

Guide to Health Insurance and Health Care Services for Immigrants in New York City



Photo is of a model used for illustrative purposes only.

WELCOME

New York City is home to vibrant immigrant communities from all corners of the world. All of us—whether long-time residents or new to the City—need access to health care to keep our communities healthy and strong. There are many ways for residents to get affordable health care in our city, regardless of immigration status.

This **GUIDE TO HEALTH INSURANCE AND HEALTH CARE SERVICES FOR IMMIGRANTS IN NEW YORK CITY** is designed to help you find health insurance options and health care resources for immigrants in New York City. It tells you how to get health insurance and other health care services. Even if you don't have health insurance and need care, you can still get it in NYC. There are a number of coverage and care options available depending on your immigration status.

All New Yorkers are eligible for and are entitled to health care services regardless of their immigration status.

KEY HEALTH INSURANCE TERMS

Obtaining health coverage for many immigrant New Yorkers can be confusing.

Before learning about the various coverage options described in this guide, there are a few key terms that you should know to help you choose the option that best fits your and your family's health care needs.

Health Care – the prevention or treatment of illness by doctors and other medical professions.

Health Insurance – a way to pay for health care. It protects you from paying the full costs of medical services when you see a doctor.

Public Health Insurance – health insurance plans provided through federal programs such as Medicaid and Medicare as well as state health insurance programs such as Child Health Plus and the Essential Plan for those persons who meet program eligibility requirements.

Private Health Insurance – health insurance plans provided through an employer or union as well as purchased by an individual directly from an insurance company.

NY State of Health Marketplace – The state's official health insurance marketplace, visit nystateofhealth.ny.gov. You can compare private health insurance options and apply for financial help that could lower the cost of your health coverage. You may also qualify for health insurance coverage such as Medicaid, Child Health or the Essential Plan.

In-Person Assistors (Navigators, Certified Application Counselors, Certified Marketplace Facilitated Enrollers) – individuals who work with community organizations to provide free help for individuals and small businesses to assist them in choosing and signing up for health insurance coverage through the New York State of Health Marketplace.

HEALTH INSURANCE AND YOUR IMMIGRATION STATUS

Remember, by law all New York City residents have the right to:

Equal treatment in health care services no matter where you are from or what language you speak.

Hospital treatment if you have a medical emergency, regardless of ability to pay.

Free language assistance, if you need it. All health and social service providers must arrange for interpretation in your preferred language.

Confidential access to city services and public and private health insurance. Your immigration status will be kept private. When you apply for health insurance, information about your immigration status will be used only to determine eligibility for benefits and not for immigration enforcement. Your immigration status is not reported to the US Immigration and Customs Enforcement (ICE) or US Citizenship and Immigration Services (USCIS).

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We hope this guide helps you get the coverage and care you need when you need it.

