

CHANGES to DACA: ACCESS to HEALTH CARE in WASHINGTON STATE

Important: Recent federal policy changes do NOT terminate anyone's DACA status now. This means: No changes to health insurance coverage for people with DACA status now.

Potential Options for Health Access if Your DACA Status Ends

1. EMPLOYMENT-BASED INSURANCE

Over 50% of DACA recipients have jobs that provide health insurance or other benefits, or they have coverage through a parent's employment-based insurance.

- **Your employee health insurance** can continue as long as you are employed.
- **Coverage as an adult child** through your parent's employer-based insurance may end when you reach age 26. Losing DACA in itself is not expected to change this coverage.

If your employer-based health coverage ends because you lose your employment or no longer qualify as a dependent under your parent's coverage:

- **Other employer based insurance.** Losing coverage under an employer-based plan may qualify you for a special enrollment period to enroll in any other employer plan for which you are eligible, such as through employment of yourself or a spouse or through a different parent. But **you may have only 30 days to request this**, so act right away.
- **COBRA.** If you work for an employer with 20 or more full-time employees and your employment ends, you get a notice saying you can continue that same employer insurance coverage at your own expense through "COBRA." COBRA coverage can be expensive. Compare COBRA to your other health insurance options for off-Exchange plans. Talk with an insurance broker or agent or with a representative of a health plan you like. Decide quickly. You have only 60 days to sign up for COBRA or buy an individual off-Exchange health plan.
- **Off-Exchange policies.** In almost all circumstances, you would have a 60-day period to purchase an individual insurance policy not sold on the Health Benefit Exchange (wahealthplanfinder.org). You purchase these "off-Exchange" policies directly from the insurance company. DACA status does not give you access to the Qualified Health Plans sold on the Exchange.
- **If you delay.** If the 60 day period passes, you can buy a non-COBRA, individual off-Exchange insurance policy only during the annual Open Enrollment period. See section 4 below. For off-Exchange policies, the **next Open Enrollment period is Nov. 1 – Dec. 15, 2017**, for coverage to start Jan. 1, 2018.

2. WASHINGTON APPLE HEALTH PROGRAMS – FULL SCOPE COVERAGE

Pregnancy. Apple Health provides full-scope coverage for pregnant people, regardless of immigration status (certain income limits apply – see <https://www.hca.wa.gov/assets/free-or-low-cost/19-003.pdf>).

Children/youth under age 19. Apple Health provides full-scope health coverage to all residents under age 19 (certain income limits apply, and premiums charged at some income levels - see <https://www.hca.wa.gov/assets/free-or-low-cost/19-003.pdf>). Once you turn 19, consider whether you qualify for coverage as an adult child through a parent's employer-based insurance (see above).

People with Disabilities. In Washington State, very low income DACA recipients with disabilities are currently eligible for medical coverage (MCS program) when they qualify for one of two state financial assistance programs: ABD (small monthly cash assistance) or HEN (vouchers for housing and certain essential needs). If you have MCS and lose DACA status, contact Northwest Justice Project's "CLEAR" line to seek free legal assistance about your rights: 1-888-201-1014.

3. WASHINGTON APPLE HEALTH PROGRAMS – LIMITED SCOPE COVERAGE (“AEM” or “AMP”)

Emergency treatment. The Apple Health “AEM” programs provide coverage for emergency conditions treated in hospital settings, as well as outpatient dialysis, cancer treatments, treatment of life-threatening benign tumors, and anti-rejection medications for post-transplant patients.

Long-term care services in nursing homes or alternate care facilities are covered for a very limited number of patients. More information is at this link: <https://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/apple-health-alien-medical-programs>.

4. PRIVATE INDIVIDUAL INSURANCE SOLD OUTSIDE THE HEALTH BENEFIT EXCHANGE

Undocumented individuals can purchase private health coverage from insurers who sell policies directly, outside the Washington Health Benefit Exchange (wahealthplanfinder.org).

