

Health Coverage for all Washingtonians

Expanded Access for Immigrants in 2024

An estimated [105,000 uninsured Washingtonians](#) are currently ineligible for health care coverage due to federal immigration status restrictions. 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 November, undocumented people may choose to buy insurance through *Washington Healthplanfinder* for coverage starting in January.**ⁱ This means that people in mixed-status families will be able to enroll in one plan with a single family deductible.

If the Governor signs the budget, what other health coverage options could start in 2024?

While it's exciting that coverage will be available through Washington Healthplanfinder, we need assistance to make coverage affordable for everyone. The conference budget passed by the legislature include two programs to help undocumented people afford coverage in 2024:

- **Apple Health** coverage for undocumented adults with income up to 138% FPLⁱⁱ, and
- **Premium assistance for *Healthplanfinder* health plans** for people with income up to 250% FPL.

These programs [will not count against you for public charge](#) and the state will not share your information with immigration enforcement officials.

What is Apple Health?

[Apple Health](#) is free or low-cost health insurance coverage for adults who qualify. Covered services include primary care, emergency visits, maternity services, dental services, vision care, prescription medications and more. For most adults, there are no premiums, no deductibles, and no co-pays. If the Governor signs the budget, all undocumented immigrant adults who meet the income guidelines will be eligible for Apple Health **starting in July 2024**. However, this program has limited funding so **coverage will be limited to a first come, first served basis**. The Health Equity for Immigrants campaign will work to improve this in future legislative sessions.

What are *Washington Healthplanfinder* health plans?

Even before the Apple Health program starts, **starting this November**, all Washingtonians can [buy health plans for coverage starting the next January](#) through Washington Healthplanfinder including undocumented immigrants. These plans meet state standards and include benefits like primary & specialty care, emergency visits, maternity services and prescription medications. Your insurance carrier pays a part of the cost of health care when you have a health plan.

How will health coverage access for 2024 change?

- **Undocumented immigrants** will be able to purchase plans on *Healthplanfinder* for **January 2024**;
- **Undocumented immigrants** will be eligible to apply for **Apple Health in July 2024**;
- **Lawfully present immigrants** already have access to *Healthplanfinder*; access will not change.

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

[Cascade Care Savings](#) is a state-funded program that provides subsidies for monthly 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. If the Governor signs the budget, undocumented immigrants will be able to receive Cascade Care Savings to reduce their monthly premiums starting January 2024.

How can Washington do even better in the future?

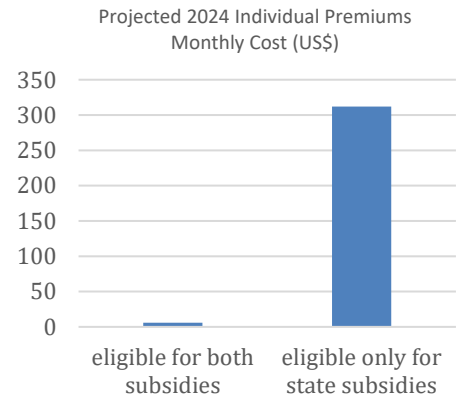
Even when the 2023-2025 budget is signed, there will be work ahead to reach parity in affordable coverage:

a) Fully fund the Apple Health program for immigrants

The legislature has capped funding for the Apple Health program expansion. All other Apple Health programs are open to anyone who meets eligibility requirements. However, the budget caps the new program at \$49.5 million; while this is enough to cover thousands of people, Washington estimates at least 29,000 people could be eligible. This means tens of thousands of low-income Washingtonians likely both won’t be able to access the new program and won’t be able to afford the premiums and other costs for Cascade Care plans.

b) Make premiums more affordable

Current premium assistance for the new population 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. Premiums for the new population are likely to be several hundred dollars a month on average, compared to under \$10 a month which others are expected pay.



c) 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.ⁱⁱⁱ 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 help.

d) 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^{iv} 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 Apple Health program.

ⁱ “Undocumented” includes Deferred Action for Childhood Arrivals (DACA) recipients.

ⁱⁱ [Federal Poverty Level](#) (FPL): measures your income based on your household size.

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

^{iv} Cost-sharing: amount of health care costs that you pay including deductibles, co-insurance, copays & other out-of-pocket costs.