

What Schools Need to Know About Helping Immigrant Children

Growing up in the Los Angeles area, I experienced firsthand the difficulties of not always having medical access. For some time, my parents were undocumented, struggled financially and did not always have access to basic services, such as medical care. We did not have preventive care, rather we visited doctors and clinics when something wasn't feeling right and the pain just wouldn't go away. There were times where for different circumstances, i.e. lack of transportation, urgent need that made us take drastic measures. For example, I remember walking into someone's garage for dental treatment. That memory stayed with me, as it was something that just didn't look right — it had all of the furnishings but it was inside a garage. Unfortunately, we were not the only family there, others were also visiting and using these services.

—Gudiel Crosthwaite, Assistant Superintendent Educational Services, Lynwood Unified School District


Enrolling in health insurance and accessing health care services can be complicated, but can be particularly challenging for families with non-U.S. born members because eligibility for health insurance differs by type of coverage and is based on individual immigration status, which is often different for family members. While there are many options available to citizens and lawfully-present adults and children, concerns about immigration-related consequences for family members often stop potentially eligible individuals from exploring or pursuing all available coverage options. Privacy and confidentiality, language barriers, lack of knowledge about the existence of available coverage, and the complexity of eligibility rules are among the main reasons those eligible for coverage often remain uninsured.

This is especially true for children of immigrants, the overwhelming majority (89%) of whom are actually U.S. citizens themselves and ARE eligible for coverage regardless of whether or not their parents are. The immigration status of parents is NOT asked in any application for child health coverage. Schools, which are often seen as trusted institutions in immigrant communities, can play a critical role in educating immigrant families about their child's eligibility for health coverage, and helping this hard-to-reach population access the coverage and care children need to survive and thrive.

How does immigration status impact eligibility for health insurance?

Immigration status is a critical factor in eligibility for health insurance. While there are some federal guidelines states must follow in setting eligibility rules for public coverage, states also have some flexibility. As a result, eligibility differs from program to program and state to state. Because schools enroll all children regardless of immigration status, they are particularly well suited to communicate with undocumented families. It is very important to remind parents they do NOT have to disclose their own immigration status when enrolling an eligible child, and that information they share when applying is not to be used by immigration officials.

The following chart details eligibility for health insurance programs by immigration status:

	DOCUMENTED IMMIGRANTS					UNDOCUMENTED IMMIGRANTS
	GREEN CARD HOLDERS			REFUGEES, ASYLEES, AND OTHER HUMANITARIAN IMMIGRANTS	OTHER LAWFULLY PRESENT INDIVIDUALS (EXCEPT DACA)	
	CHILDREN	PREGNANT WOMEN	NON-PREGNANT ADULTS			
AFFORDABLE CARE ACT (ACA) subsidies and mandate	✓	✓	✓	✓	✓	X
MEDICAID	STATE OPTION During first 5 years	STATE OPTION During first 5 years	X After 5 years	✓	X STATE OPTION If under 19 or pregnant	X STATE OPTION Except emergency services
CHIP	STATE OPTION During first 5 years	STATE OPTION During first 5 years	X After 5 years	✓	X STATE OPTION If under 19 or pregnant	X STATE OPTION Prenatal care services only

This chart was adapted from one originally created by the National Immigration Law Center and The Georgetown Center for Children and Families.

What is the “State Option During First 5 Years” for Medicaid and CHIP?

In 2009, when the Children’s Health Insurance Program (CHIP) was reauthorized, Congress included a provision known as the Immigrant Children’s Health Insurance Act, or ICHIA (“ih-KEE-ah”) that allowed states to receive federal funds to offer Medicaid and CHIP coverage to lawfully residing immigrant children and pregnant women, regardless of their date of entry. Prior to this time, no federal funds were permitted to cover these legally present immigrants until they had been in the country for five years. To date, 30 states and the District of Columbia have waived the five-year bar, and offer Medicaid and CHIP to all lawfully residing children. [Click here to determine if your state has waived this five year bar.](#)

Have any states expanded coverage to undocumented children?

Yes, some states have recognized that providing all children with access to health coverage is more cost effective than paying for more expensive (and uncompensated) care when children get sick. To date, five states (California, Illinois, Massachusetts, New York, Washington) and the District of Columbia have extended health coverage to ALL income eligible children, regardless of their immigration status.

Did the Affordable Care Act (ACA), also known as “Obamacare,” provide access to health coverage for the undocumented?