- **No subsidies** for premiums or cost-sharing are available for these off-Exchange plans.
- **You may enroll** only during the annual open enrollment period OR during a short (usually 60 days) “special enrollment period” that may apply after you lose other coverage (such as employer-based insurance). See information from the Office of Insurance Commissioner: <https://www.insurance.wa.gov/when-can-i-buy-individual-health-plan>
- **The next Open Enrollment periods for off-Exchange policies is Nov. 1, 2017 – Dec. 15, 2017, for coverage beginning January 1, 2018.**

5. SERVICES OPEN TO ALL REGARDLESS OF IMMIGRATION STATUS

- **For info about care access options in Washington: Contact WithinReach, 1-800-322-2588**
- **Community health centers** Seek out care at free or reduced cost clinics in your area. Some sources to find these include: <https://www.wafreeclinics.org/free-clinics/search-for-clinics> <http://wacmhc.org/community-health-centers?view=map>; Some clinics have special access procedures to help you get care from specialists outside the clinic. The “referral coordinator” at the community health center works with your primary care provider to get this care.
- **Public health services** (immunizations, treatment of communicable diseases such as Tuberculosis, HIV, sexually transmitted diseases)
- **Hospitals**
 - **Emergency care** must be provided by hospitals until the patient is stabilized, regardless of ability to pay. Federal law (EMTALA) requires this *access* to this care but does not address *funding* for the medical bills incurred for the care.
 - **“Charity Care”** is a Washington State law that requires hospitals to waive or reduce bills for patients with limited finances. This is available through the hospital where you get care. For more information see: <https://www.washingtonlawhelp.org/resource/charity-care-medical-coverage-for-hospital-ba> **You can look up a hospital’s charity care policy:** <https://www.doh.wa.gov/DataandStatisticalReports/HealthcareinWashington/HospitalandPatientData/HospitalPolicies>
 - **Additional charitable programs** are available in some hospitals and health care systems. These programs may waive/reduce bills for low income people beyond what the state Charity Care law requires. Some programs cover not just hospital charges but also services in the system’s urgent care clinics, services from the system’s health care providers for care

provided in the hospital or in system clinics, and medications, equipment, or other related services. **Contact the hospital financial assistance office directly for information.**

6. STUDENT HEALTH INSURANCE

If you are attending or planning to attend a higher education institution: Contact the specific college or university to find out what insurance may be offered to students there.

Some colleges and universities offer health insurance to students. Other institutions offer insurance only to “international students” who have specific kinds of visas, and they direct other students to apply for insurance on Washington Health Benefit Exchange (which is not available to DACA recipients and requires citizenship or other immigration documentation). Some colleges and universities have limited health services available to students through a campus clinic.

Examples:

- **University of Washington Seattle**, a state university, does not offer special student health insurance except to “international” students; only students with F-1 or J-1 visas qualify for that. Limited health services through the University’s “Hall Health” clinic are available at no further cost to regularly enrolled UW students who pay the quarterly Services and **Activities Fee along with their tuition**: <http://depts.washington.edu/hhpccweb/billing-insurance/>
- **Western Washington University Bellingham**, another state university, offers student health insurance to regular students (students meeting international student qualifications have a separate program). See: <https://studenthealth.wvu.edu/wvu-student-medical-health-insurance-plan>
- **Seattle University**, a private institution, offers health insurance for full time regular students (qualified international students have a separate program). See: <https://www.seattleu.edu/media/student-health-center/files/16-17-Dom-Broch.pdf>. Students who are not fulltime can enroll voluntarily: <https://studentinsurance.wellsfargo.com/su/portal>
- **Pacific Lutheran University**, another private university, does not offer insurance to students other than international students. PLU also has some limited health services for students through a campus clinic: <https://www.plu.edu/health-center/insurancewap-info/wellness-access-plan/>



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