WHERE CAN I GO FOR HEALTH CARE? Focus on Immigrants

Health Insurance

Having a health insurance card allows you to go to doctors, specialists, hospitals. You also can get medications.

Many low-income Rhode Island residents who are not citizens may be eligible for no-cost health insurance through the Medicaid program.

If your income is above the Medicaid income limits, or you can't enroll in Medicaid because of your status, you may be eligible to buy low-cost coverage through HealthSource RI (HSRI).

This chart provides a general overview of immigrant eligibility for Medicaid or coverage through HSRI.

Overview of Immigrant Eligibility for Affordable Health Insurance

Must Meet Income and Other Eligibility Requirements

Immigration Category	RIte Care/Medicaid			HealthSource RI Purchase coverage and premium tax credits
	Children under 19	Pregnant Women	Single Adults/Parents/People with Disabilities/Seniors	Children, Parents, Pregnant Women, Single Adults
Lawful Permanent Resident ("green card")	Yes	Yes	 After 5 yrs in status or Entered US before 8/22/96 or Veterans/active-duty military and their spouses and unmarried children 	Yes
Refugee; Asylee; Victim of Trafficking; certain victims of violence by a partner, family member or stranger; others	Yes	Yes	Yes	Yes
Lawfully present individuals*	Yes	Yes	No	Yes
Undocumented	No	Yes	No	No

*Lawfully present individuals do not have a permanent status, but are allowed to live in the US. These include individuals with Temporary Protected Status (from El Salvador, Haiti, Honduras, Nicaragua, Somalia, Sudan, South Sudan and Syria) and Deferred Enforced Departure (Liberia). DACA recipients are not included in this category.

The income limits for Medicaid are different for different populations, ranging from over twice the poverty level for children and pregnant women; just above the poverty level for parents and single adults; and at the poverty level for seniors and people with disabilities. The income limit to get help paying for coverage through HSRI is four times the poverty level. For more information about income levels, visit: <u>www.economicprogressri.org/</u> <u>immigrant-issues</u>.

If not everyone in your family is a citizen or eligible immigrant: In some families, children are citizens and their parents are undocumented or otherwise don't have an eligible status. In this situation, the parent can apply for the children and does not need to provide any information about themselves (except income). Information provided in the application will only be used to make an eligibility decision and will be kept confidential.

How to Apply for Medicaid and HSRI: You can meet with a Navigator in your community who can help you fill out the application online. The Navigator can also answer any questions you may have. You can find a Navigator by calling 2-1-1. Many Navigators speak languages other than English.

You can also apply through the HSRI Contact Center, Monday – Friday, 8am – 6pm at 401 Wampanoag Trail, East Providence or apply over the phone: 1-855-840-4774. Ask for an interpreter if you need one.

Free or Low Cost Health Care if You Don't Have Insurance

Having a doctor so you can go for yearly check-ups or see the doctor when you are sick is important to keep you in good health.

If you don't have health insurance, there are several places to go for health care. These providers will help you regardless of your immigration status, although they may ask about your status to help determine whether you might be eligible for Medicaid. Providers will keep information confidential. All providers have staff who speak Spanish and other languages.

- **Community Health Centers:** There are 29 community health center locations around the state that provide comprehensive health care to their members. There may be a wait at some locations to become a member of the health center and depending on your income, you may be asked to pay a small fee. Immigration status doesn't matter, all are welcome. For more information or to find the nearest health center, call: 401-274-1771. www.rihca.org
- **Rhode Island Free Clinic:** A "one-stop medical shop" that provides free comprehensive medical services to adults. Call for an eligibility appointment: 401-274-6347 or visit the clinic at 655 Broad Street in Providence. Immigration status doesn't matter, all are welcome. <u>www.rifreeclinic.org</u>
- Clinica Esperanza-Hope Clinic: Provides primary care services to adults. Call 401-347-9093 or visit the clinic at 60 Valley Street in Providence to make an appointment. Immigration status doesn't matter, all are welcome. www.aplacetobehealthy.org/

Free or Low Cost Medications if You Don't Have Insurance

The companies that make medications may have programs that help pay for all of some of the cost of medications. You can find information about help available for the medications you take and how to apply at "NeedyMeds." <u>www.needymeds.org</u>

Hospital Care if You Don't Have Insurance

- **Medicaid:** If you need to have emergency services at a hospital, and you are not eligible to enroll in full Medicaid just because of your immigration status, you may be eligible to have Medicaid pay the hospital bills. The hospital will help you fill out an application for this limited Medicaid coverage.
- **Charity Care:** Each hospital in Rhode Island has a "charity care program." The hospital may cover all or part of your bill if you are unable to pay. The income limit is 200% of the federal poverty level (FPL), taking into account family size, for full coverage and up to 300% FPL for partial coverage. Some hospitals may also ask about bank accounts and other resources. This coverage is available regardless of immigration status.

The hospital must post its charity care eligibility rules and how to apply for coverage. You can ask for an application from the business office of the hospital. You can file a complaint related to charity care by calling the Health Information Line at 401-222-5960/RI Relay 711.

If You Have Problems Getting Health Insurance

If you have problems getting or keeping Medicaid or coverage from HSRI, you can call one of these agencies. Both have staff who speak Spanish and will provide interpreters for other languages.

- **RIREACH** for help with Medicaid, HSRI coverage, or hospital charity care: 401-270-0101
- **RI LEGAL SERVICES** for help with Medicaid: 401-274-2652

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