No. The ACA prohibited the undocumented from receiving subsidies, formally known as advance premium tax credits (APTCs), or using their own dollars to purchase health coverage in the health insurance marketplace. However, undocumented families can still purchase health coverage with their own money outside the exchange, receive health coverage through their employer, and/or look for alternative forms of accessing health care.

Since not all states have expanded coverage to all children undocumented people are not included in the Affordable Care Act, are there any options to access health care for the undocumented?

Yes. Undocumented people can access health coverage or care through:

- Community Health Centers and other local health clinics that serve everyone regardless of ability to pay and do not ask about immigration status;
- Emergency services;
- Local coverage programs funded by state and local dollars;
- An employer; and
- Self-purchase through a private insurance carrier (though not all private carriers will offer medical insurance to the undocumented).

How are health insurance and access to care best discussed with undocumented students and parents?

Access and restrictions to health coverage and care can be very complicated. Unfortunately, access to health coverage and care will vary widely for undocumented families depending on the state they live in and the immigration status of each individual family member. Assuring families of privacy and confidentiality is critical as schools interact with undocumented students and parents to help ease fear and false perceptions of deportation, and to ensure they feel comfortable accessing the services for which they are eligible.

It is also important for schools to develop relationships with local immigration experts and advocates to whom they can refer families for accurate and timely information. Immigrant rights organizations can sometimes also provide tips on how to communicate with or effectively reach undocumented families. They may also be able to look into problems families have accessing care or coverage, and advocate on their behalf.

For example, schools might explore what “promota” networks such as Vision Y Compromiso can offer. Promotores are liaisons between their communities, health and social services. Some promotora chapters provide trainings and education around health access topics, a natural partner and fit for working with parents and community liaisons at schools. Vision Y Compromiso is a national promotora network that began in California and has grown its reach and impact to Washington, Oregon, Colorado, Nevada, and Arizona.

What are the most effective ways to connect with undocumented students and families in a school setting?

Consider establishing small group circles with parents, school staff and community organizations to establish trust and provide education about health coverage and application assistance. Schools can also play an important role in connecting these families with known and trusted local resources to assist families as they become comfortable with and begin to navigate the application process. Trusted community health experts, organizations, clinics, and promotoras, who are culturally sensitive and speak the same language, can be built into routine school processes. These partnerships can help build a school district’s capacity in educating personnel about existing health programs and enrollment options for children and families and provide in-person enrollment assistance and assistance with outreach activities.

**What about undocumented children who are not eligible for any health insurance programs?
How can a school become knowledgeable of the existing medical services that are available to these students?**

Unfortunately, there is not always one way or one organization that can provide a one-stop shop approach to understanding health coverage and care for children and families who are undocumented. For information on primary care services for the undocumented in a given area, federally qualified health centers (FQHCs) can play a key role in providing updates on eligibility for existing health programs, services and resources, regardless of immigration status. Community Health Centers, as FQHCs are commonly known, serve as the main health coverage safety net for undocumented families. Community clinics with FQHC status serve people regardless of their ability to pay and do not ask patients about their legal status. Some FQHCs have eligibility workers who will help a patient find a program that can cover some of the medical costs that might be incurred while obtaining care. Those families who do not qualify for government assistance programs are charged on a sliding fee scale depending on family size and income to make care more affordable.

There are also health advocacy organizations that can provide information on key policies and campaigns ongoing in your community or more broadly throughout your state. Health associations, government agencies and health plans are other resources that from time to time may host webinars, meetings and/or educational events about opportunities for the undocumented. Consider researching who the key health program and policy experts are in your school community and staying connected with them to ensure they pass on any relevant information to your school.

Are there key resources that schools can share with undocumented families?

Learn about your local county's indigent programs and services and seek information and referral services. Most communities have access to a statewide call-in number that connects callers with local county services (i.e. hotlines, 211). Establish relationships with FQHCs in your area.

Are there other resources to learn more about eligibility for health coverage for immigrant children and families?

Yes. The National Immigration Law Center, which works to defend and advance the health care rights of low-income immigrants, has a section on their webpage dedicated to answering questions about Immigrants and the Affordable Care Act (Obamacare). Visit: <https://www.nilc.org/issues/health-care/>.

You can also look to state-based organizations working on behalf of immigrant families. In California, for example, the California Immigrant Policy Center (CIPC) monitors the implementation of the Affordable Care Act and expansion of the state's Medicaid program by working in coalition with advocates, state departments, stakeholders, and community members. They helped lead state-based advocacy to expand health care to all, regardless of immigration status.

Finally, Health 4 All Kids, an exciting effort in California, also has tools in both English and Spanish, including messaging, outreach resources, and information on events: <http://health4allkids.org/>.

