

Expanding Health Insurance Coverage for Refugee Children, Families and Young Adults

THE AFFORDABLE CARE ACT (ACA) of 2010 is a law that increases access to health insurance and adds new protections for those with health insurance. The law is scheduled for full implementation in 2014. Members of refugee families, including young adults and children, are eligible for ACA benefits and protections. These protections are also extended to asylees, Cuban/Haitian entrants, Iraqi and Afghan Special Immigrant Visa holders, certain Amerasians, and certain foreign victims of human trafficking. This ACA brief by the Refugee Health Technical Assistance Center (RHTAC) is produced for refugee-serving providers and refugee communities. This brief will be updated as necessary.

Visit finder.healthcare.gov to learn how ACA benefits apply in each state.

CHILDREN & FAMILIES

NOW:

- **More children are eligible for comprehensive, low-cost health insurance.** Children up to age 19 in families with annual incomes less than 200% Federal Poverty Level (FPL) but do not qualify for Medicaid can enroll in Children's Health Insurance Program (CHIP). In many states, children in families with higher incomes also qualify.

STARTING IN 2014:

- **More families will be eligible for Medicaid.** If a state chooses to expand its Medicaid program, nearly all individuals under age 65 with incomes up to 133% FPL will be covered.
- **More families will be able to buy health insurance.** If families do not have affordable health insurance through an employer, they can purchase it from a Health Insurance Exchange. Families with incomes up to 400% FPL will be eligible for tax credits to pay for insurance.
- **More families will have comprehensive coverage.** Health insurance plans must provide a comprehensive package of health services including medical coverage, prescription drug benefits, free preventive services, mental health services, and chronic disease management.

YOUNG ADULTS

NOW:

- **Young adults can be covered by their parents' health insurance until age 26.** Young adults who do not have health insurance from their jobs can stay on their parent's private or employer-based health insurance up to age 26. This is true even if the young adult is married or lives apart from their parents.

STARTING IN 2014:

- **Foster care youth and Unaccompanied Refugee Minors** may be able to access Medicaid coverage up to age 26.

2012 FEDERAL POVERTY LEVEL (FPL)

Persons in Family/ Household	100% FPL	133% FPL	400 % FPL
1	\$11,170	\$14,856	\$44,680
2	15,130	20,123	60,520
3	19,090	25,390	76,360
4	23,050	30,657	92,200
5	27,010	35,923	108,040

Visit <http://aspe.hhs.gov/poverty> for the most up-to-date FPL income guidelines. FPL guidelines differ for AK and HI.

STRONGER CONSUMER PROTECTION

NOW:

- **Children under 19 cannot be denied health insurance** due to a pre-existing condition.
- **People with pre-existing conditions can access health insurance.** Individuals with a pre-existing condition and who have been uninsured for at least six months can enroll in health insurance through the Pre-Existing Condition Insurance Plan (PCIP).

STARTING IN 2014:

- **People cannot be denied coverage or charged more for insurance** because of their health status, medical history, or gender.
- **People will no longer have annual limits** on their health insurance coverage.

RESOURCES

Healthcare.gov

Find insurance options by state, get help using insurance, and understand rights and protections provided by the ACA.

Medicaid

Medicaid is insurance for people with lower incomes, people with disabilities, and some families and children. Medicaid eligibility requirements differ by state. Learn more at Medicaid.gov

Children's Health Insurance Program (CHIP)

Children may qualify for CHIP if their family's income is higher than the Medicaid income eligibility limit. Learn more at Healthcare.gov, Medicaid.gov and insurekidsnow.gov

Pre-Existing Condition Insurance Plan (PCIP)

Affordable health insurance through PCIP is available for people with pre-existing conditions. Learn more at pcip.gov

Video: Young Adults and the ACA

Video explains health insurance options for young adults. Go to Healthcare.gov/videos/2010/06/young-adults.html

Key Words

Full glossary of key words available at www.healthcare.gov/glossary

Annual Limit: A cap on health care benefits an individual can get during a year. After the annual limit is reached, the insurance plan will no longer pay for covered services until the next year.

Children's Health Insurance Program (CHIP): Provides low-cost health insurance coverage for children in families who earn too much income to qualify for Medicaid but can't afford private health insurance.

Federal Poverty Level (FPL): Minimum annual income for an individual or a family to meet basic needs. FPL is calculated by the federal government and helps determine who can enroll in certain state or federal programs.

Health Insurance Exchange: Marketplace of insurance plans where individuals and small businesses can compare health plans, learn if they are eligible for tax credits, and enroll in a health plan. Health Insurance Exchanges are organized by states or by the federal government if a state decides not to set up the exchange.

Medicaid: A government-funded insurance program for people with lower incomes, people with disabilities, and some families and children.

Pre-Existing Condition: An illness or disability that a person has before getting health insurance. This term is defined under state law and varies significantly by state.

Preventive Services: Routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.

Tax Credit: Reduces the amount of tax an individual would otherwise have to pay.