



Health Reform: **Beyond the Basics**

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# Eligibility and Enrollment Process for Families that Include Immigrants



Presented in partnership with the National Immigration Law Center and the Georgetown University Center for Children and Families

*November 13, 2014*

Part I:

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# Medicaid and CHIP Eligibility for Immigrants

- Under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, the following groups may be eligible for Medicaid and CHIP:
  - "Qualified" immigrants who entered the U.S. before 8/22/96
  - "Qualified" immigrants who reach the end of a 5-year waiting period (e.g. lawful permanent residents or “green card holders”)
  - "Qualified" immigrants exempt from the 5-year waiting period (e.g. refugees, asylees, Cuban/Haitian entrants, trafficking victims, veteran families)
- States have some flexibility to vary from certain federal rules as defined by federal statute

**NOTE:** Immigrants who do not meet these immigrant eligibility rules (e.g. “qualified” immigrants in the five-year bar and “not qualified” immigrants) may be eligible for Medicaid payment of limited emergency services if they otherwise meet all Medicaid eligibility standards

## “Qualified” Immigrants

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- Lawful Permanent Residents (LPR/green card holders)
- Refugees
- Asylees
- Cuban/Haitian entrants
- Persons who were paroled into the U.S. for more than a year
- Conditional entrants
- Certain domestic violence and trafficking survivors and their derivatives
- Certain American Indians
- Persons granted withholding of deportation/removal

- Many “qualified” immigrants who entered the U.S. on or after August 22, 1996 are subject to a five-year waiting period (also know as “the five-year bar”)
  - The five years begin when an immigrant obtains a “qualified” immigration status
- Some “qualified” immigration statuses are not subject to the five-year bar:
  - Refugees, asylees, persons granted withholding of deportation/removal (even if they later become LPRs)
  - Cuban/Haitian entrant, Amerasian, Iraqi or Afghan special immigrant status, trafficking survivor (even if they later become LPRs)
  - Qualified immigrants who are U.S. veterans or on active military duty and their spouses or children
  - Children (state option, see slide 6)
  - Pregnant women (state option, see slide 6)

## Federal Medicaid/CHIP Options

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- CHIPRA gave states the option to cover children and/or pregnant women:
  - Who are lawfully present and otherwise eligible
  - Without a 5-year waiting period
  - Regardless of date of entry into the U.S.
  - 29 states, DC and the Commonwealth of the Northern Mariana Islands have taken up the option
- Under the “unborn child” option in CHIP, states can opt to provide certain medical services to pregnant women, regardless of immigration status, if they are not otherwise eligible for Medicaid

## State-Funded Options

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- States can cover additional immigrants with state-only funds

**Medicaid payment for limited services related to an emergency medical condition** is available to people who meet all the state's Medicaid eligibility requirements except for citizenship or immigration status, including:

- Qualified immigrants who are in the five-year bar
- Lawfully present but not qualified immigrants, such as nonimmigrant visa holders (e.g. students, temporary workers, etc.), Temporary Protected Status (TPS) and many others
- Undocumented immigrants

## **Other programs available to ALL:**

- Programs using federal health care block grants: mental health, maternal and child health, family planning, communicable diseases, immunizations
- Programs providing health services necessary to protect life or safety: emergency medical, food or shelter, mental health crisis, domestic violence, crime victim assistance, disaster relief
- Hospital financial assistance programs or charity care
- Community Health Centers/FQHCs, Migrant Health Centers

Part II:

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# Immigrant Eligibility for Marketplace Coverage



## Eligible “Lawfully Present” Immigration Categories – Part I

### ALL “Qualified” Immigrants

- Lawful Permanent Resident (LPR/green card holder)
- Refugee
- Asylee
- Cuban/Haitian Entrant
- Paroled into the U.S.
- Conditional Entrant
- Battered Spouse, Child and Parent
- Trafficking Survivor and his/her Spouse, Child, Sibling or Parent
- Granted Withholding of Deportation or Withholding of Removal
- Certain American Indians

### PLUS Other Lawfully Present Immigrants:

- Granted relief under the Convention Against Torture (CAT)
- Temporary Protected Status (TPS)
- Deferred Enforced Departure (DED)
- Deferred Action\*
- 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

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

# Marketplace Coverage

## Eligible “Lawfully Present” Immigration Categories – Part II

### Applicant for any of these statuses

- Lawful permanent resident (LPR/Green Card)
- Special Immigrant Juvenile Status
- Victim of Trafficking Visa
- Asylum\*
- Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention Against Torture (CAT)\*

### With Employment Authorization:

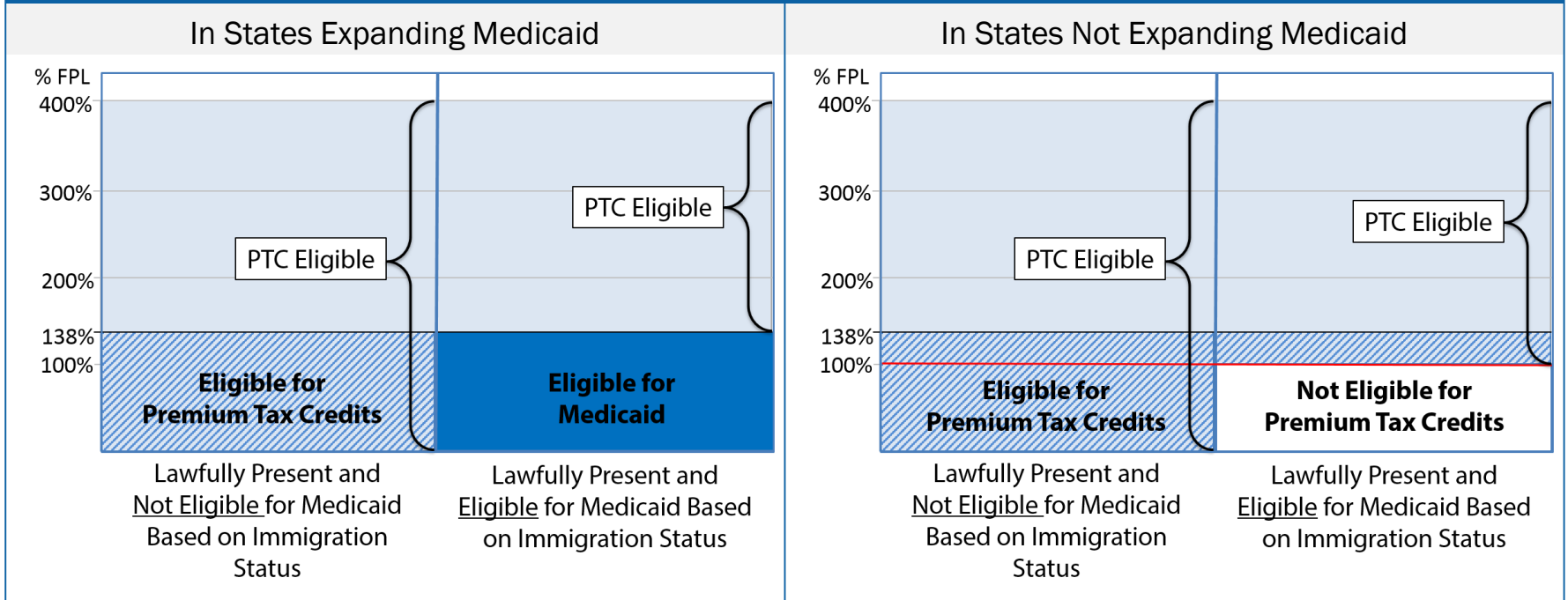
- Applicant for Temporary Protected Status
- Registry Applicants
- Order of Supervision
- Applicant for Cancellation of Removal or Suspension of Deportation
- Applicant for Legalization under IRCA
- Legalization under the LIFE Act

