

Big jump in number of immigrants losing health law coverage

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In this March 24, 2014, file photo, Jane Delgado, president of the National Alliance for Hispanic Health, works in her office in Washington. A change in government procedures has led to a big jump in people losing coverage under the Obama health care law because of immigration and citizenship issues. "Same dog, different collar," said, evoking an old Spanish saying about situations that do not seem to change (AP Photo/ Evan Vucci, File)

A change in government procedures has led to a big jump in people

losing coverage under the Obama health care law because of immigration and citizenship issues.

More than 400,000 had their insurance canceled, nearly four times as many as last year.

The Obama [administration](#) says it is following the letter of the law, and this year that means a shorter time frame for resolving immigration and citizenship issues. But advocates say the administration's system for verifying eligibility is seriously flawed, and consumers who are legally entitled to benefits are paying the price.

"Same dog, different collar," said Jane Delgado, president of the National Alliance for Hispanic Health, evoking an old Spanish saying about situations that do not seem to change. "The bottom line is people got taken off [health insurance](#) when they applied in good faith."

The National Immigration Law Center says it believes the overwhelming majority of the 423,000 people whose coverage was terminated are legal U.S. residents and citizens snared in a complicated, inefficient system for checking documents.

Angel Padilla, the center's health policy analyst, said it defies common sense that that many immigrants without legal authorization to be in the country would risk alerting a federal agency by applying for taxpayer-subsidized benefits.



Immigrant rights advocate Angel Padilla, a health care policy analyst for the National Immigration Law Center, poses for a portrait at the center, Friday Sept. 11, 2015, in Washington. A change in government procedures has led to a big jump in people losing coverage under the Obama health care law because of immigration and citizenship issues. Padilla, the center's health policy analyst, said it defies common sense that that many immigrants without legal authorization to be in the country would risk alerting a federal agency by applying for taxpayer-subsidized benefits. (AP Photo/Jacquelyn Martin)

"Somebody who is trying to submit documents over and over ... is someone who believes they have an eligible immigration status," Padilla said. By comparison, a total of 109,000 people lost coverage because of citizenship and immigration issues during all of 2014.

President Barack Obama's [health care law](#) specifies that only citizens and legal U.S. residents are entitled to coverage through the new insurance markets that offer subsidized policies. The administration says

this year the law provides just a 95-day window for resolving documentation issues that involve citizenship and immigration. There was no such clock in 2014 because it was the first year of HealthCare.gov's coverage expansion.

Last year, "we had the authority to provide consumers more flexibility—we were not taking action on the strict timeline," said Ben Wakana, a spokesman for the Department of Health and Human Services. "In 2015, we moved to the timeline of about three months, so consumers need to act quickly to submit supporting documentation."

Padilla said a shorter time window might not be so much of a problem if the administration would clearly communicate which documents are needed. "If it was clearer what the consumer needed to do, we wouldn't have the numbers that we have," he said.

The administration says it is continually making improvements to help consumers.

Hispanics, the nation's most numerous ethnic group, have been among the biggest beneficiaries of the Affordable Care Act. The uninsured rate for Latino adults ages 18-64 dropped from nearly 41 percent in 2013 to about 28 percent in the first three months of this year, according to a government survey. But Hispanics are still more likely to be uninsured than people of other ethnic and racial backgrounds. Signing up more Latinos is a priority for the administration and the law's supporters.

The administration is highly sensitive to Republican accusations that it is dispensing health benefits to people who are not legally entitled to them, including those who cannot prove their citizenship or legal status. Investigators for the congressional Government Accountability Office successfully enrolled fictitious characters through HealthCare.gov in 2014, and at least initially, renewed their coverage for this year.

But the nonpartisan probe also found evidence of problems with HealthCare.gov's consumer communications about problem applications.

For example, the federal insurance marketplace asked eight of the GAO's bogus beneficiaries to submit additional documentation to prove citizenship and identity. But GAO said the list of suitable documents that could be sent in consisted of paperwork for verifying income. After documents were sent in, HealthCare.gov failed in some cases to say whether they were acceptable.

HealthCare.gov "did not always provide clear and complete communications," said the GAO's report this summer. "We did not always know the current status of our applications or specific documents required in support of them."

The number of coverage terminations could actually be higher. The 423,000 figure only represents states served by the federal health insurance market. That does not include immigrant-rich California and New York, which run their own insurance exchanges.

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