HEALTH CARE REFORM:
What Do I Tell My Immigrant Patients?

Legal Immigrants:

Legal immigrants include green card holders who haven't been in the US for 5 years and those with temporary protected status, among others.

Options for Legal Immigrants	
If they earn less than 300% Federal Poverty Level (roughly $30,000 for an individual and $60,000 for a family of 4)	Qualify for state Commonwealth Care plans – apply through a patient financial counselor
If they earn more than 300% Federal Poverty Level (roughly $30,000 for an individual and $60,000 for a family of 4)	May purchase a private Commonwealth Choice plan by enrolling on-line at www.MAhealthconnector.org or by calling a health plan directly: Blue Cross: *1-800-422-3545* NHP: *1-800-462-5449* Harvard Pilgrim: *1-800-208-1221*

Undocumented Immigrants:

Undocumented immigrants are in the country illegally and have no paperwork.

Options for Undocumented Immigrants	
If they earn less than 133% Federal Poverty Level (roughly $14,000 for an individual and $27,400 for a family of 4) AND would be eligible for MassHealth if they weren't an immigrant (parent of small child, disabled, pregnant, etc)	Qualify for MassHealth Limited with Health Safety Net (formerly Free Care) – apply through a patient financial counselor.
If they earn less than 400% Federal Poverty Level (roughly $40,000 for an individual and $82,000 for a family of 4) and are not eligible for MassHealth Limited (parent of a small child, disabled, pregnant, etc)	Qualify for Health Safety Net (formerly Free Care) – apply through a patient financial counselor.
Anyone of any income who can afford it and would like actual health insurance, as opposed to MassHealth Limited and/or Health Safety Net	May purchase a private Commonwealth Choice plan by enrolling on-line at www.MAhealthconnector.org or by calling a health plan directly: Blue Cross: *1-800-422-3545* NHP: *1-800-462-5449* Harvard Pilgrim: *1-800-208-1221*

Does the individual mandate to have health insurance apply to my immigrant patients?

YES. All adults 18 and older are subject to this law, BUT the penalties only apply if you meet the following criteria:

1) if you file taxes; and
2) if you had "affordable" health insurance available to you.

How will my patient know if he will be penalized?

Ask him if he files taxes (don't assume he doesn't because he is undocumented - many immigrants file taxes with a Tax Identification Number, or TIN.)

- If not, then he will not be penalized.

- If yes, then the tax form will ask some questions to help determine whether he had affordable insurance available to him. There is also a web tool to walk individuals through this determination. Go to www.mahealthconnector.org, click on Health Care Reform, then Affordability Tool. **Low income immigrant patients are not likely to be penalized because many do not have access to coverage that they can afford.**

Send patients to a patient financial counselor at your site to find out more about their options and whether the individual mandate penalties apply to them.