*\*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*

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



## Coverage Landscape for Families that Include Immigrants



- Ineligible to purchase qualified health plans in the individual Marketplaces, even at full price
  - Can purchase private coverage outside the Marketplace or through employer
- Exempt from the individual mandate as “exempt non-citizens,” along with individuals who are “non-resident aliens” under tax law
- Can apply for health insurance for eligible family members, or be part of household of eligible family members
- If applying for premium tax credits on behalf of eligible family members, must file a tax return. If not eligible for a Social Security number (SSN), may file a tax return using an Individual Taxpayer Identification Number (ITIN)
- Can use health programs available to ALL, regardless of immigration status (see slide 7)

Part III:

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# Immigrant Eligibility Scenarios

## Scenario 1:

### Rashid, Miriam and Leila

- Rashid and Miriam are married and live in Oregon
- Rashid became a citizen last year
- Miriam is applying to become a lawful permanent resident, Rashid submitted a visa petition for Miriam last year which was approved in February
- Leila was born in Oregon last month and is enrolled in Medicaid
- Family income: \$17,811
- Rashid and Miriam file taxes jointly and claim Leila as a dependent
- Rashid and Miriam are applying for health coverage



# Eligibility for Health Coverage Programs

## Based on General Citizenship / Immigration Status Rules

**Rashid**

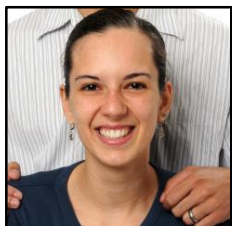


- Applying for coverage
  - Yes
- Citizen
  - Yes

MAY BE ELIGIBLE FOR:

- ✓ Medicaid
- ✓ QHP Enrollment

**Miriam**



- Applying for coverage
  - Yes
- Citizen
  - No
- Immigration status
  - Applying for LPR; approved visa petition
- Qualified immigrant
  - No
- Lawfully present
  - Yes

MAY BE ELIGIBLE FOR:

- ✓ QHP Enrollment

**Leila**



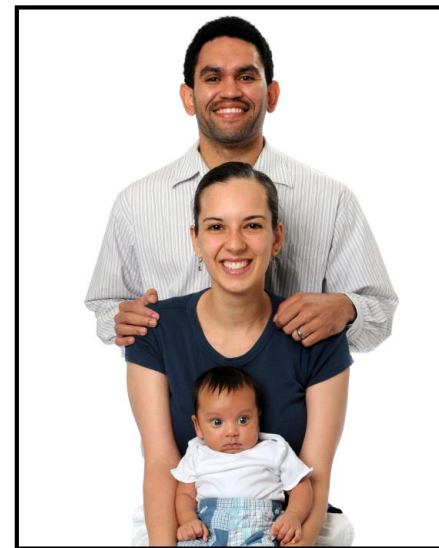
- Applying for coverage
  - No



# Eligibility for PTC and Medicaid (Oregon)

	Medicaid/CHIP				Premium Tax Credits			
	Eligible?	HH	Income	FPL	Eligible?	HH	Income	FPL
<b>Rashid</b>	Yes	3	\$17,811	90%	No	3	\$17,811	90%
<b>Miriam</b>	No	3	\$17,811	90%	Yes	3	\$17,811	90%
<b>Leila</b>	Yes	3	\$17,811	90%	No	3	\$17,811	90%

- Rashid is eligible for Medicaid. He is a U.S. citizen and his income is below the 138% FPL income limit for Medicaid in Oregon
- Miriam is lawfully present but she is not eligible for Medicaid because she is not a “qualified” immigrant
- Miriam is eligible for PTC even though her income is below 100% FPL because she is not eligible for Medicaid based on her immigration status



## Scenario 2:

### Ricky, Eva and Karina

- Ricky and Eva are not married but live together with their daughter, Karina
- Karina was born in Florida and is enrolled in CHIP
- Ricky has Temporary Protected Status (TPS) and is a full-time student
- Eva has Deferred Action for Childhood Arrivals (DACA) and she:
  - Earns \$37,601 a year
  - Plans to file federal taxes and will claim Ricky and Karina as dependents
- Ricky is applying for coverage



Ricky, 24, Eva, 24, Karina, 1

# Eligibility for Health Coverage Programs

## Based on General Citizenship / Immigration Status Rules

**Ricky**



- Applying for coverage
  - Yes
- Citizen
  - No
- Immigration status
  - Temporary Protected Status (TPS)
- Qualified immigrant
  - No
- Lawfully Present
  - Yes

**MAY BE ELIGIBLE FOR:**  
 ✓ QHP Enrollment

**Eva**



- Applying for coverage
  - No

**Karina**

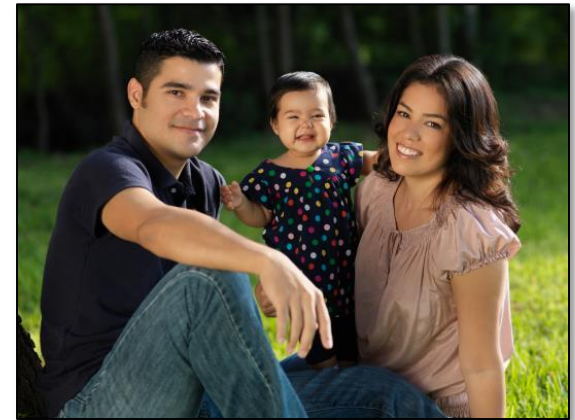


- Applying for coverage
  - No

# Eligibility for PTC and Medicaid

	Medicaid/CHIP				Premium Tax Credits			
	Eligible?	HH	Income	FPL	Eligible?	HH	Income	FPL
<b>Ricky</b>	No	2	\$0	0%	Yes	3	\$37,601	190%
<b>Eva</b>	N/A	--	--	--	N/A	--	--	--
<b>Karina</b>	Yes	3	\$37,601	190%	No	3	\$37,601	190%

- Ricky is lawfully present but he is not eligible for Medicaid because he is not a “qualified” immigrant
- Ricky is eligible for PTCs
- Eva is not applying for coverage: she would not meet the immigration requirement to enroll in insurance affordability programs because of the exclusion of DACAmented individuals, even though she is authorized to work in the U.S. and has a SSN
  - Eva is not subject to the penalty for going without coverage



## Scenario 3:

### Mei, Michael and Lin

- Mei lives with her son, Michael, and father Lin in North Carolina
- She has been a lawful permanent resident (LPR) for 6 years
- Michael is a citizen and is enrolled in his father's employer sponsored health insurance
- Lin has been a LPR for 2 years
  - He has not worked the 40 quarters and is not enrolled in Medicare
  - He is Mei's tax dependent
- Mei earns \$17,811 a year
- Mei and Lin are applying for coverage



# Eligibility for Health Coverage Programs

## Based on General Citizenship / Immigration Status Rules

**Mei**



- Applying for coverage
  - Yes
- Citizen
  - No
- Immigration status
  - LPR
- Qualified immigrant
  - Yes
- Subject to the 5-year bar
  - Yes
- Satisfied the 5-year bar
  - Yes

MAY BE ELIGIBLE FOR:

- ✓ Medicaid
- ✓ QHP Enrollment

**Lin**



- Applying for coverage
  - Yes
- Citizen
  - No
- Immigration status
  - LPR
- Qualified immigrant
  - Yes
- Subject to the 5-year bar
  - Yes
- Satisfied the 5-year bar
  - No
- Lawfully present
  - Yes

MAY BE ELIGIBLE FOR:

