



THE AFFORDABLE CARE ACT  
IN KANSAS

## HEALTH INSURANCE OPTIONS FOR KANSAS IMMIGRANTS

### **Health Insurance Marketplace Timeline:**

#### **Ongoing**

*People with qualifying events can enroll within 60 days of the qualifying event. To do so call 1-800-318-2596.*

#### **Nov. 1 – Jan. 31**

*Kansas residents will be able to enroll in health insurance plans offered in the Health Insurance Marketplace. People can enroll directly or with assistance from Navigators.*

#### **Jan. 1**

*Health care coverage begins or renews for those who have enrolled by Dec. 15; coverage starts after Jan. 1 in the case of later enrollment.*

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Immigrants who live in Kansas have several options for obtaining health insurance. Eligibility depends on immigration status. Comprehensive lists of eligible immigration statuses are available on [healthcare.gov](http://healthcare.gov) as well as [kdheks.gov](http://kdheks.gov). Immigration status information obtained for the purpose of determining eligibility for coverage will only be shared with the marketplace or KanCare. It will **not** be shared with United States Citizenship and Immigration Services.

Immigrants may be insured through their work or through the purchase of health insurance in the private market or through the health insurance marketplace. They may also be eligible for Medicare, TRICARE, the Veterans Affairs (VA) health system, or KanCare.

### **Kansas Health Insurance Marketplace**

Naturalized citizens and lawful permanent residents can apply for insurance in the Kansas health insurance marketplace at [healthcare.gov](http://healthcare.gov). Immigrants without documentation are not eligible. The social security number or immigration status is required only for the person applying for coverage.

Through the marketplace, you will be able to compare health insurance plans and decide which is best for you and your family. You will also be able to estimate your costs and find out if you are eligible for tax credits and cost-sharing reductions.

The health insurance marketplace operates with open enrollment periods for those seeking health insurance. The next open enrollment period begins Nov. 11, 2015, and runs through Jan. 31, 2016, for coverage to begin or renew in 2016.

Those who experience qualifying events (change in immigration status, new family member, lose job-based coverage, move out of region) can enroll at any time by calling **1-800-318-2596** to find out if they qualify to enroll.

There are people in your community who can assist you with this process. To find a navigator or other certified assister, visit [www.insureks.org](http://www.insureks.org), or call **1-800-318-2596**.

### **KanCare**

KanCare, the Medicaid program in Kansas, is an insurance program for some very low-income adults and children. It costs nothing to enroll and usually nothing or very little to use medical services. Any **naturalized citizen** or a **permanent resident five years after receiving "qualified" status** may apply for KanCare coverage at any time throughout the year. Immigrants without documentation are not eligible for KanCare. Some categories of permanent residents may be eligible sooner than the usual five-year waiting period. These include refugees, those seeking asylum, Cuban or Haitian entrants, Amerasian immigrants, veterans or active duty members and their families, and victims of trafficking. For more information, call **1-888-369-4777**.

*For K-State Research and Extension's updated ACA news and developments, visit [www.k-state.edu/issuesinhealthreform/](http://www.k-state.edu/issuesinhealthreform/) and [blogs.k-state.edu/issuesinhealthreform/](http://blogs.k-state.edu/issuesinhealthreform/).*



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### ***Health Insurance Marketplace Terminology***

#### ***Health Insurance***

A contract you pay for with “premiums” that requires your health insurer to pay some or all of the costs for care.

#### ***Navigators***

Trained people who help people and small businesses learn about and understand the insurance plans in the Marketplace and how to enroll in them.

#### ***Premium***

The amount you pay to buy your health insurance plan.

#### ***Tax credits/Premium subsidies***

The tax credit is available depending on your income and whether or not you have adequate and affordable insurance from your employer. When you sign up for insurance, you can lower the cost right away by having all or part of the tax credit sent to the insurance company to pay part of the premiums, or you can receive it as a tax refund or lower tax bill. This is available even if you do not pay any taxes.

#### **Naturalized Citizens**

Naturalized citizens are treated in all ways as American citizens. This means they are required to be insured (with limited exceptions), but to do so have a full range of insurance options available. They may qualify for help paying for that insurance and other health-care costs. They can apply for KanCare but eligibility is determined by income.

#### **Lawful Permanent Residents**

Lawful permanent residents are eligible to enroll in qualified health plans offered in the health insurance marketplace. They may qualify for help paying for that insurance and other health-care costs. If they are resident for more than five years and meet income requirements, they may be eligible for KanCare. Some categories of permanent residents are eligible sooner.

#### **Immigrants without Documentation**

Immigrants without documentation are not eligible for health insurance through the marketplace nor for the public program KanCare. Immigrants without documentation may still buy insurance privately or get insurance through their employers.

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