Immigrants & the ACA

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Goals/Topics

- What is contributed ?
- What is spent ?
- Legal immigrants
- Undocumented/ unauthorized

How does Europe handle Immigrants?

- Some follow US model - offer little or no services
- Some like France, separate immigration policy from healthcare policy - Full healthcare services for all residents, regardless of immigration status.
- Some base it on specific populations - with special needs get services: disabilities, children, elderly, etc.

- ~30 million people will remain uninsured after implementation of ACA
- 81% of uninsured are US citizens
- 74% of uninsured are white persons
- ~59% of uninsured will have incomes between 100% & 399% of poverty, while 27 % will have incomes below poverty

2010 Data

- 38 million immigrants = 12.5% of total population
- 16.7 million naturalized citizens & 21.4 million non citizens (documented & undocumented)
- 11.2 million unauthorized = 3.7% total pop
- Median household income for non citizen
  - $25,000
  - ~1/2 that of citizen households

- Health coverage for naturalized similar to citizens
- Noncitizen 3 times more likely to be uninsured
- ~2/3 of of undocumented immigrants lack insurance = ~15% of the uninsured (2007 data)
- Almost all uninsured noncitizens have household income that would qualify for Medicaid or tax credits on exchange BUT will face eligibility restrictions

What is Spent/Contributed?

- In 2009 alone, immigrants paid $33.1 billion into Medicare's Hospital Insurance Trust Fund
  - BUT used only $19.3 billion in health care paid for by Trust Fund
  - **surplus of $13.8 billion**
  - About 3/4 of this surplus, $10.1 billion, came from noncitizens.
- Unauthorized, legal, & naturalized immigrants accounted for $96.5 billion in avg annual health care spending vs. slightly >$1 trillion for US natives
- Unauthorized immigrants' share of health care spending was $15.4 billion
- 7.9% of undocumented benefited from public sector health care (avg $140/person per year) vs. 30.1% of US natives (avg $1385/ year)
- **Undocumented -Spend average of $54/year in ER compared to $138 for US natives**

Legal immigrants

- 12 million "lawful" immigrants
- Serve in military, pay taxes, & contribute to economy
- Immigrant paradox - most immigrants healthier than native non immigrant
- Face barriers to health care coverage
- Legal permanent residents (green card holders), refugees, asylum seekers
- 14% of native citizens, 24% of legal immigrant, 59% of unauthorized are uninsured

PRWORA

- 1996 Personal Responsibility & Work Opportunity Act
  - also known as the Welfare Reform Act
  - bars undocumented immigrants from federal health programs
  - bars legal immigrants from federal health programs for 5 years after they arrive
  - Based on two misconceptions about undocumented immigrants
    - They come to the US for healthcare benefits
    - They take in more benefits than than they pay for.

Legal immigrants

- Currently legal residents not eligible for Medicaid until they have been in country for 5 yrs - Remains same after ACA
- Documented residents may have more options under ACA
  - Medicaid eligibility requirement will improve with qualifying income less than 133% FPL & no dependent requirement.
  - Also under ACA they will be able to enter health exchange & qualify for tax credits to purchase insurance on exchange without 5 year waiting period

Legal immigrant

- "Dream act" - Deferred Action for Childhood Arrivals Program (DACA)
  - 1.76 million eligible for DACA
  - Will not be eligible for Medicaid or CHIP unless their state provides coverage to a broader group of "lawfully" present individuals
  - Will not be able to purchase health care through ACA exchanges
  - Cannot apply for private health insurance under pre existing condition insurance plan(PCIP) unless state offers a specific plan
  - Will NOT be able to buy health insurance even at full (unsubsidized) cost in the new "insurance marketplace
  - Will NOT be eligible for federal tax credit to help make insurance available even if paying federal taxes
  - Will NOT be eligible for "basic health plan"
  - Will likely not be required to have health insurance

Undocumented immigrants

- **Will remain ineligible for**
  - **Medicaid**
  - **Tax credits**
  - **Prohibited from coverage through exchange even at full cost**