- ✓ QHP Enrollment

**Michael**



- Applying for coverage
  - No



	Medicaid/CHIP				Premium Tax Credits			
	Eligible?	HH	Income	FPL	Eligible?	HH	Income	FPL
<b>Mei</b>	No	3	\$17,811	90%	No	3	\$17,811	90%
<b>Lin</b>	No	1	\$0	-	Yes	3	\$17,811	90%
<b>Michael</b>	Yes	3	\$17,811	90%	No	3	\$17,811	90%

- Mei is not eligible for Medicaid because her state has not expanded and her income is above the 50% FPL income limit for parents
- Mei is not eligible for PTC because her income is below 100% FPL
- Lin is a qualified immigrant but has not met the five year bar for Medicaid eligibility
- Lin is eligible for PTC even though his income is below 100% FPL because he does not meet the Medicaid immigration requirement
  - Note: Lin has opted not to enroll in Medicare because he would have to pay the full premium



## Scenario 4:

### Nadif, Fatima and Amina

- Nadif and Fatima are married and have a daughter, Amina
- Nadif and Fatima:
  - Entered the U.S. as refugees 4 years ago
  - Became LPRs 1 year ago
- Amina is a citizen
- Nadif earns \$18,800 a year
- Nadif and Fatima file taxes jointly and claim Amina as a dependent
- Everyone in the family is applying for coverage



Nadif, 27, Fatima, 27, Amina, 4



# Eligibility for Health Coverage Programs

## Based on General Citizenship / Immigration Status Rules

**Fatima**



- Applying for coverage
  - Yes
- Citizen
  - No
- Immigration status
  - Refugee
  - LPR
- Qualified immigrant
  - Yes
- Subject to the 5-year bar
  - No

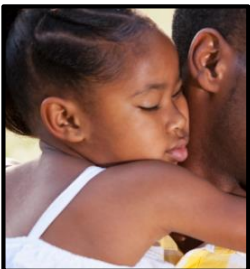
MAY BE ELIGIBLE FOR:

- ✓ Medicaid
- ✓ QHP Enrollment

**Nadif**



**Amina**



- Applying for coverage
  - Yes
- Citizen
  - Yes

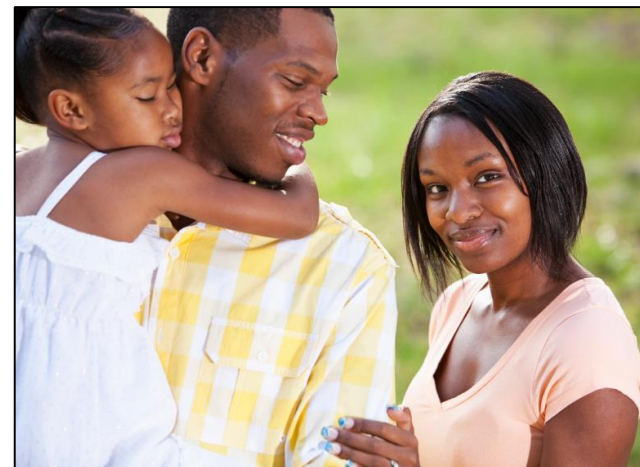
MAY BE ELIGIBLE FOR:

- ✓ Medicaid
- ✓ QHP Enrollment

# Eligibility for PTC and Medicaid in Expansion State

	Medicaid/CHIP				Premium Tax Credits			
	Eligible?	HH	Income	FPL	Eligible?	HH	Income	FPL
<b>Fatima</b>	Yes	3	\$18,800	95%	No	3	\$18,800	95%
<b>Nadif</b>	Yes	3	\$18,800	95%	No	3	\$18,800	95%
<b>Amina</b>	Yes	3	\$18,800	95%	No	3	\$18,800	95%

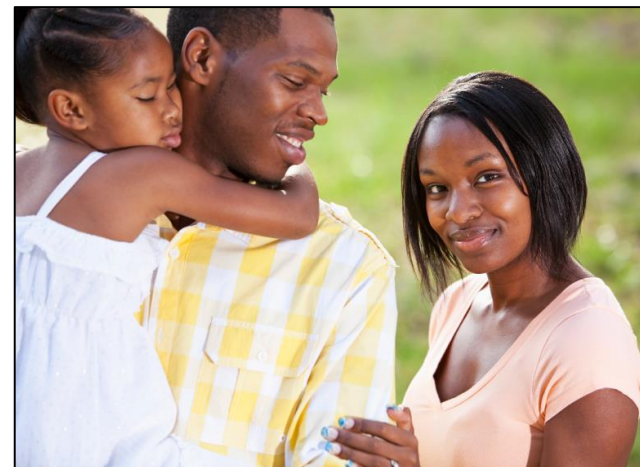
- Fatima and Nadif are eligible for Medicaid
  - Their income is below the 138% of FPL threshold
  - They are qualified immigrants and because they entered the U.S. as refugees, they are not subject to the 5-year bar.
- Amina is eligible for Medicaid



# Eligibility for PTC and Medicaid in Non-Expansion State

	Medicaid/CHIP				Premium Tax Credits			
	Eligible?	HH	Income	FPL	Eligible?	HH	Income	FPL
<b>Fatima</b>	No	3	\$18,800	95%	No	3	\$18,800	95%
<b>Nadif</b>	No	3	\$18,800	95%	No	3	\$18,800	95%
<b>Amina</b>	Yes	3	\$18,800	95%	No	3	\$18,800	95%

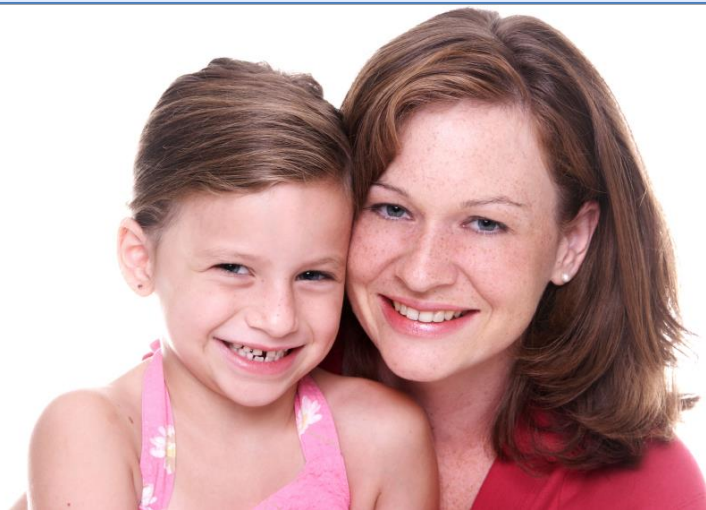
- Fatima and Nadif are qualified immigrants, and because they entered the U.S. as refugees, are not subject the five year waiting period
- They meet the Medicaid immigration status requirement but their state has not expanded Medicaid to cover adults or parents with incomes at 95% of FPL, so they are not eligible for Medicaid
- Fatima and Nadif are not eligible for PTC because their income is below 100% of FPL
- Amina is eligible for Medicaid



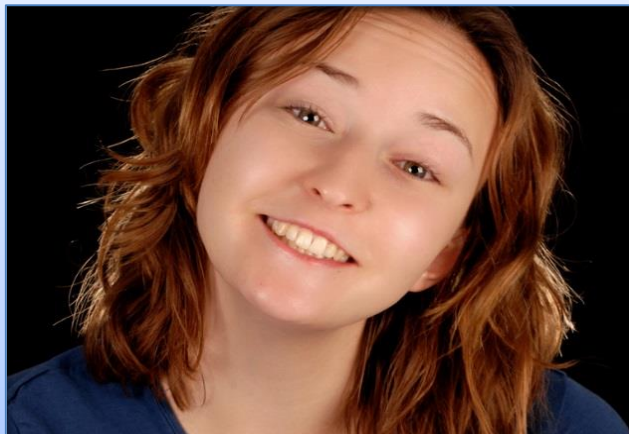
## Scenario 5:

