingual providers. The Senate bill would require health insurers to provide information about coverage and benefits in a culturally and linguistically appropriate manner. It would also establish programs to develop model curricula on cultural competency for professional training.

¹ Capps, Randy, Marc R. Rosenblum and Michael Fix. Immigrants and Health Care Reform: What's Really at Stake. Migration Policy Institute. October 2009.

² Kaiser Family Foundation. Immigrants' Health Coverage and Health Reform: Key Questions and Answers

³ Capps, Randy.

⁴ Capps, Randy.

⁵ National Immigration Law Center

⁶ Capps, Randy.