COMPREHENSIVE HEALTH INSURANCE COVERAGE

PROGRAM	BENEFITS	REQUIREMENTS	ELIGIBLE IMMIGRANTS*	WHERE TO GET IT
MEDICAID	Free health insurance for low-income adults & children; can also pay medical bills for care received up to 3 months before application	<ul style="list-style-type: none"> • NYS resident • Lower-Income 	<ul style="list-style-type: none"> • Qualified immigrants (No 5 year Ban) • PRUCOL, including DACA • All pregnant women, including undocumented women • Certain temporary residents (e.g. student with valid visa) 	<p>For most: NY State of Health</p> <p>Online: nystateofhealth.ny.gov</p> <p>Phone: 1-855-355-5777</p> <p>In-Person: Call 311 to get help from someone in your community (ask for “navigator” or “enroller”)</p> <p>Some people: NYC Human Resources Medicaid Offices (If 65 and older, or if person living with a disability)</p> <p>Online: nyc.gov/html/hra/html/services/medicaid_offices.shtml</p> <p>Phone: 1-718-557-1399</p>
MEDICAID BUY-IN FOR WORKING PEOPLE WITH DISABILITIES	Free health insurance	<ul style="list-style-type: none"> • NYS resident • Moderate to Lower-Income • Age: 16-64 • Working • Be disabled 	<ul style="list-style-type: none"> • Qualified immigrants (No 5 year ban) • PRUCOL, including DACA 	<p>NYC Human Resources Administration Medicaid Offices</p> <p>Online: nyc.gov/html/hra/html/services/medicaid_offices.shtml</p> <p>Phone: 1-718-557-1399</p>
CHILD HEALTH PLUS (CHP)	Free or lower-cost health insurance for children	<ul style="list-style-type: none"> • NYS resident • No income requirements <ul style="list-style-type: none"> - Lower-income families pay nothing - Middle-income families pay a little - Higher-income families can pay full price 	<ul style="list-style-type: none"> • All children under 19, including undocumented immigrant children 	<p>NY State of Health</p> <p>Online: nystateofhealth.ny.gov</p> <p>Phone: 1-855-355-5777</p> <p>In-Person: Call 311 to get help from someone in your community (ask for “navigator” or “enroller”)</p>

*Refer to pages 7 - 8 for “Immigration Terms for Health Insurance”.

COMPREHENSIVE HEALTH INSURANCE COVERAGE

PROGRAM	BENEFITS	REQUIREMENTS	ELIGIBLE IMMIGRANTS*	WHERE TO GET IT
ESSENTIAL PLAN	Free or low-cost health insurance for lower-income adults	<ul style="list-style-type: none"> • Age: Adults 19-64 • NYS resident • Lower-income (people who make over the Medicaid limit) 	<ul style="list-style-type: none"> • Qualified immigrants (No 5 year ban) • Most PRUCOL (not DACA) • Certain temporary residents (e.g. student with valid visa) 	<p>NY State of Health</p> <p>Online: nystateofhealth.ny.gov</p> <p>Phone: 1-855-355-5777</p> <p>In-Person: Call 311 to get help from someone in your community (ask for "navigator" or "enroller")</p>
PRIVATE HEALTH INSURANCE (NY STATE OF HEALTH MARKETPLACE)	Choice of health insurance plans; financial help is available	<ul style="list-style-type: none"> • NYS resident • For financial help: <ul style="list-style-type: none"> - Middle-income to low-income - Not eligible for Medicaid or Medicare - No job-based coverage - Income limit 	<ul style="list-style-type: none"> • Lawfully present immigrants, which includes most qualified immigrants and most PRUCOLs (not DACA) 	<p>NY State of Health</p> <p>Online: nystateofhealth.ny.gov</p> <p>Phone: 1-855-355-5777</p> <p>In-Person: Call 311 to get help from someone in your community (ask for "navigator" or "enroller")</p>
FULL-COST PRIVATE HEALTH INSURANCE (OUTSIDE OF THE NY STATE OF HEALTH MARKETPLACE)	Health insurance purchased at full price directly from an insurance company	None	<ul style="list-style-type: none"> • All immigrants, including undocumented immigrants 	<p>Directly from insurance company</p>
MEDICARE	Health insurance for people 65 and over or who have a disability or end-stage renal disease	<ul style="list-style-type: none"> • Residents and their spouses who have worked 10 years or more in the US • Age: <ul style="list-style-type: none"> - 65 or older - Any age if have a disability or endstage renal disease 	<ul style="list-style-type: none"> • Qualified immigrants 	<p>Social Security Administration (SSA) Offices</p> <p>Online: ssa.gov ssa.gov/medicare/apply.html</p> <p>Phone: 1-800-772-1213</p> <p>In-Person: Visit your local Social Security office.</p> <p>Get help: Call 311 to get help from a Health Insurance Information Counseling and Assistance (HIICAP) program counselor</p>

*Refer to pages 7 - 8 for "Immigration Terms for Health Insurance".

