

Health Care Options for Immigrants in Washington State

Updated March 2025



The Information contained in this presentation is
intended for general information only
and does not constitute legal advice.

For individual legal advice on your particular situation,
contact an attorney.

This information is current as of 31 March 2025.

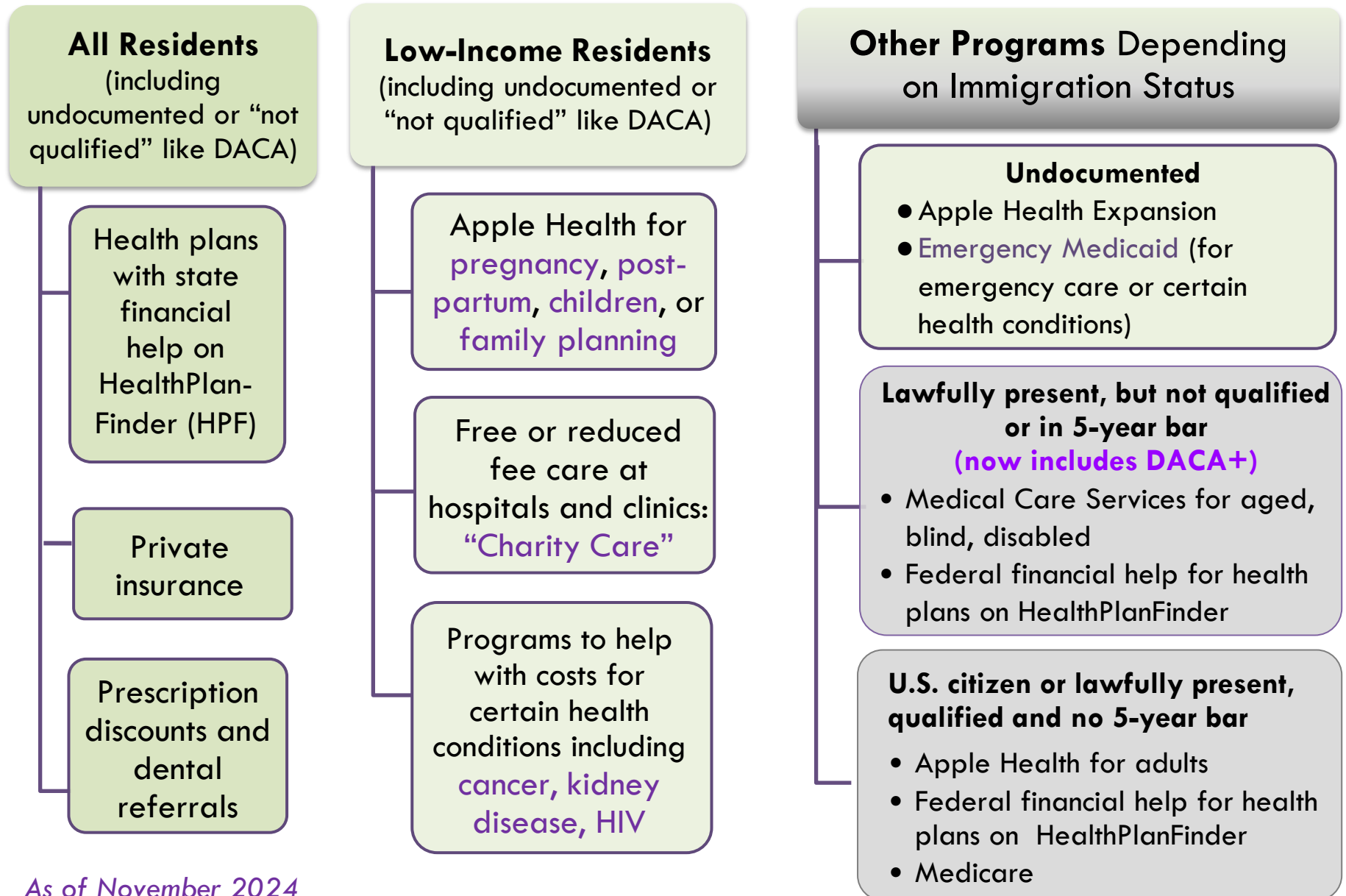
Please check for updates as policies can change.

OVERVIEW

- Health coverage and care options in Washington State are different depending on citizenship and immigration status
- Affordable options are limited for people without a lawful immigration status – but there are some programs that can help
- **In 2024 options expanded!** All Washingtonians can shop for health coverage on our state exchange
- Washington communities are working to expand coverage and care options! Learn more at <https://nohla.org/immigrants-access/>



Immigrant Health Care Options in WA



How Do You Know What You Can Get?

