



# Guide to Health Insurance for Immigrants in Washington State





# Welcome

People from across the world call Washington home. For those new to the U.S., navigating health insurance can be a confusing and overwhelming experience.

Everyone who lives in Washington can access health insurance through Washington Healthplanfinder™, regardless of immigration status. This guide will help you understand your options.

Let's get covered, Washington!



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# Health Care Terms

## ► Health Care

Services to prevent or treat medical conditions.

## ► Health Plan

You buy a health plan each year in case you or your family needs health care. Your health plan carrier pays a part or all the cost of health care when you have a health plan.

## ► Qualified health plans

Health plans that meet quality, cost, and access standards under the Affordable Care Act. All plans available on Washington Healthplanfinder meet these standards.

## ► Cascade Care Savings Plans

Cost savings plans from Washington Healthplanfinder. Cascade Care Savings Plans cut costs and cover more services before the deductible.

## ► Apple Health

Apple Health is the name for Medicaid in Washington. It offers free or low-cost coverage for those who qualify based on income.

## ► Premium

Your premium is the amount you pay each month for your health plan. You must pay your premium even if you do not get any health care services.

## ► Deductible

Your deductible is the amount you must typically spend on care before your health plan starts to share the cost. Preventative services can be accessed for free before you meet your deductible. Your deductible amount starts over at the beginning of each year.

## ► Out-of-Pocket

Out-of-pocket costs are what you pay for health care. They can include your deductible, co-insurance, and copays. Any amount that is not covered by your health plan is an out-of-pocket cost.

► **Washington Healthplanfinder**

Washington Healthplanfinder is the place to shop for a health plan in Washington. If you live in Washington, you can apply for coverage through [Washington Healthplanfinder](#).

► **U.S. Citizen**

Individuals born in the U.S. or its territories, individuals who have become naturalized U.S. citizens, and certain individuals born abroad to at least one U.S. citizen.

► **U.S. National**

Individuals born in American Samoa or Swain Island after December 24, 1952, and residents of the Northern Mariana Islands who did not choose to become U.S. citizens.

► **Lawfully Present**

Immigrants or non-citizens who have been legally admitted into the U.S. and have not overstayed the period of which they were admitted.

► **5-Year Bar**

A 5-year waiting period for qualified immigrants before they can qualify for Medicaid. This 5-year waiting period usually begins when the person receives their qualifying immigration status, not when they entered the United States. Some immigrant statuses are exempt from the 5-year bar.

► **Undocumented**

Non-citizens without current immigration status in the U.S.

► **“Mixed Status” Families**

Families whose members hold different immigration statuses.

# What is health insurance?

Health insurance is how people typically pay for health care. You pay a monthly premium, and when you receive health care services, your health insurance will pay a portion or all of the cost. Having health insurance is important because health care can be very expensive!

Even if you are healthy, having health insurance is important. Not only can accidents or illness happen at any time, but having health insurance allows you to access regular preventative services to keep yourself and your family healthy.

Access to health care keeps our communities healthy and strong!

## Essential Health Benefits

Every health plan on Washington Healthplanfinder covers 10 essential health benefits. These include:

- Doctor visits and hospital stays
- Trips to the emergency room
- Care before and after your baby is born
- Mental health and substance use treatment
- Prescription drugs
- Services and devices to help you recover if you get injured or if you have a disability or chronic condition
- Lab tests
- Preventive services including counseling, screenings, and vaccinations
- Management of a chronic disease, like diabetes or asthma
- Pediatric care

# Health Care Options for Immigrants

## Full-Coverage Options

These care options cover doctor visits, hospital care, prescriptions, and more.