- **Will not be eligible for Medicaid or CHIP unless their state provides coverage to a broader group of "lawfully" present individuals**
- **Will not be able to purchase health care through ACA exchanges**
- **Cannot apply for private health insurance under pre-existing condition insurance plan(PCIP) unless state offers a specific plan**
- **Will NOT be able to buy health insurance even at full (unsubsidized) cost in new "insurance marketplace**
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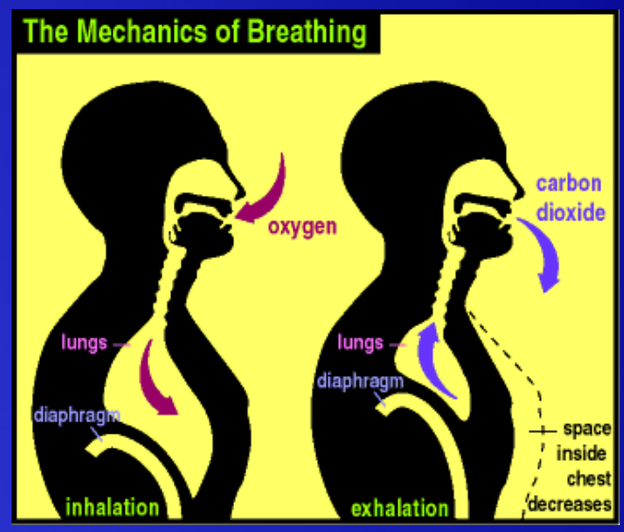
- **Will NOT be eligible for "basic health plan"**

