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ACA brings legal immigrants opportunities as well as responsibilities

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The Affordable Care Act (ACA) does not expand access to health insurance for undocumented immigrants but may pave the way for many legal immigrants who have trouble obtaining this crucial coverage, concludes a report released today by the George Washington University School of Public Health and Health Services (SPHHS). The report outlines the opportunities as well as the obligations that the federal health reform law will bring to lawfully present immigrants, people who have obtained green cards or visas allowing them to work, live and study in the United States.

"Most people do not realize that legal immigrants currently face many obstacles to obtaining health insurance," said Leighton Ku, PhD, MPH the author of the new report and director of the Center for Health Policy Research at SPHHS. "Such immigrants are three times as likely to be uninsured as those born in the United States." Without health coverage, they—like other uninsured Americans—often delay or never get potentially life-saving health care, he said.

This issue brief, which was funded by the Commonwealth Fund, notes that the federal health reform law might help as many as six million "lawfully present" immigrants either find affordable health insurance through health insurance exchanges or enroll in Medicaid. The issue brief outlines two main benefits for legal immigrants under the health reform law:

First, legal immigrants that do not have health insurance will be able to

sign up for coverage through the new exchanges, online marketplaces where people can shop for a health plan. Depending on their income and other factors, legal immigrants may be able to qualify for federal tax credits that will make a health plan more affordable, Ku said.

Second, many lawfully present immigrants will also become eligible for Medicaid under the ACA reforms. Under a Supreme Court ruling on the ACA, states can open up Medicaid programs to cover many more low-income adults. To date, about half the states have opted to expand their Medicaid programs. Legal immigrants living in the expanding states might find they qualify for Medicaid coverage if they meet income and other requirements, according to the report.

Under the ACA, the new health coverage benefits will not begin until January 2014 but the analysis notes that legally present immigrants can log onto a health insurance exchange, either one run by a state or by the federal government, to look at their options and shop for coverage now.

The issue brief also notes that many low-income immigrants speak a language other than English and may have no easy way to access to the internet. Ku says that many states have put in place community based navigators that can translate the details of a health plan or the cost-sharing obligations from English into another language. And such navigators can help lower income but legal immigrants sign up for a plan or gain access to Medicaid coverage—if they are eligible.

The brief also notes that along with the improved access to health care, the law will also impose new responsibilities on legally present immigrants. For example, like citizens, they will have the obligation to obtain health coverage. If they do not—just like citizens—they will have to pay a penalty in the form of increased taxes. There are exemptions to this rule for those too poor to buy insurance even at affordable rates but the mandate was designed to encourage most people—and that now

includes legal immigrants—to sign up for coverage, Ku said.

More information: The issue brief, "Strengthening Immigrants' Health Access: Current Opportunities," can be viewed at the SPHHS Department of Health Policy's website: go.gwu.edu/immigranthealthaccess

Provided by George Washington University

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