Program	Who is Eligible?
Cascade Care Plans	<ul style="list-style-type: none"> <li>✔ Everyone</li> </ul>
Tax Credits	<ul style="list-style-type: none"> <li>✔ Lawfully present immigrants</li> <li>✘ People who are undocumented</li> </ul>
Cascade Care Savings	<ul style="list-style-type: none"> <li>✔ Everyone</li> </ul>
Apple Health	<ul style="list-style-type: none"> <li>✔ Lawfully present immigrants past the 5-year bar*</li> <li>✘ Lawfully present immigrants not past the 5-year bar*</li> <li>✘ People who are undocumented</li> <li>✘ Lawfully present non-qualified</li> </ul> <p>*Please see “Who is exempt from the 5-year bar” on page 11</p>
Apple Health for Kids	<ul style="list-style-type: none"> <li>✔ Everyone</li> </ul>
After-Pregnancy Coverage	<ul style="list-style-type: none"> <li>✔ Everyone</li> </ul>
Apple Health Expansion**  **Apple Health Expansion is a limited enrollment program. *** Some lawfully present non-qualified statuses may be eligible if they are not employment authorized.	<ul style="list-style-type: none"> <li>✔ People who are undocumented</li> <li>✘ Lawfully present non-qualified***</li> <li>✘ Lawfully present immigrants past the 5-year bar</li> <li>✘ Lawfully present immigrants not past the 5-year bar</li> <li>✘ U.S. citizens and nationals</li> <li>✘ Deferred action for childhood arrivals</li> </ul>

## Limited Coverage Options

These plans cover certain services or situations.

Program	Who is Eligible?
Family Planning Only	<ul style="list-style-type: none"> <li>✔ Everyone</li> </ul>
Medical Care Services	<ul style="list-style-type: none"> <li>✔ Lawfully present immigrants not past the 5-year bar</li> <li>✔ People who are undocumented*</li> <li>✘ Lawfully present immigrants past the 5-year bar</li> <li>✘ U.S. citizens and nationals</li> </ul> <p>*If eligible for a program associated with WAC 388-424-0001(4)</p>
Apple Health for Pregnant Individuals	<ul style="list-style-type: none"> <li>✔ Everyone</li> </ul>
Alien Emergency Medical	<ul style="list-style-type: none"> <li>✔ Lawfully present non-qualified</li> <li>✔ Lawfully present immigrants not past the 5-year bar</li> <li>✔ People who are undocumented</li> <li>✘ Lawfully present immigrants past the 5-year bar</li> <li>✘ U.S. citizens and nationals</li> </ul>

# Am I eligible?

If you live in Washington, no matter your immigration status, you can get a health insurance plan through Washington Healthplanfinder. Even if you are undocumented, there are health care options available to you.

## Qualified and Non-Qualified Statuses

Lawfully present immigrant statuses are either “qualified” or “non-qualified.”

Common non-qualified lawfully present statuses include:

- ▶ Nonimmigrants who are allowed entry to the U.S. for a specific purpose for a limited time, such as business visitors, students or tourists
- ▶ Parolees – if paroled status granted is for a year or less
- ▶ Those granted temporary protected status
- ▶ Applicants for adjustment of status
- ▶ Self-petitioned under VAWA but not yet received “Notice of Prima Facie” eligibility
- ▶ Deferred action, cancellation of removal, or suspension of deportation granted
- ▶ Order of supervision granted
- ▶ Stay of deportation granted
- ▶ K, S, U, or V status visas

If you currently have a “non-qualified” status, you are still eligible for certain health care programs in Washington state.

If you have a qualified immigrant status, you often must pass the 5-year bar before becoming eligible for Medicaid.

## What is the 5-year bar?

Federal law requires many qualified immigrants to wait five years before becoming eligible for Medicaid. In Washington, Medicaid is called Washington Apple Health. This 5-year waiting period is known as the 5-year bar. This 5-year waiting period usually begins when the person receives their qualifying immigration status, not when they entered the U.S. Some immigrant statuses are exempt from the 5-year bar.

## Who is exempt from the 5-year bar?

### ► Must meet 5-year bar unless exempt

- Lawful Permanent Residents (LPR) - see Note 2 below.
- Parolees - if granted parole for at least one year under §212(d)(5) of the Immigration and Nationality Act (INA).
- Abused spouses and children with an I-130 notice of “prima facie” approval or a pending or approved self-petition under the Violence Against Women Act (VAWA).
- Admitted to the U.S. as conditional entrants prior to April 1, 1980, under 203(a)(7) of the INA.