LIMITED HEALTH INSURANCE COVERAGE

PROGRAM	BENEFITS	REQUIREMENTS	ELIGIBLE IMMIGRANTS*	WHERE TO GET IT
<p>MEDICAID FOR THE TREATMENT OF AN EMERGENCY MEDICAL CONDITION (ALSO KNOWN AS EMERGENCY MEDICAID)</p>	<p>Helps eligible undocumented and temporary immigrant New Yorkers pay for medical costs when they have an emergency</p> <p>Note: All hospitals must treat you if you have a medical emergency, regardless of your ability to pay</p>	<ul style="list-style-type: none"> • NYS residency (temporary lawful residents do not have to meet the State residency requirement) • Low-income 	<ul style="list-style-type: none"> • Undocumented and temporary immigrants without NYS residency (e.g. tourists). <p>Note: Undocumented pregnant women may be eligible for Medicaid and all undocumented children are eligible for Child Health Plus See page 1</p>	<p>Most people: NY State of Health</p> <p>Online: nystateofhealth.ny.gov</p> <p>Phone: 1-855-355-5777</p> <p>In-Person: Call 311 to get help from someone in your community (ask for “navigator” or “enroller”)</p> <p>Some people: NYC Human Resources Medicaid Offices (If 65 and older, or if person with a disability)</p> <p>Online: nyc.gov/html/hra/html/services/medicaid_offices.shtml</p> <p>Phone: 1-718-557-1399</p>
<p>FAMILY PLANNING BENEFIT PROGRAM (FPBP)</p>	<p>Provides free and confidential reproductive health services</p>	<ul style="list-style-type: none"> • NYS resident • Moderate or lower-income • No Medicaid • Can have Child Health Plus or private insurance 	<ul style="list-style-type: none"> • Qualified immigrants • PRUCOLs, including DACA 	<p>Approved FPBP Provider</p> <p>Online: nyc.gov/famplan</p> <p>Phone: 1-800-541-2831</p>
<p>FAMILY PLANNING EXTENSION PROGRAM (FPEP)</p>	<p>Pays for birth control and reproductive health services after pregnancy</p>	<ul style="list-style-type: none"> • NYS resident • Have no other insurance 	<ul style="list-style-type: none"> • Undocumented immigrants 	<p>Automatic enrollment after pregnancy ends if already enrolled in Medicaid</p>
<p>MEDICARE SAVINGS PROGRAM</p>	<p>Helps pay for Medicare premiums, coinsurance, and deductibles</p>	<ul style="list-style-type: none"> • NYS resident • Low-income • Have Medicare 	<ul style="list-style-type: none"> • Qualified immigrants, (No 5 year ban) • PRUCOL, including DACA 	<p>NYC Human Resources Administration Medicaid Offices</p> <p>Online: http://www1.nyc.gov/site/hra/locations/medicaid-locations.page</p> <p>Phone: 1-718-557-1399</p>

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FREE OR LOWER COST HEALTH CARE SERVICES

