Health Insurance Options for Immigrants to USA

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By
Fairfax County VICAP Program
OVERVIEW

- There are options for health care for new immigrants to the USA. We will discuss each option in more detail.
- The state Medicaid program generally requires citizenship status for all new enrollees effective January 1, 2006.
- The federal Medicare program requires a legally qualified alien to be living in the USA for 5 years prior to being eligible to buy into that program.
- The Fairfax County Community Health Care Program has a 9-month residency requirement.
- The Affordable Care Act offers health plans thru the Health Exchange Marketplace.
- For prescription coverage try [www.needymeds.org](http://www.needymeds.org)
Medicaid

- Medicaid is a state health program that helps pay for medical care.
- To be eligible you must have limited income and resources.
- You must also be in one of the covered categories of people covered by Medicaid. Some of those categories include people with disabilities; people who are blind; and people age 65 or older.
How Do I Apply?

- Contact the Department of Family Services offices in Fairfax County. They are located in Alexandria, Fairfax, Annandale and Reston. You can call 703-324-7500 for an application.

- You will need to complete an application that asks about income and assets; your U.S. citizenship and identity; or your alien status.

- A face-to-face interview is not required and you can now apply online.
When Does it Start?

- An eligibility decision will be made on your completed application within 45 days.
- Medicaid coverage starts on the first day of the month in which you apply and are found to be eligible.
- Medicaid coverage can start as early as three months before the month in which you applied if you meet all eligibility requirements and received a medical service during that time.
How Do I Keep Coverage?

- Once approved for Medicaid, coverage will continue for 12 months, provided that all of the eligibility requirements continue to be met.
- If you are notified to complete a form or send in proof of income or resources, it is very important that you do so immediately. If you fail to do so your coverage will be terminated.
- One common problem is not realizing that if you leave the state you need to notify Medicaid to close your case. If they were paying your Medicare premium you will now be responsible for it. Be aware!
What Is Covered?

- Physician Services
- Hospital Care
- Home Health Services
- Durable Medical Equipment
- Nursing Facility Care
- Prescription Drugs, unless you are on Medicare Part D.
- Plus more services listed in the Medicaid handbook or online at [www.dmas.virginia.gov](http://www.dmas.virginia.gov)
Limited Coverage Groups

- Individuals who are eligible for Medicare & meet one of the following covered groups may receive limited Medicaid coverage. Medicaid pays the Medicare costs on behalf of these beneficiaries as indicated. These are called Medicare Savings Programs (MSP).

- Qualified Medicare Beneficiary (QMB): must be entitled to Medicare Part A. Income must be at or below 100% of the Federal Poverty Guidelines ($1,025 single/$1,373 couple) and resources must be at or below $8,890 for a single person and $14,090 for a couple. If eligible, Virginia may pay for the Medicare Part A and B premiums and the coinsurance and deductibles that Medicare does not pay. It also provides a subsidy towards Part D costs.
Limited Coverage Groups

- **Special Low-Income Medicare Beneficiary (SLMB):** Must be entitled to Medicare Part A. Income must be between 100% and 120% of the Federal Poverty Income Guidelines ($1,226 single/$1,644 couple) and resources must be at or below $ 8,890 for a single person and $14,090 for a couple. If eligible, Medicaid pays the Medicare Part B premium. It also provides a subsidy towards Part D costs.
Limited Coverage Groups

- **Qualified Individual-1 (QI-1):** Must be entitled to Medicare Part A. Income must be equal or exceed 120% but be less than 135% of the Federal Poverty Income Guidelines ($1,377 single/$1,847 couple) and resources must be at or below $8,890 for a single person and $14,090 for a couple. If eligible, Medicaid pays the Medicare Part B premium. It also provides a subsidy towards Part D costs.
Medicare

- The law requires a legally qualified alien to live for five uninterrupted years in the USA prior to becoming eligible for Medicare. You should apply for Medicare as soon as you are eligible for it to avoid any late enrollment penalties. If you are age 65 or older after the five year wait you apply immediately, otherwise you apply three months prior to reaching age 65.