- Step 1: Do you have papers showing you have a lawful immigration status?
- Step 2: Does your immigration status qualify you for certain health care programs?
- Step 3: If your immigration status qualifies, is there a 5-year waiting period before you can get the health care program?
- Step 4: Do you meet other eligibility requirements for certain programs, like income?

Step 1: Do You Have Papers?

- Many health care programs are limited to “lawfully present” immigrants
- But even if you do not have a lawful immigration status, you can safely get many kinds of health care in Washington State, see slide 10
- You can safely apply for all health care programs for your family members, even if you do not have a lawful immigration status
 - The state will only use your information to see if you are eligible for health care programs - your information will not be used for immigration enforcement
 - You can say “not applying for myself” when you apply for other people in your family, such as children who are lawfully present or citizens
 - Do not give fake documents or Social Security Numbers on your application

Step 2: Do You “Qualify”?

- Many health care programs are limited to lawfully present immigrants who “qualify” based on their immigration status, such as:
 - Lawful permanent resident (LPR or “green card”)
 - Asylees and refugees
 - People granted withholding of deportation or removal
 - Cuban and Haitian entrants
 - People paroled into the U.S. for at least one year
 - Conditional entrants
 - Certain battered immigrant spouses and children, and their children and parents
 - Certain victims of trafficking and some relatives
- Most immigration statuses qualify. Find a list of qualifying statuses at: www.healthcare.gov/immigrants/immigration-status/
- Find a list of common qualifying document types at: www.healthcare.gov/immigrants/documentation/

Step 3: Do You Need to Wait 5 Years?

- Some lawfully present immigrants have to wait 5 years to get full access to certain health programs - this is called “the 5-year bar”
- For example, some Legal Permanent Residents (green-card holders) need to wait 5 years to get some kinds of Apple Health or Medicare
- But the 5-year bar does not apply to all programs or people, so it is best to apply to see what you can get
- For more about the 5-year waiting period for Apple Health: www.hca.wa.gov/assets/free-or-low-cost/citizenship_alien_status_guide.pdf

Step 4: Do You Meet Other Eligibility?

- Most programs require you to be a Washington State resident
 - Resident means you live in Washington and intend to reside here, or entered the state looking for a job or with a job commitment
 - If you meet the standard, you are considered a resident, regardless of your immigration status
- Some programs have limits on the amount of income or “resources” (savings and things you own) you can have
 - Most of these programs evaluate your income based on the “Federal Poverty Level” (FPL) - a federally-set dollar limit that changes each year and is different depending on how many people are in your household
 - See the chart on p. 41 for an example
 - Different programs count income differently - for example, some programs do not count certain kinds of income like child support, stimulus payments, tax credits, or public benefits

It is best to apply, even if you aren't sure if your income meets the limit!

Where to Get Help

- Apply for most health coverage at: www.wahealthplanfinder.org
- Get help applying and understanding health coverage options:
 - Get free help from a nonprofit Navigator in your community:
www.wahealthplanfinder.org/HBEWeb/Annon_DisplayBrokerNavigatorSearch.action?brokerNavigator=NAV
 - Can search by language needed and location
- Get help with immigration questions:
 - Free and low-cost legal assistance options in Washington:
<http://nohla.org/wordpress/img/pdf/PIF-WA5-2020.pdf>
 - If you are able to pay for an immigration lawyer, find one in your area:
www.aialawyer.com or www.immigrationadvocates.org/embedded/lirs/
- Get help understanding your legal rights (search by topic):
 - www.washingtonlawhelp.org

Health Care Options for All Washington Residents

(including undocumented and not-qualified immigrants)

- There are no immigration or citizenship requirements for any programs listed in this section
- If the application asks about Social Security Number or citizenship/immigration status, you can leave it blank

Health Plans with Financial Help

You can get financial assistance to buy private health and dental plans through the state's Healthplanfinder website.

- Washington's Healthplanfinder website helps you find and buy comprehensive private insurance that meet state standards for quality ("qualified health and dental plans")
- Washingtonians who are citizens, lawfully present, or [DACA and certain other immigration statuses](#) can get financial help to lower the cost of monthly premiums, and some can also get help to reduce deductibles and copays -- but must file federal taxes the year you get federal financial help
- All Washingtonians with income up to 250% FPL – including undocumented immigrants – are eligible to buy health coverage and get Cascade Care Savings/state help with premiums all year at www.wahealthplanfinder.org
- People with higher income must apply during Open Enrollment (November 1 – January 15) or at a Special Enrollment life event (like getting married, moving, having a baby, or losing other coverage)

Private Insurance

Everyone can buy private health insurance, regardless of immigration status – but it can be expensive.