► **Exempt from the 5-year bar**

- Amerasians who were born to a U.S. citizen armed services member in Korea, Vietnam, Laos, Kampuchea, or Thailand after December 31, 1950, but before October 22, 1982, who were admitted to the U.S. as immigrants pursuant to §584 of the Foreign Operations, Export Financing, and Related Programs Appropriations Act.
- Individuals paroled as refugees or asylees under §212(d)(5) of the INA.
- Refugees admitted under §207 of the INA.
- Members of Hmong and Highland Laotian tribes that assisted the U.S. military during the Vietnam era from August 5, 1965 through May 7, 1975.
- Special immigrants from Iraq or Afghanistan admitted to the U.S. under one of the following:
  - Special immigrant status under section §101(a)(27) of the INA;
  - Special immigrant conditional permanent resident; or
  - Paroled under section 602(b)(1) of the Afghan Allies Protection Act or section 1059(a) of the National Defense Authorization Act of 2006.
- Under Section 2502 of the Afghanistan Supplemental Appropriations Act, 2022 and the Consolidated Appropriations Act of 2023, Afghans granted humanitarian parole between July 31, 2021, and September 30, 2023, and their spouses and children, and the parents and guardians of unaccompanied minors who are granted parole after September 30, 2022, are evaluated as qualified immigrants until March 31, 2023, or the end of their parole term, whichever is later.
- Ukrainians - and non-Ukrainians who last habitually resided in Ukraine - granted humanitarian parole between February 24, 2022, and September 30, 2024. Their spouses and children, and the parents and guardians of unaccompanied minors who are granted parole after September 30, 2024, under Section 401 of the Additional Ukrainian Supplemental Appropriations Act of 2022, and as extended by the Ukraine Supplemental Appropriations act of 2024, are evaluated as qualified immigrants.

- Victims of trafficking per the Victims of Trafficking and Violence Protection Act of 2000.
- Asylees whose status was granted under §208 of the INA.
- Cuban/Haitian entrants, in accordance with the requirements in 45 CFR §401.2<sup>3</sup>, including individuals approved under the Haitian Family Reunification Parole (HFRP) program.
- Persons granted withholding of deportation or removal.
- Citizens of Federated States of Micronesia, the Republic of Palau, or the Republic of Marshall Islands living in the United States in accordance with the Compacts of Free Association.
- Qualifying American Indians born abroad as described above are typically coded as U.S. citizens, but if they provide verification of LPR status, they may be coded as Lawful Permanent Residents (LPR) under MAGI programs. They are not required to have or provide verification of LPR status.

*Note: The 5-year bar does not apply to individuals that have obtained a “qualified immigrant status within the last 5 years, if they entered the U.S. prior to August 8, 1996 and have continuously lived in the U.S. since August 22, 1996, See WAC 182-503-0535.*

*Note: The category code on the I-551 Permanent Resident Card (green card) indicates how an LPR entered the U.S. If an individual entered the U.S. under a status that is exempt from the 5-year bar and has had LPR status for less than 5 years, they are still exempt from the 5-year bar.*

# What are my options?



## **I am a Lawfully Present “Qualified” immigrant. What are my options?**

- ▶ Past the 5-year bar (if required):
  - Qualified health plans (like Cascade Care)
  - Apple Health
  - Apple Health for Kids
  - Apple Health Family Planning Only
  - Apple Health for Pregnant Individuals
  - Apple Health After-Pregnancy Coverage
- ▶ Not past the 5-year bar:
  - Qualified health plans (like Cascade Care)
  - Apple Health for Kids
  - Apple Health Family Planning Only
  - Apple Health for Pregnant Individuals
  - Apple Health After-Pregnancy Coverage
  - Medical Care Services
  - Alien Emergency Medical



## **I am a Lawfully Present “Non-Qualified” immigrant. What are my options?**

- ▶ Qualified health plans (like Cascade Care)
- ▶ Apple Health for Kids
- ▶ Apple Health Family Planning Only
- ▶ Apple Health for Pregnant Individuals
- ▶ Apple Health After-Pregnancy Coverage
- ▶ Medical Care Services
- ▶ Alien Emergency Medical