- Persons who have been receiving Social Security disability for two years will receive Medicare at that time. Some diseases, such as End Stage Kidney Disease or Lou Gehrig Disease (ALS) allow you to get it almost immediately.
Medicare

- You apply for Medicare Parts A and/or B at the Social Security office; online; or over the phone. It’s best to have an appointment to apply in person.
- You should call the Social Security toll-free number at 1-800-772-1213 to schedule an appointment.
- Part A has premiums unless you have earned 40 qualified work quarters. Without work quarters it costs $413 monthly for Part A in 2017.
- Part B has a base premium of $134 during 2017.
- You can call Medicare at 1-800-633-4227 to ask any questions and they have interpreters.
Beginning in 2006 Medicare introduced a medication benefit, commonly called **Part D**. It provides needed medications through private companies. There are about 26 plans in our area from which to choose. The average cost of premiums is about $35 monthly.

Part C plans are commonly called **Medicare Advantage**. They are supposed to provide the same services as Medicare. Some offer limited dental benefits and other benefits, but are full of problems so be VERY careful enrolling in them. You can learn more about both types of plans at [www.medicare.gov](http://www.medicare.gov) by using the Medicare plan finder tool.
Part C & D Financial Assistance

- Lower income persons qualifying for Part C or D may qualify for some assistance with the cost of their plan’s copayments, deductibles and premiums.
- Persons receiving Medicaid or in an MSP will automatically receive this help.
- Some Persons may qualify for a low-income subsidy (LIS) by applying at the Social Security office. This can be done by paper application or online at www.ssa.gov/prescriptionhelp.
- Maximum annual income/assets of $18,090/$13,820 for a single and $24,360/$27,600 for a couple.
Medicare Supplement Insurance

- Medicare supplemental insurance is meant to work in coordination with Medicare to pay for beneficiary cost sharing of medical expenses.
- You can obtain such coverage from a former employer as retiree health coverage or by buying an individual Medigap health plan.
- Federal law requires insurers to sell Medigap policies that are one of 10 standard plans. These plans are labeled with the letters A through N. Each plan offers various benefits.
Medicare Supplemental Insurance

- Medigap policies pay most, if not all, of traditional Medicare’s coinsurance amounts and in some cases deductibles.
- These plans cost more as you get older. The cost for a good plan at age 65 would be about $135 monthly.
- For more data about Medigap go online to: www.scc.virginia.gov/boi.
Long-Term Care Costs

- Long-term care is a term used when a person needs care on a long-term basis, whether while in a nursing facility or in their home.

- The type of care normally needed during this time is usually custodial care such as bathing, feeding or dressing rather than skilled nursing care. Medicare does not pay for unskilled care unless it is being received in conjunction with skilled care.
The majority of LTC costs are paid by the state Medicaid program but you need to have a very low income and very low assets to qualify. You should contact your local Dept. of Family Services to apply for LTC Medicaid.

Fairfax County residents would call 703-324-7622. You can also learn more online at www.dmas.virginia.gov.

You can buy LTC insurance to cover such costs. This insurance is very costly. You can find such plans at www.scc.virginia.gov/boi.
Community Health Care Network

- The Fairfax County Health Department offers 3 clinics that provide health care services to lower income residents. You must not have other health coverage; meet income guidelines; and be a resident of the county for 9 months prior to applying except in rare circumstances.
- Clinics are located in Alexandria, Fairfax and Reston. Call 703-237-3446 for more details.
- All household income is counted for eligibility.
- There are some other health clinics not administered by the county that also provide some medical services. Please refer to the list of clinics found at www.needymeds.org.
If you are not eligible for Medicare, Medicaid or the Community Health Care Network you may need to consider purchasing a private health plan.

You can locate the names of insurance companies by going online to www.HealthCare.gov or by calling the Health Exchange Call Center at 1-800-318-2596.

There will be a variety of health plans from which to choose for your specific individual or family needs.

Such plans are available for enrollment beginning on November 1, 2016 thru January 31, 2017.
Needy Meds

- If your most pressing health care problem is finding low cost prescriptions you can try to find low cost generic medications at Giant, Target, Wal-Mart or some other store.
- You should also look at www.needymeds.org.
- Needy Meds is a clearinghouse for the drug manufacturer patient assistance programs. You can find free or low-cost medications on their site. If eligible, you usually receive a 90-day supply of medications at no cost.
- A list of free health clinics can be found there.
It takes proper planning to arrange services. Phone numbers for various offices are located in this presentation.

Please ask questions before enrolling in any health plan so you know what you are joining.

You can always contact the VICAP program at 703-324-5851 with questions.

www.fairfaxcounty.gov/dfs/olderadultservices/vicap.htm

Thank you for your time and patience.