3 ways to get a private health plan:

- Employer-based: Health plan an employer offers to employees (and sometimes family members, including children up to age 26). Employees pay a share of monthly premiums and a share of costs when getting care.
- Student health plans: Health plan a college/university offers to enrolled domestic or international student. Students pay a share of monthly premiums and a share of costs when getting care.
- Individual plans: Health plan you buy for yourself and family directly from an insurance company or insurance broker. You pay the full cost of monthly premiums and a share of costs when getting care. You may need to wait for the annual enrollment period (November 1 – January 15) to sign up. Learn more at www.insurance.wa.gov/individuals-families

Prescription Discount Programs

There are programs that offer discount coupons to help with the cost of prescription drugs.

- There are prescription drug discount programs through the state, private websites, and pharmaceutical companies
- Be cautious about sharing private information or buying prescription drugs online
- You can find reputable programs through the state Office of Insurance Commissioner:
 - www.insurance.wa.gov/get-help-paying-prescriptions
 - www.insurance.wa.gov/sites/default/files/documents/paying-for-prescription-drugs_0.pdf

Dental Referral Programs

There are programs that can help you find dental care in your community.

- Dentist Link is a free referral service to oral health providers:
<https://dentistlink.org>
 - Serves everyone, including those with Apple Health or uninsured
 - Service offers language interpretation
- The Smile Mobile is a free mobile dental van – see location schedule here: <https://smilemobilewa.org/site-schedule/>
- The King County Adult Dental program provides dental services at no cost for adults who reside in King County who are not eligible for Medicaid due to citizenship status and who meet other eligibility criteria
<https://kingcounty.gov/depts/health/locations/dental/adults.aspx>

Additional Health Care Options for Low-Income Washington Residents

(including undocumented and not-qualified immigrants)

- There are no immigration or citizenship requirements for any programs listed in this section
- If the application asks about Social Security Number or citizenship/immigration status, leave it blank

Apple Health for Kids

If you have low to middle income, you can get free or low-cost coverage for children until they turn 19 years old.

- Comprehensive health and dental coverage
- Must be below income limit (317% FPL)
- Free or low monthly premiums (but no deductibles or copays)

Income	Cost
0-215% FPL	Free
215-265% FPL	\$20 per month for one child (up to \$40 per month if more children)
265-317% FPL	\$30 per month for one child (up to \$60 per month if more children)

- How to apply: www.hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/apply-or-renew-coverage

Apple Health for Pregnancy & After

If you have low to middle income, you can get free coverage during your pregnancy and for 12 months after.

- Free, comprehensive health and dental coverage during pregnancy and first year after pregnancy ends (even if pregnancy ends early due to miscarriage or termination)
- Baby also automatically covered for first year
- **Must be below income limit (215% FPL as of November 2024)**
- How to apply, including how pregnant teens can apply on their own:
www.hca.wa.gov/health-care-services-and-supports/apple-health-medicaid-coverage/pregnant-individuals

Family Planning Program

If you have low to middle income, you can get free confidential family planning coverage.

- Free family planning services for men and women, including contraception, certain testing and care for sexually transmitted infections and certain screenings such as cervical cancer
- **Must be below income limit (260% FPL)**
- How to apply, including how teens and adults can apply confidentially from others in the household: www.hca.wa.gov/health-care-services-and-supports/apple-health-medicaid-coverage/family-planning-only

Reduced Fee Care: Hospitals

Almost half of all Washingtonians can get free or reduced fee care at hospitals through their “charity care” programs.

- Hospitals are required by law to help low-income patients with medical bills for medically necessary care at the hospital, such as emergency room visits and inpatient hospital stays
- How much charity care help you get depends on your income and household size:
 - If your household income is low enough (varies depending on hospital but **at least 200% FPL**) , **the hospital must forgive your hospital bill**
 - If your household income is higher, you may get some of your hospital bill reduced, according to each hospital’s charity care policy (*see next slide*)
 - The hospital may require you to apply for and get other coverage (such as Emergency Medicaid) first if available
- You can apply to get charity care even if you have a health insurance plan, to help with high deductibles or other cost-sharing

Who is eligible for Charity Care?