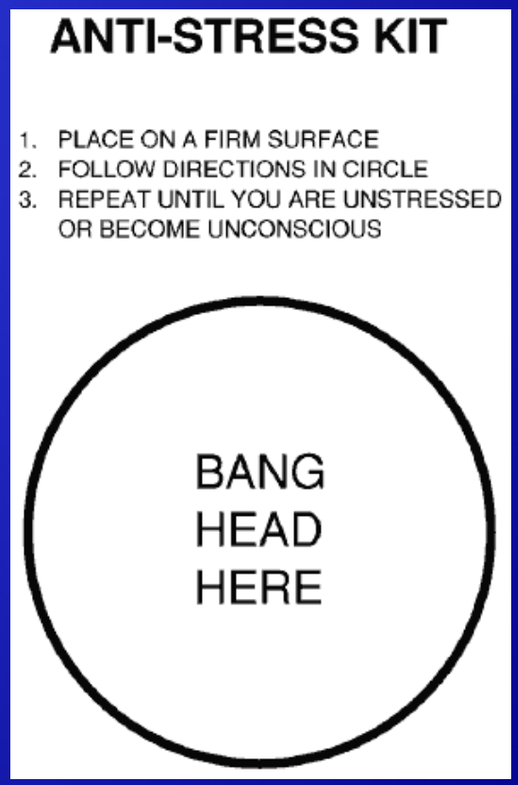
Undocumented immigrants

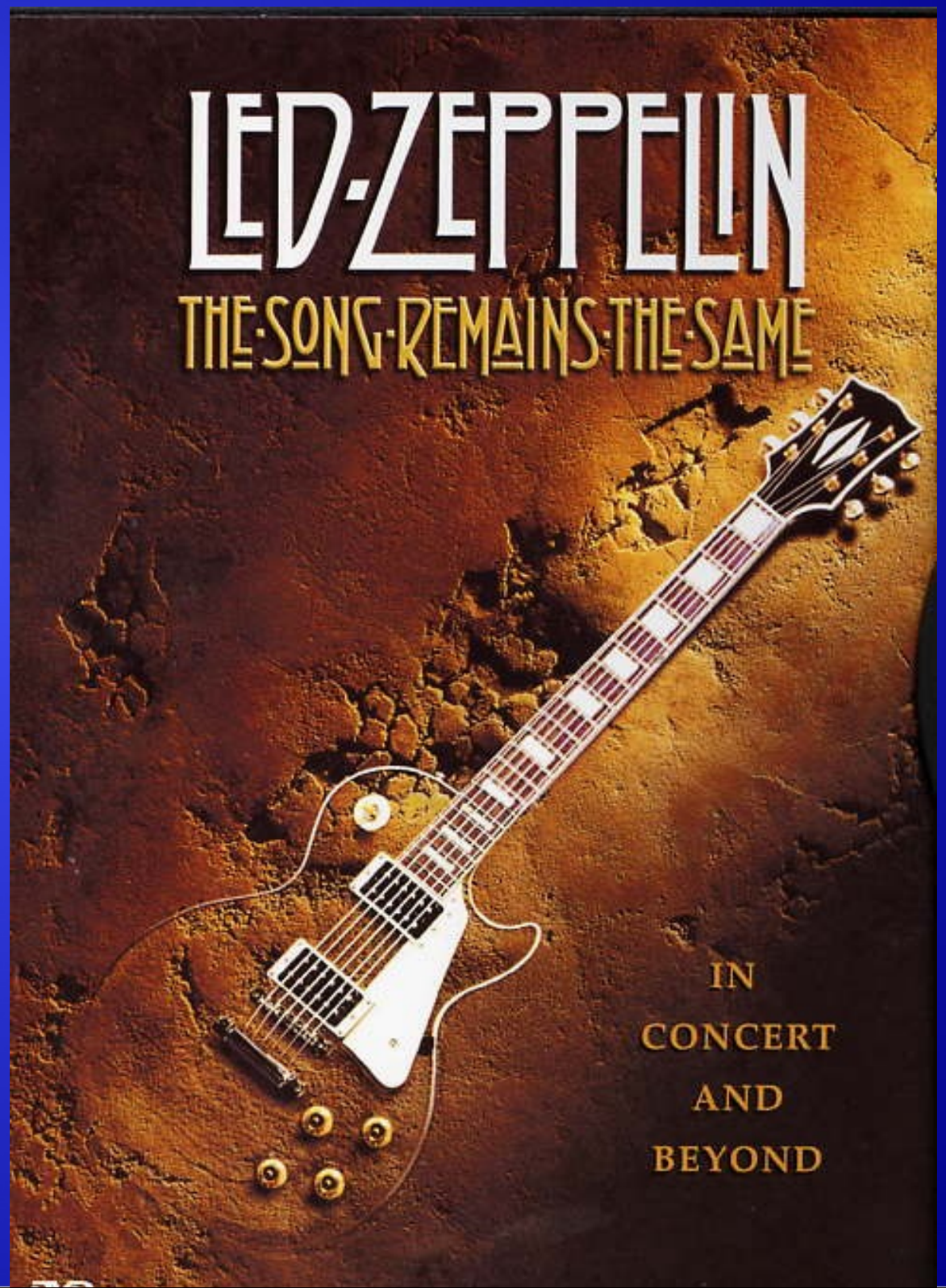
- Will likely not be required to have health insurance
- If they get their care from community health clinics, these will get more funding under ACA so care capacity should improve
- If they get care from hospitals that rely on DSH funding (disproportionate share hospital funds used to compensate hospitals with higher proportion of low income patients), they will receive 17 billion less in funding over years 2014-2020

Breath work - Relaxing Breath 4-7-8

- Tip of your tongue against ridge of tissue behind your upper front teeth & keep it there through entire exercise
- Exhale through your mouth around your tongue; try pursing your lips slightly
- Exhale completely through your mouth, making a whoosh sound
- **Close your mouth & inhale through your nose to count of 4**
- **Hold your breath for count of 7**
- **Exhale completely through your mouth, making a whoosh sound to count of 8**
- This is 1 breath
- Now inhale again & repeat cycle 3 more times for total of 4
- Do this twice a day





ACA & Immigrants

- ACA fails to meet the needs of the American people
- All of the uncovered are not covered
- Complexity, exceptions, loopholes are the norm
- Power & decision making remains in the hands of for profit insurers