



# Health Coverage for all Washingtonians

## *Our Goals for Immigrant Health Access & Affordability in 2024*

An estimated [105,000 uninsured Washingtonians](#) who are currently ineligible for health care coverage due to federal immigration status restrictions will be able to purchase coverage this autumn for 2024 on Washington Healthplanfinder. Today, people who are undocumented are [more than five times](#) more likely to be uninsured than U.S. citizens. Things will soon improve: in November 2023, all Washingtonians will be able to sign up for health coverage starting in January 2024 regardless of immigration status on Washington Healthplanfinder, our state's health coverage website: <https://www.wahealthplanfinder.org/>

### **Who will be able to get health coverage at *Washington Healthplanfinder.org* in 2024?**

Currently, undocumented people cannot get coverage through Washington Healthplanfinder because of federal restrictions. But Washington state just got [permission from the federal government](#) to change this: **in 2024, *all* Washingtonians will be able to sign up for coverage through *Washington Healthplanfinder*, even people who are undocumented.** This means that people in mixed-status families will be able to enroll in one plan with a single family deductible.

### **If we're successful this session, what other health coverage options could start in 2024?**

While it's exciting that coverage will be available through Washington Healthplanfinder, we need more advocacy to ensure the coverage is affordable. We are working this legislative session to make sure that two programs are available to help undocumented people afford coverage in 2024:

- **Medicaid-equivalent** coverage for undocumented adults with income up to 138% FPL<sup>1</sup>, and
- **Premium assistance for Healthplanfinder health plans** for people with income up to 250% FPL.

#### **What is the Medicaid-equivalent?**

[Apple Health](#) is the name for Medicaid in Washington. Apple Health is free or low-cost health insurance coverage for those who qualify. Covered services include primary care, emergency visits, maternity services, pediatric care, dental services, vision care, prescription medications and more.

#### **What are health plans on *Washington Healthplanfinder*?**

You can buy a [health plan](#) each year in case you or your family needs health care. Your insurance carrier pays a part of the cost of health care when you have a health plan. Most people can buy health plans in November or December for coverage starting the next January, though some life events may allow you to buy a plan during the 60 days following the event.

#### **How will purchasing health plan coverage for 2024 change?**

- **Undocumented immigrants** will be able to purchase plans on *Healthplanfinder* in 2024.
- **Lawfully present immigrants** already have access to *Healthplanfinder*; access will not change.

<sup>1</sup> [Federal Poverty Level](#) (FPL): measures your income based on your household size.

## Who can get help with the cost of Washington Healthplanfinder health plans?

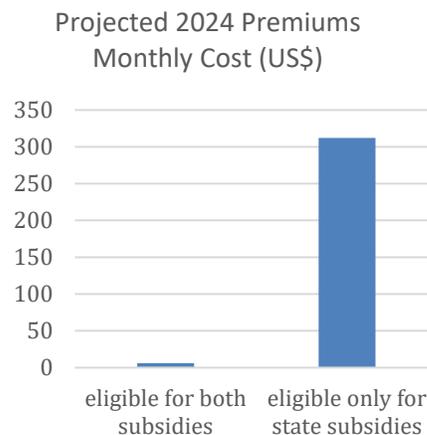
[Cascade Care Savings](#) is a state-funded program that provides subsidies for health insurance premiums to Washington individuals and families with incomes up to 250% FPL. Currently the program's eligibility is limited to U.S. citizens and "lawfully present" residents. We anticipate that in 2024, if current legislative advocacy is successful, undocumented immigrants will be able to receive Cascade Care Savings to reduce their monthly premiums.

### How can Washington do even better in the future?

Even if we are successful in our advocacy this legislative session, there will be work ahead to ensure parity in affordable coverage for immigrants:

#### a) **Make premiums more affordable**

Current premium assistance is far too low. Today, citizens and lawfully present immigrants can access both federal and state premium assistance to help with monthly health coverage costs. We expect undocumented immigrants earning up to 250% FPL will be able to get state Cascade Care premium assistance in 2024, but the amount of assistance won't be enough to make up for missing federal assistance. Undocumented immigrants may still need to pay about \$300 a month on average, compared to under \$10 a month which others may pay.



#### b) **Address cost-sharing burdens**

Today, citizens and lawfully present immigrants can get federal subsidies to help with cost-sharing (out-of-pocket costs like deductibles and co-pays) if they have income up to 250% FPL.<sup>2</sup> Unfortunately, the state Cascade Care program does not yet offer financial assistance with cost-sharing. Though many undocumented immigrants can expect to get help with monthly premiums in 2024 from the state program, the state has not yet funded state cost-sharing assistance.

#### c) **Provide parity for lawfully present immigrants with cost-sharing**

Some lawfully present immigrants under 138% FPL are currently allowed to buy health coverage on the exchange but are ineligible for the free Medicaid coverage citizens get at this income level due to federal restrictions like the "5-year bar" waiting period. These immigrants face monthly premiums and additional cost sharing<sup>3</sup> that citizens do not. This won't change in 2024, because the state has not yet made plans to transition this group to the new Medicaid-equivalent program.

## How can you help?

- 1) Urge the Legislature to keep their promise and **fully fund the Medicaid equivalent and Cascade Care premium assistance for 2024.**
- 2) Tell your elected officials that even after these programs are funded, we can do even better. The state needs to make a plan to fill in remaining affordability gaps, including:
  - **Make premiums more affordable** for undocumented immigrants up to 250% FPL,
  - **Help undocumented immigrants up to 250% FPL with cost-sharing,** and
  - **Provide parity for lawfully present immigrants under 138% FPL**
- 3) **Share your story** about immigrant challenges getting health care <https://forms.gle/GE1o8oNwjTBFnu468>

<sup>2</sup> Learn more about federal subsidies: <https://www.healthinsurance.org/obamacare/the-acas-cost-sharing-subsidies/#CSR>

<sup>3</sup> Cost-sharing: amount of health care costs that you pay including deductibles, co-insurance, copays & other out-of-pocket costs.