July 1, 2022: minimum hospital requirements for **free care** and **discounted care** increased

Income as percentage of Federal Poverty Level					
		(FPL)			
<u>Tier 1 Hospitals</u> 79.2% of beds	Owned by health system that owns 3+ hospitals and <ul style="list-style-type: none"> • Seattle Children's • Overlake Medical Center, • Evergreen Health Kirkland, and • Legacy Salmon Creek = 50 hospitals	up to 300% FPL: free care			301-350%: 75% discount
					351-400%: 50% discount
<u>Tier 2 Hospitals</u> 20.8% of beds	All hospitals not in Tier 1 = 55 hospitals	up to 200% FPL: free care	201-250%: 75% discount	251-300%: 50% discount	<i>Discount at hospital discretion</i>

Charity Care Resources

from Washington Department of Health

For more information on charity care, please see these Charity Care Fact Sheets:

- [Spanish \(PDF\)](#)
- [Russian \(PDF\)](#)
- [Marshallese \(PDF\)](#)
- [Traditional Chinese \(PDF\)](#)
- [Simplified Chinese \(PDF\)](#)
- [Vietnamese \(PDF\)](#)
- [Ukrainian \(PDF\)](#)
- [English \(PDF\)](#)

A [listing of Tier 1 and 2 hospitals is available \(PDF\)](#).

Reduced Fee Care: Hospitals

You have a right to get information and apply for charity care.

- The hospital is supposed to give you an application for charity care and see if you qualify, but some do not
- If the hospital does not give you a charity care application form, you have a right to apply and get considered with the hospital's billing office
- You can apply for charity care even after the hospital sends the bill to collections
- Learn more about your rights, including how to get your hospital's charity care policy: www.washingtonlawhelp.org/resource/charity-care-medical-coverage-for-hospital-ba

Reduced Fee Care: Clinics

You can get free or reduced fee care at many health clinics.

- **Community Health Centers** are nonprofit and provide health care with “sliding scale” fee discounts, **where lower-income people pay less**
 - Clinics typically offer primary care (sometimes dental and behavioral health care) including language access services
 - Find a clinic: www.wacommunityhealth.org/community-health-centers-1
 - Apply for discount with clinic’s billing staff
 - Typically have 30 days to give proof of income to get the discount
- **Free Clinics use volunteer providers to offer free health care:**
 - Find a clinic: www.wahealthcareaccessalliance.org/search-for-clinics
 - Care may be limited to particular kinds of services or only offered on certain days/times

Breast & Cervical Cancer Screening

You can get free screening (evaluation) for breast and cervical cancer if your income is low.

- **Must be below income limit (300% FPL):**
www.doh.wa.gov/YouandYourFamily/IllnessandDisease/Cancer/BreastCervicalandColonHealth/Eligibility
- Must be at higher risk of cancer due to age (40-64 years old) or family history of cancer
- Can help with connecting to treatment options if cancer is found
- Apply by contacting organizations in your county listed here:
www.doh.wa.gov/YouandYourFamily/IllnessandDisease/Cancer/BreastCervicalandColonHealth/Enrollment

Kidney Disease Program

You can get help with treatment costs for end-stage renal (kidney) disease if your income is low.

- **Must be below income limit (220% FPL) and resource (savings) limit**
- Apply through a contracted kidney dialysis center
- Note that Emergency Medical may also be a dialysis option (see slide 18)
- Learn more: www.hca.wa.gov/billers-providers-partners/programs-and-services/kidney-disease-program-kdp

HIV/AIDS Early Intervention Program

You can get help with HIV/AIDS treatment and prevention assistance if your income is low.

- Helps HIV+ people with the cost of prescription drugs and insurance premiums
- Can also help people at high risk of becoming HIV+ get access to PrEP drugs for prevention
- **Must be below income limit (425% FPL)**, though can connect people with higher incomes to prescription help
- Apply using the application process here:
www.doh.wa.gov/YouandYourFamily/IllnessandDisease/HIV/ClientServices/ADAPandEIP/ApplicationandEligibility

Additional Health Care Options for Lawfully Present Immigrants if not Qualified or In 5-Year Bar Period

- The program in this section is available to lawfully present immigrants who cannot access other programs (such as Apple Health) because either: they have a qualifying immigration status but are in their 5-year bar waiting period, or do not have a qualifying immigration status
- DACA recipients and certain undocumented victims of human trafficking (such as T or U-visa applicants) can currently get Medical Care Services

Medical Care Services

You can get Medical Care Services if you are also getting certain kinds of aged, blind, or disabled cash and housing assistance.