### Nina, Tanya and Amelia

- Nina lives with her daughter, Tanya, in Michigan
- Nina is undocumented
- Tanya is a U.S. citizen
- Nina's older daughter, Amelia, lives with her grandparents in Canada
- Nina files taxes using an ITIN and claims both children as dependents
- Nina earns \$34,633 a year
- Tanya is applying for coverage



Nina, 42, Tanya, 8



Amelia, 15

# Eligibility for Health Coverage Programs

## Based on General Citizenship / Immigration Status Rules

**Nina**



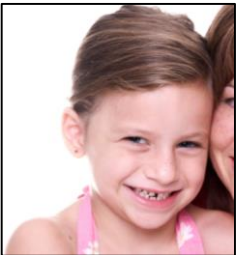
- Applying for coverage
  - No

**Amelia**



- Applying for coverage
  - No

**Tanya**



- Applying for coverage
  - Yes
- Citizen
  - Yes

**MAY BE ELIGIBLE FOR:**

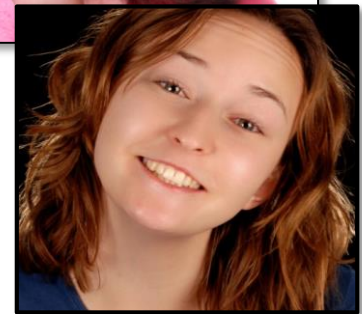
- ✓ Medicaid
- ✓ CHIP
- ✓ QHP Enrollment



# Eligibility for PTC and Medicaid

	Medicaid/CHIP				Premium Tax Credits			
	Eligible?	HH	Income	FPL	Eligible?	HH	Income	FPL
<b>Nina</b>	N/A	--	--	---	N/A	---	---	---
<b>Amelia</b>	N/A	---	---	---	N/A	---	---	---
<b>Tanya</b>	Yes	3	\$34,633	175%	No	3	\$34,633	175%

- Nina is not applying for coverage: she would not meet the immigration requirement for insurance affordability programs (Note: she is not subject to the penalty for going without coverage)
- Amelia is not applying for coverage: her immigration status is unclear, but she would not meet the state residency requirement for insurance affordability programs
- Tanya is eligible for CHIP



Part IV:

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# Concerns for Families that Include Immigrants When Applying for Health Coverage

## It's Safe To Apply

- The Affordable Care Act (ACA) includes strong protections for personally identifiable information; privacy provisions were written to encourage participation of eligible individuals in mixed-status immigrant families.
- Agencies can only collect, use, and disclose information that is necessary for enrollment in health coverage.
- The U.S. Department of Homeland Security or U.S. Immigration and Customs Enforcement (DHS/ICE) has said that information about applicants/household obtained for health insurance eligibility will not be used for civil immigration enforcement purposes.



- The Marketplaces, Medicaid and CHIP agencies must require their employees and contractors to follow strict rules protecting privacy, including:
  - ❖ Qualified health plans (QHP)
  - ❖ Navigators
  - ❖ Certified application counselors
  - ❖ Agents
  - ❖ Brokers
  - ❖ Call center representatives

- Discrimination based on race, ethnicity, and national origin, including language spoken, is prohibited by Title VI of the Civil Rights Act and ACA Section 1557.
- Prohibition applies to all entities receiving federal financial assistance: consumer assisters, clinics, hospitals, insurers, Marketplace agencies, Medicaid and CHIP agencies, contractors, health plans, others.
- Applications, processes and procedures that have a chilling effect of deterring eligible immigrants from applying may violate Title VI and Sec. 1557.

- Agencies receiving federal financial assistance must provide meaningful access to limited-English proficient (LEP) individuals for all programs:
  - Provide free oral interpreting services to meet all language needs
  - Translate key documents into the languages most needed by the community they serve
  - Learn which languages predominate and make staffing decisions accordingly
- Key resources for agencies:
  - Office for Civil Rights guidance of Limited English Proficiency: [http://www.lep.gov/guidance/guidance\\_Fed\\_Guidance.html#HHS](http://www.lep.gov/guidance/guidance_Fed_Guidance.html#HHS)
  - National Standards for Culturally and Linguistically Appropriate Services (CLAS): <http://minorityhealth.hhs.gov/omh/browse.aspx?lvl=2&lvlid=53>
- The Marketplace call center (1-800-318-2596) can connect to a language line for immediate interpretation into at least 150 languages.



- Mei went to [healthcare.gov](https://www.healthcare.gov) to apply for coverage for her family, but the application is not available in her primary language, Chinese.
- She is worried the Marketplace call center will refuse to help her or treat her badly because she can't read or speak English proficiently.



How can you help Mei?

## Ex: How You Can Help Mei

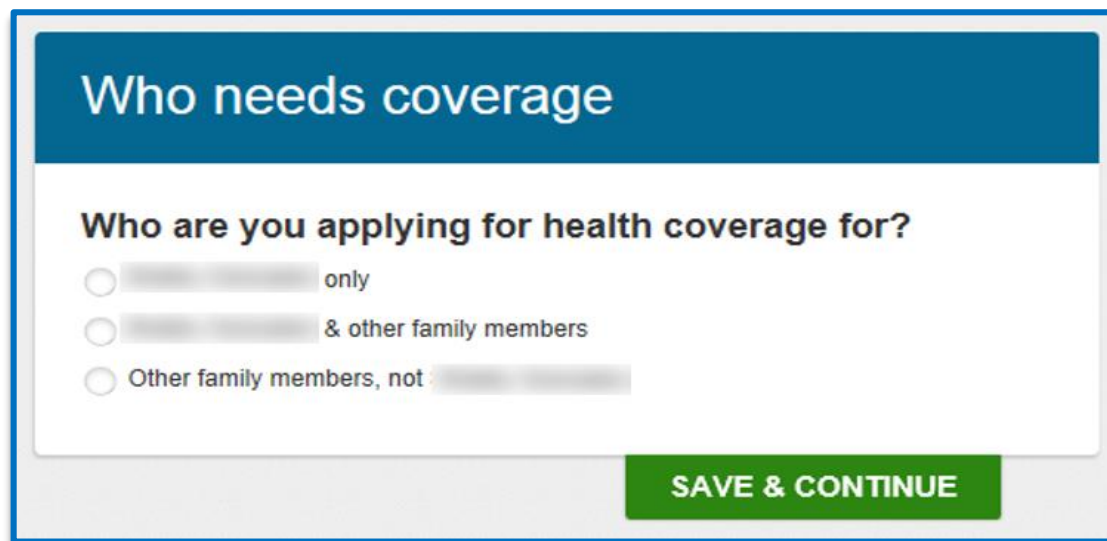
- Let Mei know that she can call the Marketplace call center or her Medicaid agency and ask for an interpreter to help her apply.
- Let Mei know that government agencies like Medicaid, CHIP or the Marketplace are not permitted to turn her away or treat her badly because she does not speak English and if they did she could file a complaint with the Office for Civil Rights.
- If Mei is requesting your help to apply for coverage, you should provide her help through the application process.
  - All federal funding recipients must be ready to meet the language needs of all consumers by taking steps like hiring bilingual staff that speak language most needed by the target population, have a contract in place with a reliable and credible language interpretation services, translate important documents into most needed languages, etc.
  - Some Certified Application Counselors may not receive federal funding (many do) but should still strive to meet language needs of the community they serve and can also make referrals to trusted partners that can better meet language needs of consumers.



