

# CHANGES to DACA: ACCESS to HEALTH CARE in WASHINGTON STATE

**Important:** Federal policy changes do NOT terminate anyone's DACA status now. There are legal cases before the U.S. Supreme Court and a decision is pending to determine the fate of the DACA program.

**This means:** No changes to health insurance coverage for people with DACA status now.

## Potential Options for Health Access if DACA status ends

### 1. EMPLOYMENT BASED INSURANCE

Over 50% of DACA recipients have a job that provides health insurance or other benefits. This employer-based health insurance can remain in effect as long as a person is employed.

**If you lose your employment and your employer-based health coverage ends:**

- **Off-Exchange policies.** In almost all circumstances, you have a 60-day opportunity to purchase an individual insurance policy not sold on the Health Benefit Exchange ([wahealthplanfinder.org](http://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. For information on "off-Exchange" plans available in your county, see <https://www.insurance.wa.gov/individual-and-family-health-plans-premiums>.
- **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.
- **If you delay.** After the 60 day period, 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, 2020**, for coverage to start Jan. 1, 2021.

**If you have health coverage through a family member's job,** losing DACA in itself is not expected to change your insurance.

### 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 underage 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>).

**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 Referral (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

**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. During the coronavirus pandemic, AEM will also cover any testing or treatment related costs including in outpatient or telehealth settings. More information on AEM and coronavirus at this link:

<https://www.hca.wa.gov/assets/free-or-low-cost/aem-covid-19.pdf>.

**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/health-care-services-supports/program-administration/state-funded-long-term-care-noncitizens>.

**Family Planning Only.** Pregnancy related family planning only coverage is available for 12 months after pregnancy coverage ends. Family planning only coverage that is not related to pregnancy is available to people of all genders who meet income eligibility.

### 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](http://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-and-to-find-a-plan-in-your-county> see <https://www.insurance.wa.gov/individual-and-family-health-plans-premiums>.
- **The next Open Enrollment periods for off-Exchange policies is Nov. 1, 2020 – Dec. 15, 2020, for coverage beginning January 1, 2021.**

### 5. SERVICES OPEN TO ALL REGARDLESS OF IMMIGRATION STATUS

- **For info about care access options in Washington: Contact WithinReach, 1-800-322-2588**
- **Breast, cervical, and colon cancer screening**  
The Breast, Cervical, and Colon Health Program provides free breast, cervical, and colon cancer screenings and diagnostics. More information at this link: <https://www.doh.wa.gov/YouandYourFamily/IllnessandDisease/Cancer/BreastCervicalandColonHealth/Eligibility>
- **HIV/AIDS Early Intervention Program (EIP)**

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*This information is current as of April 15, 2020*

[www.nohla.org](http://www.nohla.org)

This program helps people with HIV/AIDS with insurance premium payments and other costs of care and provides access to Pre-Exposure Prophylaxis (PrEP DAP) for HIV-negative people at high risk for HIV infection. More information at this link:

<https://www.doh.wa.gov/YouandYourFamily/IllnessandDisease/HIV/ClientServices/ADAPandEIP/ApplicationandEligibility>.

- **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>

<https://findahealthcenter.hrsa.gov/>;

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>

- **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.**

**For more information on charity care policies:**

<https://www.doh.wa.gov/DataandStatisticalReports/HealthcareinWashington/HospitalandPatientData/HospitalPolicies>

## 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**. See: <http://depts.washington.edu/hpccweb/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 all enrolled students. Fulltime undergraduate students are enrolled automatically and other students and their dependents can enroll voluntarily. See: <https://www.seattleu.edu/student-health/aetna-student-health-insurance/>
- **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. See: <https://www.plu.edu/health-center/insurancewap-info/wellness-access-plan/>