- **Must be receiving Age, Blind, or Disabled cash assistance or the Housing and Essential Needs Referral program** (programs for people with very low income who cannot work because of disability)
- Free, broad coverage, but not as comprehensive as Apple Health (Medicaid)
- Apply by submitting an application online through Washington Connection or by phone: www.dshs.wa.gov/esa/community-services-offices/community-services-office

Note: DACA recipients or certain undocumented victims of human trafficking (such as T- or U-visa applicants) are currently eligible for this program

Additional Health Care Option for Adult Washingtonians without Federal Immigration Status

The program in this section is available to immigrants who cannot access other programs (such as Apple Health) because they do not have a qualifying immigration status for other federal assistance

Apple Health Expansion

You can apply for free state-sponsored health coverage (“Apple Health Expansion”) if you:

- Are not eligible for federal advance premium tax credits through the individual market or federally funded medical assistance programs.
- **Have income at or below 138% FPL**

NOTE: funding for this program is limited.

Today eligible people with income up to 138% of the Federal Poverty Level (FPL) can **apply for an opportunity to be considered if/when space becomes available** using these pathways:

- Washingtonians ages 19 to 64 can apply at wahealthplanfinder.org
- Washingtonians ages 65 and older can apply at washingtonconnection.org

Additional Health Care Option for those ineligible for federal Medicaid

The program in this section is available to immigrants who cannot access other programs (such as Apple Health) because either: they have a qualifying immigration status but are in their 5-year bar waiting period, or do not have a qualifying immigration status, or because Apple Health Expansion is full

Emergency Medical

You can get free Emergency Medical (“Alien Emergency Medical”) for certain health conditions if your income is low.

- Limited to those not eligible for Medicaid
- **Must be below income limits, which vary:**
<https://kingcounty.gov/depts/health/locations/health-insurance/access-and-outreach/alien-emergency-medical.aspx>
- Limited to care for certain health conditions:
 - Emergency medical condition (can include emergency room care, inpatient admission, and outpatient surgery)
 - Cancer treatment
 - Kidney Dialysis treatment
 - Antirejection medication for an organ transplant
 - Long-term care services (limited to small number of people with prior approval)
- Apply by asking your medical provider or following instructions here:
www.hca.wa.gov/health-care-services-supports/program-administration/apple-health-alien-emergency-medical

Additional Health Care Options for Lawfully Present Immigrants

Currently, the programs in this section are available to lawfully present immigrants with a qualifying immigration status who do NOT have a 5-year bar waiting period or have already waited 5 years

Apple Health for Adults

If you have low income, you can get free, comprehensive coverage through Apple Health (Medicaid).

- Free, comprehensive health and dental coverage (including long-term care services)
- Must be below income limits:

- **Adults 19-64 years old (up to 138% FPL)**

- How to apply: www.hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/apply-or-renew-coverage*

- Adults who are 65 or older, blind, or have a disability can get additional programs (**income limits vary, but can be lower or higher**)

- How to apply: <https://www.washingtonconnection.org/home/>*

- Individuals can apply using paper applications and on telephone too

Starting July 2024: Undocumented immigrant adults became eligible to apply for Apple Health Expansion; capacity may be limited

Medicare

You can get Medicare if you are 65 or older, have a disability that lasts longer than 2 years, or have end stage renal disease.

- Comprehensive medical coverage, but does not include dental, vision, hearing aids, or long-term care
- To get, you or spouse typically must work in the US at jobs that deducts payroll taxes for 40 quarters (10 years)
 - Note: Green card holders can “buy in” to Medicare at full cost if they don’t have enough work quarters
- You may have to pay premiums and cost-sharing (like deductibles and copays) when you get care
- You can get supplemental coverage through a Medicare Advantage plan, Medigap plan, the WA State Health Insurance Pool, or state programs.
For help understanding options: www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba
- Apply and learn more: www.medicare.gov

Frequently Asked Questions

**How can I get language services
such as translation and
interpretation?**

Getting Language Services

You have a right to free language services, including an interpreter, written information translated into the language you need, and disability accommodations like Braille. How to get help:

When you apply	<p>Application websites in Spanish:</p> <ul style="list-style-type: none">• Healthplanfinder www.wahealthplanfinder.org/us/es/home-page.html• Washington Connections www.washingtonconnection.org/home/?locale=es_es <p>Call for customer service in your language:</p> <ul style="list-style-type: none">• Healthplanfinder: 1-855-923-4633• Apple Health for adults under 65, kids, and pregnancy: 1-800-562-3022• Programs for adults over 65, blind, or disabled: 1-877-501-2233
With your health plan	<p>Ask your health plan for language services (such as when you call customer service or get documents from the plan) and they must give it to you</p>
When you get care	<p>Ask your hospital or doctor for language services (such as an interpreter at your appointment) and in most cases, they must give it to you</p>

Problems with Language Services

You can file a complaint with a federal or state agency if you have trouble getting language services or disability accommodations.