# Protections for Non-Applicants

## All Applications Should Allow Households to Designate Individuals as Non-Applicants

- Important protections for non-applicants:
  - Should not be asked to disclose citizenship/immigration status.
  - Must provide information that is relevant to the eligibility determination such as income and tax filing status, but generally cannot be required to provide information not relevant to the eligibility determination



The screenshot shows a web form titled "Who needs coverage" with a dark blue header. Below the header, the question "Who are you applying for health coverage for?" is displayed. There are three radio button options, each with a greyed-out text field: "only", "& other family members", and "Other family members, not". A green "SAVE & CONTINUE" button is located at the bottom right of the form.

## Questions:

- Nina is undocumented, if she goes to the Marketplace to apply for coverage for her daughter, Tanya, will the government find out that she is undocumented?
- Will the Marketplace report her to immigration authorities?



## Answers:

- Nina is a non-applicant. The Marketplace and Medicaid/CHIP agencies and their contractors may not ask non-applicants for information about their immigration or citizenship status.
- Information provided on the applications will not be used by ICE/DHS for immigration enforcement.

# Tips For Talking About Immigration Status

- Do not ask non-applicants to disclose their citizenship or immigration status
- Use broad questions and share general information about immigrant eligibility to help consumers identify who may want to apply for insurance while providing other welcoming messages early in your conversation.

For example:

“ The Marketplace provides coverage to citizens and noncitizens who are lawfully present. Here’s a list of immigration statuses considered lawfully present ... ”

“ We keep your information private and safe. The application asks for some information about everyone in your family, but only a family member seeking coverage for him or herself has to answer questions about immigration or citizenship. ”

- When asking questions about immigration and citizenship status of applicants:
  - Avoid asking if individuals are “undocumented” or “not lawfully present”
  - Instead use words like “eligible immigrant,” “eligible immigration status” or “ineligible”



## Medicaid and CHIP

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- Non-applicant household members do not have to provide an SSN in Medicaid and CHIP.

## Marketplace

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- Non-applicant household members should not be required to provide an SSN unless ALL of the following are true:
  - ✓ They have a spouse or tax dependent seeking premium tax credit eligibility
  - ✓ The non-applicant is a tax filer
  - ✓ The non-applicant has a SSN
  - ✓ They filed a federal tax return in the 2013 tax year
- However, providing an SSN, when available, may increase the likelihood that application information can be verified electronically.
- People who are not eligible for SSNs may use Individual Taxpayer Identification Numbers (ITINs) to file taxes, but health insurance affordability program applications should not request ITINs.

## Medicaid and CHIP

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- SSNs are generally required of Medicaid applicants
  - Coverage cannot be denied or delayed pending issuance or verification of SSN
  - Medicaid agencies must help individuals apply for an SSN if they are eligible and don't have one, or if they don't know their SSN
- Some applicants do not have to provide Social Security numbers (SSN), including:
  - Newborns in process of obtaining an SSN
  - Persons who have a religious objection
  - Certain lawfully present immigrants who are not eligible for an SSN or can only get an SSN for a non-work purpose such as certain domestic violence survivors, trafficking survivors, asylum applicants, and others

## Marketplace

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- Only applicants who have an SSN are required to provide one.

### NOTE

#### General Rules About Requests for SSNs

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- Applicants must be notified about:
  - Whether providing their SSN is required or optional
  - Why they are being asked for their SSN
  - How their SSN will be used

- “Public charge” is a term used by U.S. immigration officials to refer to a person who is considered primarily dependent on the government for subsistence (cash assistance or long-term care at government expense).
- Generally, Medicaid, CHIP, and Marketplace subsidies are not considered in screening green card applicants (applicants to adjust to lawful permanent resident status/LPR) for public charge.
- Medicaid exception: long-term institutionalization
- Public charge is not applicable when applying for citizenship.

Part V:

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# Navigating Key Steps on Healthcare.gov for Families that Include Immigrants

# ID Proofing is Required to Submit an Application

## Step 1:

- The person completing the application is asked to provide information

## Step 2:

- Experian provides customized credit-related questions
- If ID Proofing cannot be completed online:
  - The application provides a unique reference code
  - Consumers may call the Experian Help Desk directly
  - Language assistance is now available through the Experian Help Desk

**Answer these questions so we can verify your identity**

Based on your information, we've put together a few questions that only you'll be able to answer. [Why do I need to verify my identity?](#)

Please select the county for the address you provided.

MIDLAND  
ALCONA  
MARQUETTE  
**INGHAM**  
NONE OF THE ABOVE

According to our records, you previously lived on (PLYMOUTH). Please choose the city this street is located.

DILLON  
LEADVILLE  
LITTLETON  
ELIZABETH  
**NONE OF THE ABOVE**

Please select the city that you have previously resided in.

WINFIELD  
DAYTON  
PARRISH  
**BARAGA**  
NONE OF THE ABOVE

According to our records, you currently own, or have owned within the past year, one or more vehicles. Please select the vehicle that you purchased or leased prior to March 2013 from the following.

GMC G-SERIES VAN  
GMC SONOMA PICKUP  
**DODGE RAM VAN**  
GMC SAFARI VAN  
NONE OF THE ABOVE

**VERIFY MY IDENTITY**

# Consumers Can Prove Identity By Mailing or Uploading

## One of these:

- Driver's license issued by state or territory
- School identification card
- Voter identification card
- U.S. military draft card or draft record
- Identification card issued by the federal, state, or local government
- U.S. passport or U.S. passport card
- Certificate of Naturalization (Form N-550 or N-570) or Certificate of U.S. Citizenship (Form N-560 or N-561)
- Permanent Resident Card or Alien Registration Receipt Card (Form I-551)
- Employment Authorization Document that contains a photograph (Form I-766)
- Military dependent's identification card
- Native American tribal document
- U.S. Coast Guard Merchant Mariner card
- Foreign passport, or identification card issued by a foreign embassy or consulate that contains a photograph

## Alternatively, two of these:

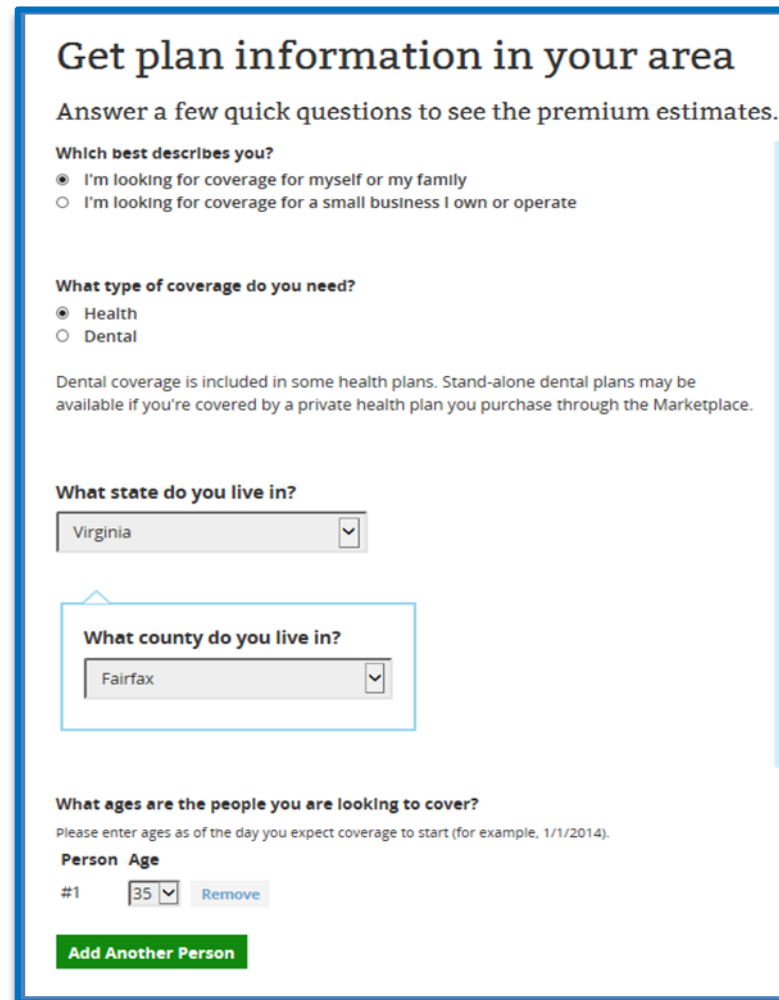
- Birth certificate
- Social Security card
- Marriage certificate
- Divorce decree
- Employer identification card
- High school or college diploma (including high school equivalency diplomas)
- Property deed or title