PROGRAM	BENEFITS	REQUIREMENTS	ELIGIBLE IMMIGRANTS*	WHERE TO GET IT
HHC OPTIONS	Lower costs for all services provided at NYC Health + Hospitals facilities, which may include hospital stays, emergency and clinic visits	<ul style="list-style-type: none"> • No other insurance • Moderate or lower-income (sliding scale fee based on income and family size) 	<ul style="list-style-type: none"> • All immigrants, including undocumented immigrants 	<p>At a NYC Health Hospitals facility</p> <p>To find a facility near you, visit: nychhc.org/hhc</p>
FEDERALLY QUALIFIED HEALTH CENTERS (FQHCs)/ COMMUNITY CLINICS	Lower costs for all services provided at the health center, which may include primary care, vision, dental and mental health services	<ul style="list-style-type: none"> • No other insurance • Moderate or lower-income (sliding scale fee based on income and family size) 	<ul style="list-style-type: none"> • All immigrants, including undocumented immigrants 	<p>At health center, after receiving care</p> <p>To find a health center near you, visit: chcanys.org</p>
NYC HEALTH DEPARTMENT CLINICS	Provides immunizations, STD testing and TB testing at low-cost	None	<ul style="list-style-type: none"> • All immigrants, including undocumented immigrants 	<p>At NYC Health Department clinics</p> <p>To find a NYC Health Department clinic near you, visit: nyc.gov/health or call 3 1 1</p>
HOSPITAL FINANCIAL ASSISTANCE/ CHARITY CARE	Lower costs for hospital stays, emergency and clinic visits at all hospitals in NY	<ul style="list-style-type: none"> • NYS resident • No other insurance • Moderate or lower-income (sliding scale fee based on income) 	<ul style="list-style-type: none"> • All immigrants, including undocumented immigrants 	<p>At hospital, after receiving care</p>
AIDS DRUG ASSISTANCE PROGRAM (ADAP)	Helps pay for medications, primary care, and home care for people with HIV/ AIDS. Also helps pay private health insurance premiums and copays	<ul style="list-style-type: none"> • NYS resident • Clinically symptomatic HIV or AIDS diagnosis • Middle-income to low-income • No Medicaid 	<ul style="list-style-type: none"> • All immigrants, including undocumented immigrants 	<p>NYS Department of Health</p> <p>For more information, visit health.ny.gov/diseases/aids/general/resources/adap/eligibility.htm or call 1-800-542-2437</p>

*Refer to pages 7 - 8 for "Immigration Terms for Health Insurance".

PHARMACY ASSISTANCE AND OTHER CARE SERVICES

PROGRAM	BENEFITS	REQUIREMENTS	ELIGIBLE IMMIGRANTS*	WHERE TO GET IT
ELDERLY PHARMACEUTICAL INSURANCE COVERAGE (EPIC)	Financial help to pay for medications and premiums for persons in a Medicare Part D plan (Medicare prescription drug coverage)	<ul style="list-style-type: none"> • NYS resident • Annual income up to \$100,000 if married and \$75,000 if single 	<ul style="list-style-type: none"> • Qualified immigrants 	<p>NYS Department of Health</p> <p>Online: health.ny.gov/health_care/epic</p> <p>Phone: 1-800-332-3742</p>
BIGAPPLERX	Lower costs for medications not covered by insurance	None	<ul style="list-style-type: none"> • All immigrants, including undocumented immigrants 	<p>BigAppleRX.com</p> <p>Phone: 1-888-454-5602</p> <p>You can get BigAppleRX discounts with your IDNYC card. Learn more and make an appointment at www.nyc.gov/idnyc</p>

All immigrants, regardless of their immigration status who do not have health insurance, can purchase and obtain health care services at full cost. Health care services are available at private clinics and doctors' offices and include primary and specialty care, vision, dental, urgent care, mental health or behavioral health services.

Costs are set by the provider and availability of services depends on a person's ability to pay and can be obtained at any clinic or doctor's office in your area.

*Refer to pages 7 - 8 for "Immigration Terms for Health Insurance".



GET COVERED

- Free or low-cost health insurance options are available through the [NY State of Health Marketplace](#) including Medicaid, Child Health Plus, Essential Plan and private insurance with financial help for those who qualify. Apply online at nystateofhealth.ny.gov, over the phone at **1-855-355-5777**, or in person by calling **311** to find an in-person enroller near you.
- NYC HRA MEDICAID COVERAGE is available at Medicaid Offices for people who are 65 and older, former foster youth, or people living with a disability or visual impairment. In-person enrollment assistance is available through the Facilitated Enrollment for Aged, Blind and Disabled program for people who are 65 and older, or living with a disability or visual impairment. For a list of participating locations, call **1-347-396-4705** or visit nyc.gov/hilink.
- MEDICARE is available online at ssa.gov/medicare/apply.html or at a local Social Security Office. Call **1-800-772-1213** (TTY users call **1-800-325-0778**) for more information.
- NYS DEPARTMENT OF HEALTH programs are available online at health.ny.gov/health_care/