- Generally: U.S. Department of Health and Human Services, Office for Civil Rights
 - Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
 - Call: 1-800-368-1019, 800-537-7697 (TDD)
- Complaint about hospital: Washington State Human Rights Commission
 - Online: www.hum.wa.gov/sites/default/files/public/complaint-form/PA_Credit_Insurance_Inquiry_Form_V1.7_Standard_Form.pdf
 - Call: 1-800-233-3247
- Complaint about health plan: Washington State Office of the Insurance Commissioner
 - Online: www.insurance.wa.gov/file-complaint-or-check-your-complaint-status
 - Call: 800-562-6900, 360-586-0241 (TDD)

Frequently Asked Questions

**Will using a health program or benefit
impact my immigration status or
application for a green card
or citizenship?**

**Accessing
most public
benefits should
not affect
immigration
status.**

- The Trump Administration's restrictive "public charge" policy was ended by the Biden Administration
- Immigrants should be able to safely use many benefits, including food, housing, and medical assistance, without fear that it will affect immigration status
- Immigration officials may only consider the applicant's use of these benefits in a public charge determination:
 - Ongoing cash assistance (such as TANF, State Family Assistance, Aged Blind and Disabled benefits, or Supplemental Security Income)
 - Long-term care in an institution (like a nursing home) paid for by the government

Key Things to Know

- The public charge test does not apply to many immigrants!
 - It mainly affects people applying for green card status, such as through a family visa petition
 - It does not apply to refugees, asylees, or other humanitarian entrants
 - See next slide for resources with more details
- It should be safe to get health care programs and benefits, including COVID-19 testing, treatment, and vaccines
- There is only one exception where public charge could apply for some immigrants using public health care programs: getting long-term care in an institution like a nursing home
- Getting a public benefit does not automatically make someone a public charge - the public charge test considers many factors about the person's circumstances

Where To Get Information

- Washington Law Help: “Public Charge: What You Need to Know”
- The 1, 2, 3s of Public Charge in Washington (August 2023)
 - English
 - Español
 - additional languages: <https://nohla.org/immigrants-access/>
- National resources:
 - Keep Your Benefits screening tool
 - Protecting Immigrant Families national resources in multiple languages

Frequently Asked Questions

How can I find out whether my income meets a health program's "FPL" maximum income limit?

Federal Poverty Levels for 2025

The FPL changes every year and can be difficult to use correctly. But if you want to get a *rough* estimate of your FPL, use the chart below:

Step 1: Look at the row with the number of people in your household						
Step 2: Find the dollar amount close to your annual income to get a rough idea of your FPL %						
Standards as of April 2025		Apple Health for Adults (19-65, non-disabled)	Apple Health For Pregnancy	Apple Health for Kids (no premium)	Apple Health for Kids (with premium)	Health Plans with Financial Assistance**
	100%	138%	198%	215%	317%	400%
1	\$15,650	\$20,815	\$21,597	\$23,475	\$31,300	\$46,950
2	\$21,150	\$28,130	\$29,187	\$31,725	\$42,300	\$63,450
3	\$26,650	\$35,445	\$36,777	\$39,975	\$53,300	\$79,950
4	\$32,150	\$42,760	\$44,367	\$48,225	\$64,300	\$96,450
5	\$37,650	\$50,075	\$51,957	\$56,475	\$75,300	\$112,950
6	\$43,150	\$57,390	\$59,547	\$64,725	\$86,300	\$129,450
7	\$48,650	\$64,705	\$67,137	\$72,975	\$97,300	\$145,950
8	\$54,150	\$72,020	\$74,727	\$81,225	\$108,300	\$162,450
Each person over 8, add	\$5,500	\$7,315	\$7,590	\$8,250	\$11,000	\$16,500
*Pregnant people are counted as a household of two or more, so do not use household of one for Apple Health for Pregnancy and Postpartum						
** In 2023, people can get health plans with financial assistance even if their incomes exceed 400% FPL - apply to see if you qualify						

Frequently Asked Questions

What if I have more questions?

Learn more at nohla.org