

# The Affordable Care Act and You

## A Guide for U.S. Citizens and “Qualified Immigrant” Farmworkers and their Families

If you or a family member are a U.S. citizen or “qualified immigrant,” you are able to more easily receive health insurance. You may qualify for Medicaid or you can purchase health insurance in your state’s marketplace, where you may also qualify for financial help to lower the cost of health insurance.

### Who is a “qualified immigrant?”

You are a “qualified immigrant” if you are:

- A lawful permanent resident (green card holder) for more than 5 years
- A refugee or asylee
- A survivor of trafficking (with a T-visa)

### What are my options for health insurance?

#### Medicaid

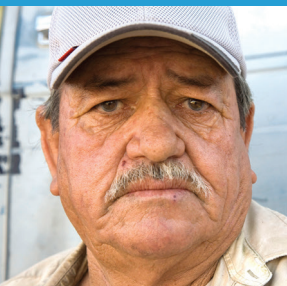
Medicaid is a public health insurance program that allows you to get medical care at little or no cost, including routine and emergency medical care and prescription drugs.

#### How can I apply?

- You must be a resident of the state where you apply for benefits. Income eligibility varies by state. Some states are expanding Medicaid to cover more people.
- You can contact your local state social services agency or your local community health center to find out more about Medicaid.

#### Private Health Insurance

Each state has a “health insurance marketplace” where you can purchase a private health insurance plan. All of the plans include a basic set of medical services. You can choose the plan that is best for you and your family. You are also able to apply for financial help to lower the cost of health insurance.



## How can I apply?

- You can apply by phone, by computer, or you can fill out a paper application. The application is available in Spanish.
- Many community organizations and community health centers have trained staff available to answer your questions and help you apply for health insurance.
- Ask your supervisor if your employer offers health insurance before applying for insurance in the marketplace.

## Be careful of scams to steal your money!

You must take the first step to apply for health insurance. **NEVER** give out personal information such as credit card numbers, bank account or Social Security numbers, or your date of birth to unfamiliar callers.

Government agencies normally communicate through the mail. If you get an unsolicited call, text message or e-mail from an organization you do not recognize, hang up or do not respond. Your local community health center may call you if you are a patient. But, they will not ask for personal information over the phone. Instead, they will probably invite you to come in to the health center to talk about your health insurance options.



Call **800-318-2596** to speak with someone who can answer your questions or help you enroll! Help is available at anytime in Spanish and other languages.

**You can also get help at:**

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