## **I am a person who is undocumented. What are my options?**

- ▶ Qualified health plans (like Cascade Care)
- ▶ Apple Health for Kids
- ▶ Apple Health Family Planning Only
- ▶ Apple Health for Pregnant Individuals
- ▶ Apple Health After-Pregnancy Coverage
- ▶ Medical Care Services - if eligible for a program associated with WAC 388-424-0001(4)
- ▶ Alien Emergency Medical
- ▶ Apple Health Expansion\*



## **My family has mixed immigration statuses. What are our options?**

Some families are of “mixed statuses,” with members having different immigration statuses, which may make them eligible for different programs. Mixed status families can apply for health insurance and Apple Health through Washington Healthplanfinder.



## **American Indian and Alaska Native (AI/AN) Individuals**

Qualifying American Indians and Alaska Native individuals born abroad have the same eligibility requirements as U.S. citizens.

Qualifying American Indians and Alaska Native individuals born abroad include:

- ▶ Individuals born in Canada who have at least fifty percent American Indian blood, regardless of tribal membership; or
- ▶ Individuals born outside the United States who are:
  - Members of a federally recognized tribe
  - Alaska Natives enrolled by the Secretary of the Interior under the Alaska Native Claims Settlement Act.

\*Apple Health Expansion is a limited enrollment program.

# Free or Lower Cost Health Care Services

## Cascade Care Savings

Cascade Care plans are high-quality health plans available at a lower cost than other plans. They are only available through Washington Healthplanfinder. All plans meet or exceed ACA standards of cost and covered services. Cascade Care plans are available to all people living in Washington.



Cascade Care plans are only available through Washington Healthplanfinder.

## Washington Apple Health

Apple Health is the name for Medicaid in Washington.

Apple Health offers free or low-cost health coverage to those who qualify.



The 5-year bar does not apply for Apple Health for Pregnant Individuals, Family Planning Only, and Apple Health for Kids. This means a person with any immigration status may be eligible for these programs.

Most Apple Health programs have an income limit and other eligibility requirements.

Apple Health is available year-round. You can apply for Apple Health at any time.

# Where to Apply

It is easy to apply for health coverage through Washington Healthplanfinder. Visit **wahealthplanfinder.org** or sign up with an in-person or virtual assister. Language support is available in over 200+ languages.

Anyone can sign up during open enrollment. Open enrollment happens every year beginning on November 1 and ends January 15.

Some life events let you sign up for a health plan outside of open enrollment. This is called a special enrollment period. Life events can include job loss, birth, adoption, marriage and more.

If you qualify for Apple Health, you can sign up at any time.

[wahealthplanfinder.org](https://wahealthplanfinder.org)



# About the Exchange

## Our Mission

Washington Healthplanfinder seeks to improve how the people of Washington find and keep health coverage. We do this by providing easy-to-use tools and savings you can only find through us. Our values of equity, integrity and respect inform all that we do.



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## Our Equity Statement

Equity is fundamental to the mission of the Washington Health Benefit Exchange. The process of advancing toward equity and becoming anti-racist is disruptive and demands vigilance to dismantle deeply entrenched systems of privilege and oppression. While systemic racism is a root cause of many societal inequities, we must also use an intersectional approach to address all forms of bias and oppression, which interact with and often exacerbate racial inequities.

To be successful, we must recognize the socioeconomic drivers of health and focus on people and places where needs are greatest. As we listen to community, we must hold ourselves accountable to responding to recommendations to remedy inequitable policies, systems, or practices within the Exchange's area of influence.

Our goal is that all Washingtonians have full and equal access to opportunities, power and resources to achieve their full potential.

## Language Access

Everyone has a right to free help and information in their own language. To speak with bilingual staff or an interpreter for free in your preferred language, call our Customer Support Center at **1-855-923-4633**. Help is available in over 200 different languages. You can also ask for free translated materials in your language when you apply for health insurance through Washington Healthplanfinder.





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