



# Health Coverage for All Washingtonians

## Goals for immigrant health access & affordability



An estimated 105,000 uninsured Washingtonians became eligible to access health coverage thanks to your advocacy!  
Previously in 2019, undocumented Washingtonians were more than 5 times more likely to be uninsured than U.S. citizens.  
**Today all Washingtonians can shop for coverage at Healthplanfinder!**

### All Washingtonians can access health coverage at [Washington Healthplanfinder.org!](https://www.wahealthplanfinder.org/)

- Washington state got permission from the federal government so undocumented people may choose to buy insurance through Washington Healthplanfinder <https://www.wahealthplanfinder.org/> [i]
- Last year, the Legislature funded two programs to help undocumented people afford coverage in 2024
- Mixed-status families can enroll in one plan with a single family deductible

#### Safe to Apply!

- These programs will not count against applicants for public charge
- The state will not share applicant information with immigration enforcement officials

### WHAT ARE HEALTHPLANFINDER HEALTH PLANS?

- **Today, all Washingtonians -- including those who are undocumented -- can shop for health and dental plans at Healthplanfinder.**
- Plans meet state standards and include services like primary & specialty care, emergency visits, maternity services and prescription medications.
- With a health plan, your insurance pays a part of the cost of health care.

### WHAT ARE CASCADE CARE SAVINGS?

- Washington's legislature has invested state funds so that all Washingtonians up to 250% of the federal poverty level (FPL) -- including **undocumented Washingtonians -- are now able to receive up to \$250 a month** in Cascade Care Savings to reduce their premiums for health coverage. [ii]
- However, undocumented individuals cannot get additional federal tax credits.

### What is Apple Health Expansion / the Medicaid-like program?

- **Starting July 2024, all undocumented immigrant adults in Washington with income up to 138% FPL will be eligible to apply for free health coverage.**
- Covered services include: primary & speciality care, emergency visits, maternity services, dental services, prescription medications, and more.
- However, this program currently has limited funding so **the program may be limited to a first come, first served basis.** Advocates are asking for additional funding this legislative session.



**During this 2024 Legislative Session**  
How can Washington do better?  
**See page 2!**



**Questions?**  
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# How can Washington do better?

## TO REACH PARITY IN AFFORDABLE HEALTH COVERAGE, WASHINGTON MUST:

### FULLY FUND THE APPLE HEALTH EXPANSION FOR IMMIGRANTS

1

The legislature has capped funding for the Apple Health expansion. All other Apple Health programs are open to anyone who meets eligibility requirements. However, the 2023 budget limited the new program to \$49.5 million; this likely only allows thousands of people to gain coverage, while **Washington estimates over 35,000 people could be eligible.** This means **tens of thousands of low-income Washingtonians likely both won't be able to access the new program yet and won't be able to afford the premiums and other costs for Cascade Care plans.**

2

### MAKE PREMIUMS MORE AFFORDABLE

Lawfully present people can get federal subsidies to help with cost-sharing (out-of-pocket costs like deductibles and co-pays) if they meet income limits. However, undocumented individuals do not have this access. While undocumented Washingtonians earning up to 250% FPL are able to access up to \$250 a month in Cascade Care premium assistance in 2024, that amount does not make up for missing federal subsidies [ii]. **Premiums for the undocumented are often several hundred dollars a month and increase with age,** while lawfully present people using federal assistance can access plans for less than \$10 a month.

**Fewer than 1 in 10 undocumented Washingtonians who shopped on Healthplanfinder purchased a qualified health plan as of Feb 2024.**

0% 20% 40% 60% 80% 100%

3

### 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.

4

### PROVIDE PARITY FOR LAWFULLY PRESENT IMMIGRANTS WITH COST-SHARING

Some lawfully present immigrants with income under 138% FPL can buy health coverage on the Exchange with federal subsidies 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 that citizens do not.** [iv]

This won't change in 2024, because the state has not yet made plans to transition this group to the new Apple Health program.

## HOW CAN YOU HELP?

A) Speak out about the need to **fund Apple Health for 25,000 undocumented adult Washingtonians.**

B) Raise your voice about the need for a **plan addressing remaining affordability gaps** including:

- More affordable premiums for those without federal assistance
- Helping undocumented immigrants up to 250% FPL with cost-sharing
- Providing parity for lawfully present immigrants up to 138% FPL

C) Encourage your community to **connect with a navigator today via Healthplanfinder** to learn more about Cascade Care Savings or start the process to enroll in Apple Health

i. For this purpose, "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.