## Who is Affected by ID Verification?

- People with limited or no credit history—such as young people, low-income people who don't have bank accounts, recently arrived lawfully present immigrants and undocumented parents applying for citizen children—are more likely to have to produce documents to prove their identity.
  - Ex: Ricky and Eva, Nina and Tanya
- People in this situation may also have difficulty satisfying the manual documentation requirement.



- Complete the application using a paper form or over the telephone
- Request paper notices
- Use “see plans and prices” tool to browse plans
- Select a plan through the call center
- Report changes and complete renewals through the call center



**Get plan information in your area**

Answer a few quick questions to see the premium estimates.

**Which best describes you?**

- I'm looking for coverage for myself or my family
- I'm looking for coverage for a small business I own or operate

**What type of coverage do you need?**

- Health
- Dental

Dental coverage is included in some health plans. Stand-alone dental plans may be available if you're covered by a private health plan you purchase through the Marketplace.

**What state do you live in?**

Virginia

**What county do you live in?**

Fairfax

**What ages are the people you are looking to cover?**

Please enter ages as of the day you expect coverage to start (for example, 1/1/2014).

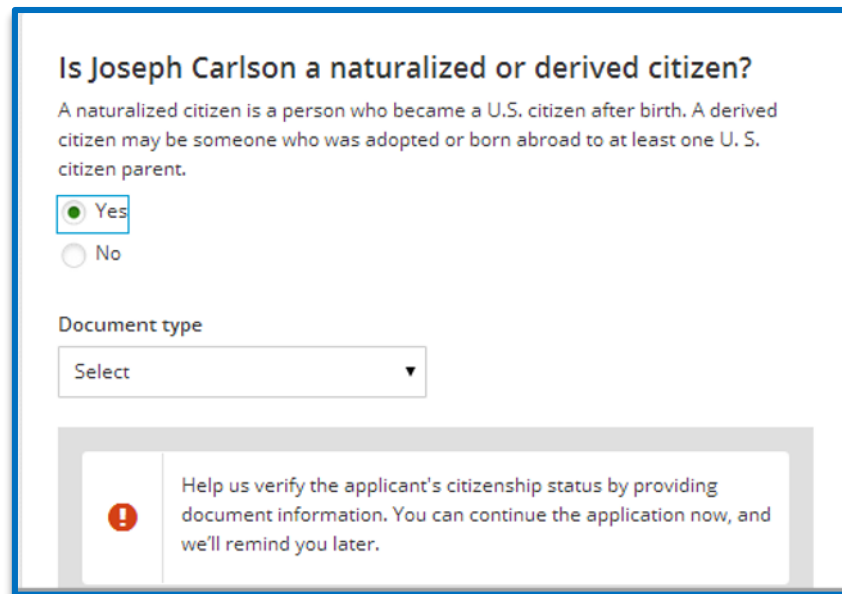
Person	Age	
#1	35	Remove

**Add Another Person**



# Attesting to and Verifying Citizenship Status

- Attestations of U.S. citizenship will be checked electronically against Social Security Administration (SSA) data, using SSNs.
- This electronic process may not be successful for some citizens.
- If citizenship information cannot be verified electronically through SSA, consumers will be asked if they are a naturalized citizen.
- If consumers indicate “yes” to naturalized citizen, citizenship will be verified with Department of Homeland Security’s SAVE system.
- To verify with SAVE, consumers will be asked to provide to provide:
  - A# (Alien registration number, also called USCIS number), and
  - Either a Naturalization Certificate number or a Certificate of Citizenship number
  - If the documents are unavailable, consumers can upload or mail in other proof of citizenship such as a copy of their U.S. passport, and others.




**Is Joseph Carlson a naturalized or derived citizen?**

A naturalized citizen is a person who became a U.S. citizen after birth. A derived citizen may be someone who was adopted or born abroad to at least one U. S. citizen parent.

Yes  
 No

Document type  
Select ▼

 Help us verify the applicant's citizenship status by providing document information. You can continue the application now, and we'll remind you later.

# Attesting to and Verifying Immigration Status

- People seeking health coverage for themselves must attest to being in an eligible immigration status
- They must select an immigration document type
- Immigration status is checked via the federal data services hub using the DHS SAVE system, if possible
- If [www.healthcare.gov](http://www.healthcare.gov) can't verify information electronically, consumers will be asked to provide additional documentation to verify their status

status that best describes yours.

**Is Kelly Johnson a U.S. citizen or U.S. national?**

[Learn more about immigration status](#)

Yes

No

Check here if Kelly Johnson has eligible immigration status

If this person's immigration status isn't listed here, he or she may still be able to get help paying for emergency services, including for labor and delivery if they have a baby. In some states, pregnant women may also be able to get health care coverage.

Document type *(Select one)*

[Learn more about document types](#)

Select...

Select...

Permanent Resident Card ("Green Card", I-551)

Temporary I-551 Stamp (on passport or I-94, I-94A)

Machine Readable Immigrant Visa (with temporary I-551 language)

Employment Authorization Card (EAD, I-766)

Arrival/Departure Record (I-94, I-94A)

Arrival/Departure Record in foreign passport (I-94)

Foreign passport

Reentry Permit (I-327)

Refugee Travel Document (I-571)

Certificate of Eligibility for Nonimmigrant (F-1) Student Status (I-20)

Certificate of Eligibility for Exchange Visitor (J-1) Status (DS2019)

Notice of Action (I-797)

Other documents or status types

**CONTINUE**

# Attesting to and Verifying Immigration Status

## Immigrants Will Be Asked to Provide Numbers From Their Documents and Additional Information

**TIP**

Enter both immigration document/card/receipt number and Alien registration number/USCIS number when possible

Check here if Kelly Johnson has eligible immigration status

If this person's immigration status isn't listed here, he or she may still be able to get help paying for emergency services, including for labor and delivery if they have a baby. In some states, pregnant women may also be able to get health care coverage.

Document type *(Select one)*

[Learn more about document types](#)

Permanent Resident Card ("Green Card", I-551) ▼

The I-551 Permanent Resident Card, or "Green Card", is issued to immigrants who enter the U.S. to reside permanently. Enter the Alien number (starts with an "A," followed by 7-9 digits) and card number, as listed on the card.

Alien number *optional*

AXXXXXXXX

Card number *optional*

XXXXXXXXXXXXXXXX

Is Joseph Carlson the same name that appears on his document?

- Yes  
 No

Does Joseph Carlson also have any of these documents or status types?

- Document indicating member of a federally recognized Indian tribe or American Indian born in Canada
- Certification from U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Cuban/Haitian Entrant
- Document indicating withholding of removal
- Resident of American Samoa
- Administrative order staying removal issued by the Department of Homeland Security (DHS)
- None of these

Has Joseph Carlson lived in the U.S. since 1996? *optional*

- Yes  
 No

# Alternative Path For Entering Document Number

If all document numbers are not available, It is possible to enter only an A number or I-94 number using the “Other” option under documents drop-down menu

## Step 1:

Document type *(Select one)*  
[Learn more about document types](#)

Permanent Resident Card ("Green Card", I-551) ▼

The I-551 Permanent Resident Card, or "Green Card", is issued to immigrants who enter the U.S. to reside permanently. Enter the Alien number (starts with an "A," followed by 7-9 digits) and card number, as listed on the card.

