

## **What does the New Health Care Law Mean for Me?**

### I am undocumented OR a Dream Deferred Action for Childhood Arrivals (DACA) individual:

- You are not allowed to purchase private health insurance in state insurance exchange(s).
- You are not eligible for premium tax credits or cost-sharing reductions.
- You are exempt from the individual mandate.
- You are not eligible for Medicare, nonemergency Medicaid, or CHIP.
- You remain eligible for emergency care under federal law.
- You may seek nonemergency health services at community health centers or safety-net hospitals
- You remain eligible for Moms & Babies
  - a long-term health insurance plan that offers inpatient and outpatient services, prenatal care, labor and delivery care and other services for pregnant women up to 60 days after their babies are born.
  - It covers low-income pregnant women with family income below 200% of the federal poverty level, regardless of immigration status

### I am here on a visa OR have a green card for less than 5 years:

- You are subject to the individual mandate and related tax penalty (exempt if low-income or meet specific exemptions).
- You may purchase from the state insurance exchanges
- You are eligible for premium tax credits and cost-sharing reductions
- You are eligible for temporary high-risk pools and “basic health plans” offered by a state
- You do not have to wait to enroll in state insurance exchanges or to get premium tax credits
- You may seek nonemergency health services at community health centers or safety-net hospitals

### I have a green card for more than 5 years:

- **Same as above** for someone having a “green card for less than 5 years”
- You may be eligible for Medicaid if you are low-income:
  - In 2014, all adults with incomes at or below 133% of the federal poverty level (for example, \$30,000 for a family of four in 2011), whether they have dependent children or not

### I am a naturalized citizen OR a Refugee:

- You are subject to the individual mandate and related tax penalty (exempt if low-income or meet specific exemptions).
- Same access and requirements for affordable coverage as U.S.–born citizens:
  - You can purchase on insurance from the state insurance exchange(s)
  - You are eligible for premium tax credits and cost-sharing reductions
  - You are eligible for temporary high-risk pools and “basic health plans” offered by a state
  - If low-income and under 65 yrs old, you may qualify for Medicaid. In 2014, all adults with incomes at or below 133% of the federal poverty level (for example, \$30,000 for a family of four in 2011), whether they have dependent children or not

### I am under 18 years old:

- You qualify for ALL KIDS (provides free or affordable medical insurance for children in Illinois)
  - covers children with family income under 300% of the federal poverty level, regardless of immigration status
- Your parents can purchase insurance for you from the state exchanges
  - Citizen or lawfully present immigrant children eligible for premium tax credits and reduced cost-sharing.

***If you have questions about health care or public benefits, call 1-877-537-7460***