GET LOW COST CARE

- NYC HEALTH + HOSPITALS facilities near you: nychhc.org/hhc (HHC Options Program).
- FEDERALLY QUALIFIED HEALTH CENTERS near you: chcanys.org.
- NYC HEALTH DEPARTMENT CLINICS near you: nyc.gov/health or call **311**

IMMIGRATION TERMS FOR HEALTH INSURANCE:

The following terms are a sample of immigration categories that determine what health insurance and low-cost care individuals may be eligible for.

Please speak to a trained enroller to learn about all your coverage and care options.

LAWFULLY PRESENT: a term used to describe immigrants that have a valid non-immigrant status and are able to purchase coverage through the NY State of Health.

- (e.g., students or foreign workers)
- All immigration statuses in purple below

QUALIFIED IMMIGRANT: a term used to designate who is eligible to receive public benefits for Permanent Resident Alien.

- Lawfully permanent resident – Green Card Holder, Permanent Resident Alien
- Lawfully residing active duty service member & families
- Refugees & Asylees
- Immigrant whose deportation or removal is being withheld
- Cuban or Haitian entrant
- Amerasians
- Trafficked immigrant (T visa)
- Immigrant granted parole in U.S. for more than 1 year
- Battered immigrant spouses and children of U.S. citizens/legal permanent residents

PRUCOL – PERMANENTLY RESIDING UNDER COLOR OF LAW: The United States Citizenship and Immigration Services agency does not determine whether an alien is PRUCOL and does not grant PRUCOL status. PRUCOL is a public benefits eligibility status applied to certain immigrants for the purpose of determining Medicaid eligibility. A person who is considered PRUCOL must meet Medicaid's income and other eligibility requirements.

- U, K3 / K4, V, and S visa holders
- Approved Visa and applicants for adjustment of status
- Granted withholding of removal under CAT
- Paroled for less than 1 year
- Temporary Protected Status (TPS)
- Deferred Action (non DACA)
- Order of Supervision
- Deferred Enforced Departure
- Granted stays of deportation or removal
- Temporary resident INA 210 / 245A
- Family Unity Beneficiary
- Applicants for Special Immigrant Juvenile Status
- Applicants for Asylum / Withholding under INA or CAT
- Applicants for Temporary Protected Status (TPS)
- Applicants for Record of Admission under 249 (registry alien)
- Applicants for Adjustment under LIFE Act
- Applicants for Legalization Programs under SAW-Seasonal and Agricultural Workers and IRCA-Immigration Reform and Control Act

PRUCOL not considered Lawfully Present: those immigrants that have limited access to coverage due to their immigrant designation

- Noncitizens who can show continuous residence since on or before 1/1/1972 (registry aliens)
- Immediate Relatives with approved I-130 (petition for Alien Relatives)
- DACA-Deferred Action for Childhood Arrivals
- Request for Deferred Action (non DACA cases) pending for 6 months or more and not denied
- DAPA - Deferred Action for Parents of US Citizens and Permanent Residents

UNDOCUMENTED: individuals that do not have official documents needed to enter, live in, or work in the United States legally.

- Entered the country without inspection (EWIS)
- Visa overstays

Disclaimer: The information contained in this brochure is for general informational purposes only. Program availability and eligibility is subject to change, and additional rules and requirements may apply. Consult an insurance or legal professional or the program sponsor about your specific circumstances and to find out if you qualify.

Many thanks to Empire Justice Center ([empirejustice.org](http://www.empirejustice.org)) for allowing us to include information from their Health Coverage Crosswalk (<http://www.empirejustice.org/assets/pdf/publications/reports/health-coverage-crosswalk.pdf>), a comprehensive resource that breaks down the complicated rules related to immigrant eligibility.



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