Alien number *optional*      Card number *optional*

A-158458572     

XXXXXXXXXX      **i** Enter your card number.  
 XXXXXXXXXXXXX

**i** If you only have an alien number, select "Other documents or status types." You'll be asked "Does Joseph Carlson also have any of these documents or status types?" Select "Other." Then enter your document description and your alien number.

## Step 2:

Document type *(Select one)*  
[Learn more about document types](#)

Other documents or status types ▼

Select...

- Permanent Resident Card ("Green Card", I-551)
- Temporary I-551 Stamp (on passport or I-94, I-94A)
- Machine Readable Immigrant Visa (with temporary I-551 language)
- Employment Authorization Card (EAD, I-766)
- Arrival/Departure Record (I-94, I-94A)
- Arrival/Departure Record in foreign passport (I-94)
- Foreign passport
- Reentry Permit (I-327)
- Refugee Travel Document (I-571)
- Certificate of Eligibility for Nonimmigrant (F-1) Student Status (I-20)
- Certificate of Eligibility for Exchange Visitor (J-1) Status (DS2019)
- Notice of Action (I-797)

Other documents or status types

# Alternative Path For Entering Document Number

If all document numbers are not available, It is possible to enter only an A number or I-94 number using the “Other” option under documents drop-down menu

## Step 3:

Document type *(Select one)*  
[Learn more about document types](#)

Other documents or status types ▼

Does Kelly Johnson have any of these documents or status types? (Select all that apply.)

**Important: Please select at least 1 item(s)**

- Document indicating member of a federally recognized Indian tribe or American Indian born in Canada
- Certification from U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Cuban/Haitian Entrant
- Document indicating withholding of removal
- Resident of American Samoa
- Administrative order staying removal issued by the Department of Homeland Security (DHS)
- Other
- None of these

## Step 2:

Document type *(Select one)*  
[Learn more about document types](#)

Other documents or status types ▼

Select...

- Permanent Resident Card ("Green Card", I-551)
- Temporary I-551 Stamp (on passport or I-94, I-94A)
- Machine Readable Immigrant Visa (with temporary I-551 language)
- Employment Authorization Card (EAD, I-766)
- Arrival/Departure Record (I-94, I-94A)
- Arrival/Departure Record in foreign passport (I-94)
- Foreign passport
- Reentry Permit (I-327)
- Refugee Travel Document (I-571)
- Certificate of Eligibility for Nonimmigrant (F-1) Student Status (I-20)
- Certificate of Eligibility for Exchange Visitor (J-1) Status (DS2019)
- Notice of Action (I-797)

Other documents or status types





# Document Type:

## Permanent Resident Card, "Green Card," I-551

Alien Registration Number

Card Number  
(may be located on the back)



Card Number  
(when located on the back)



# Document Type:

## Employment Authorization Card (I-766)

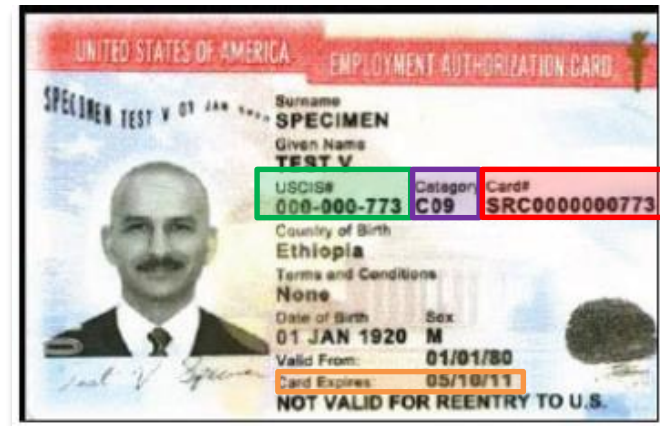


Alien Registration Number

Card Number

Category Code

Expiration Date







# Document Type:

## Arrival/Departure Record (I-94, I-94A, I-94 in foreign passport)

### Customs Form

I-94 Number

Departure Number: **626633123 12** OMB No. 1651-0111

**I-94  
Departure Record**

14. Family Name: **SAMPLE**

15. First (Given) Name: **JANE**

16. Birth Date (Day/Mo/Yr): **23/03/68**

17. Country of Citizenship: **NEW ZEALAND**

APR 23 2009  
ADM. UNIT: L-1  
ADMITTED ATL

CBP Form I-94 (10/04)  
STAPLE HERE

See Other Side

DEPARTMENT OF HOMELAND SECURITY U.S. Customs and Border Protection OMB No. 1651-0111

Admission Number: **Welcome to the United States**

**I-94 Arrival/Departure Record - Instructions**

This form must be completed by all persons except U.S. Citizens, returning resident aliens, aliens with temporary visas, and Canadian Citizens visiting in its transit. Type or print legibly with pen in ALL CAPITAL LETTERS. Use English. Do not write on the back of this form.

This form is in two parts. Please complete both the Arrival Record (Lines 1 through 17) and the Departure Record (Lines 18 through 27).

When all items are completed, present this form to the CBP Officer.

**Note 1:** If you are entering the United States by land, enter **LAND** in this space. If you are entering the United States by ship, enter **SEA** in this space.

CBP Form I-94 (10/04)  
OMB No. 1651-0111

**Arrival Record**

1. Family Name

2. First (Given) Name

3. Birth Date (Day/Mo/Yr)

4. Country of Citizenship

5. Passport Number

6. Country Where You Live

7. Date When You Last Entered

8. Address While in the United States (Number and Street)

9. City and State

10. Date of Entry

11. Port of Entry

12. Mode of Entry

13. Purpose of Visit

14. Date of Departure

15. City and State

16. Country of Destination

17. Date of Departure

18. Mode of Departure

19. Purpose of Departure

20. Date of Departure

21. City and State

22. Country of Origin

23. Date of Departure

24. Mode of Departure

25. Purpose of Departure

26. Date of Departure

27. City and State

CBP Form I-94 (10/04)  
OMB No. 1651-0111

See Other Side

STAPLE HERE

# Document Types:

## Notice of Action – I-797

- Notices of action are communications from the US Department of Homeland Security, US Citizenship and Immigration Services (USCIS) and can be issued for different purposes. For example, to show receipt of an application, approval of an application, a replacement for an I-94 (as in example here), and others.
- Most I-797s will have either an I-94 number or an A#.

Department of Homeland Security  
U.S. Citizenship and Immigration Services

I-797A, Notice of Action

**THE UNITED STATES OF AMERICA**

METER NUMBER 118-00-000-00000		CASE NO. 1539
RECEIVED May 12, 2006	REMARKS	APPLICATION TO EXTEND/CHANGE NONIMMIGRANT STATUS
ISSUED July 24, 2006	DATE 1 x 2 1	REMARKS SAMPLE SAMPLE
SAMPLE SAMPLE 1234 MAIN ST ANYTOWN, ANY STATE, 00000		Notice Type: Approval Notice Class: N0 Valid from 05/20/2006 to 11/19/2006

The above application for extension of temporary stay is approved. The temporary stay of the named applicant is authorized to the date indicated above. An updated Form I-94 is enclosed.

If the applicant has an authorized representative, this notice has also been mailed to the representative.

Please read the back of this form carefully for more information.

Only Form I-94 & I-94A may be used to track an I-94.

Please see the additional information on the back. You will be notified separately about any other cases you filed.

HERSAGRA SERVICE CENTER  
U. S. CITIZENSHIP & NAT. SERVICE  
P. O. BOX 81222  
LINCOLN NE 68501-2521  
Customer Service Telephone: 800-375-5283  
Form I-797A (Rev. 09/29/03)

0000000000 00

Receipt # 0000000000 00  
I-94# 0000000000 00

NAME: SAMPLE, SAMPLE  
CLASS: N0  
VALID FROM 05/20/2006 UNTIL 11/19/2006

PETITIONER: SAMPLE, SAMPLE  
1234 MAIN ST  
ANYTOWN, ANY STATE, 00000

Receipt Number 118-00-000-00000  
Immigration and  
Naturalization Service  
I-94  
Departure Record      Petitioner:

U.S. Name  
SAMPLE  
U.S. Date of Birth  
SAMPLE  
U.S. Date of Issue  
10/28/1977

Form I-797A (Rev. 09/29/03) N

**I-94 Number** →

# Improve Electronic Match Rate

- Do not enter hyphens or apostrophes when entering names in the application
- If there is a difference in how a consumer entered their name on the application and how it appears on their documents, use the option provided to input how the name appears on the document:

Is Kelly Johnson the same name that appears on her document?

Yes

No

Enter the same name as shown Kelly Johnson's document.

First name	Middle <i>optional</i>	Last name	Suffix <i>optional</i>
<input type="text" value="Kellyann"/>	<input type="text"/>	<input type="text" value="Johnson"/>	<input type="text" value="Select..."/>

- An inconsistency based on citizenship or immigration status may occur when:
  - Information provided by a consumer does not match up with electronic data sources used by the Marketplace to verify eligibility,
  - When DHS or SSA are not able to verify status, or
  - When the Marketplace's electronic verification system is not working properly.
- An inconsistency does not mean that a consumer has provided incorrect information or that the individual is ineligible.
- When there is an inconsistency consumers will be asked to mail or upload additional documentation promptly to resolve the inconsistency.



- Consumers may be able to enroll in insurance affordability programs while their inconsistency is being resolved.

# Resolving Inconsistencies

## Tips on Sending Documentation to Resolve Inconsistencies or Complete ID proofing

- Upload rather than mail in documents to the Marketplace when possible.
- If mailing into the Marketplace, provide information needed to match to application (including the page in the notice that includes a bar code). If no bar code is available write the names, date of birth, and application identification number of relevant applicants on the copies of the documents that are being sent.
- Keep record of when and what you mailed, including a certified mail receipt if possible.
- **For ID proofing:** Write down or print out reference code before calling Experian to verify identity over the phone

- When no SSN is provided, income cannot be verified through a match with SSA, IRS or Equifax
  - Consumers may have to mail or upload paper documentation showing income



- Flexibility may be needed to account for immigrants' circumstances (e.g. pay stubs may not be available so will need to provide other forms of income documentation)



Individual Taxpayer Identification Numbers (ITINs) should not be requested in the application process and will not be used to match with IRS data



# Information on ACA & Immigrants

## HHS & U.S. Immigration and Customs Enforcement Resources

- Citizenship and Immigration Status Questions:  
<https://www.healthcare.gov/help/citizenship-and-immigration-status-questions/>
- Immigration Status and the Marketplace:  
<https://www.healthcare.gov/immigrants/immigration-status/>
- Immigration Document Types:  
<https://www.healthcare.gov/help/immigration-document-types/>
- Immigrant Families and the Marketplace:  
<https://www.healthcare.gov/immigrants/>
- Clarification of Existing Practices Related to Certain Health Care Information (U.S. Department of Homeland Security, U.S. Immigration and Customs Enforcement):  
<http://www.ice.gov/doclib/ero-outreach/pdf/ice-aca-memo.pdf>  
Spanish: <http://www.ice.gov/espanol/factsheets/aca-memoSP.htm>
- Materials in Other Languages:  
<http://marketplace.cms.gov/outreach-and-education/other-languages.html>



# Information on ACA & Immigrants

## NILC Resources

- Immigrants and the Affordable Care Act: <http://nilc.org/immigrantshcr.html> (Spanish: <http://nilc.org/immigrantshcrsp.html>)
- Frequently Asked Questions – The Affordable Care Act & Mixed Status Families: [http://nilc.org/aca\\_mixedstatusfams.html](http://nilc.org/aca_mixedstatusfams.html)
- “Lawfully Present” Individuals Eligible under the Affordable Care Act: <http://www.nilc.org/document.html?id=809>
- Frequently Asked Questions – Exclusion of Youth Granted “Deferred Action for Childhood Arrivals” from Affordable Health Care: <http://www.nilc.org/document.html?id=802>
- Typical Documents Used by Lawfully Present Immigrants: <http://www.nilc.org/document.html?id=35>
- Federal Guidance on Public Charge: When Is it Safe to Use Public Benefits? <http://www.nilc.org/document.html?id=164>
- Sponsored Immigrants & Benefits: <http://www.nilc.org/document.html?id=166>
- Overview of Immigrant Eligibility for Federal Programs (see page 4 for a list of “qualified” immigrants): <http://www.nilc.org/document.html?id=108>
- Maps of Health Coverage for Immigrant Children and Health Coverage for Pregnant Women: <http://www.nilc.org/healthcoveragemaps.html>
- Medical Assistance Programs for Immigrants in Various States: <http://nilc.org/document.html?id=159>

## CCF Resources

- The Administration's New Welcome Mat for Immigrants: "It's Safe to Apply"  
<http://ccf.georgetown.edu/all/the-administrations-new-welcome-mat-for-immigrants-its-safe-to-apply/>
- We Can Fix This, People! More than Half of Uninsured Parents are Hispanic:  
<http://ccf.georgetown.edu/all/we-can-fix-this-people-more-than-half-of-uninsured-parents-are-hispanic/>
- Improving Enrollment for Immigrant Families Could Cut the Number of Uninsured Kids in Half: <http://ccf.georgetown.edu/all/lets-improve-enrollment-for-immigrant-families-and-cut-the-number-of-uninsured-kids-in-half/>

## CBPP Resources

- Beyond the Basics, Frequently Asked Questions: Immigrant Eligibility for Premium Tax Credits: [http://www.healthreformbeyondthebasics.org/question-of-the-day/#Immigrant\\_Eligibility\\_for\\_Premium\\_Tax\\_Credits\\_and\\_Medicaid](http://www.healthreformbeyondthebasics.org/question-of-the-day/#Immigrant_Eligibility_for_Premium_Tax_Credits_and_Medicaid)

- Shelby Gonzales, Senior Policy Analyst, Center on Budget and Policy Priorities, [Gonzales@cbpp.org](mailto:Gonzales@cbpp.org)
- Angel Padilla, Health Policy Analyst, National Immigration Law Center, [padilla@nilc.org](mailto:padilla@nilc.org)
- Sonya Schwartz, Research Fellow, Georgetown University Center for Children and Families, [ss3361@georgetown.edu](mailto:ss3361@georgetown.edu)
- Halley Cloud, Outreach Associate, Center on Budget and Policy Priorities, [cloud@cbpp.org](mailto:cloud@cbpp.org)

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For more information and resources, please visit:

[www.healthreformbeyondthebasics.org](http://www.healthreformbeyondthebasics.org)

[www.nilc.org](http://www.nilc.org)

[ccf.georgetown.edu](http://ccf.georgetown.edu)

*This is a project of the Center on Budget and Policy Priorities, [www.cbpp.org](http://www.cbpp.org)*

*For general inquiries, please contact [beyondthebasics@cbpp.org](mailto:beyondthebasics@cbpp.org)*