



Georgetown University  
Health Policy Institute  
CENTER FOR CHILDREN  
AND FAMILIES

## Recommendations for Facilitating Enrollment of Immigrant Families

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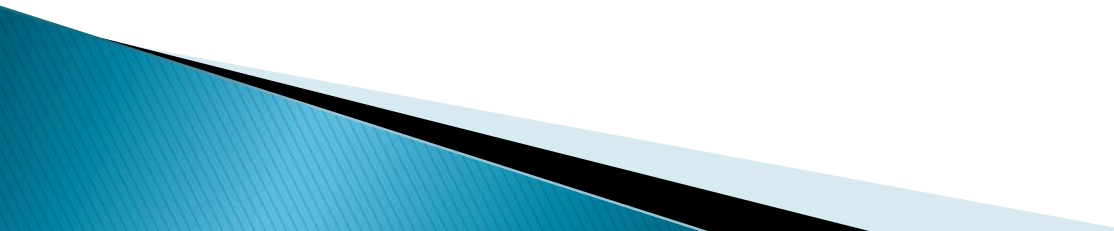
# Why Is Enrolling Immigrants So Critical?

ACA is a huge “welcome mat” opportunity!

- ▶ Nearly half (42%) of uninsured children live in immigrant families
  - more than 2/3 of these children are citizens
  - many are already eligible for programs but not enrolled
- ▶ Non-citizens 3 times more likely to be uninsured than citizens
- ▶ ACA APTC new option for lawfully present adults in 5 year bar

# Overview

## *Where Solutions Are Urgently Needed for Immigrant Enrollment:*

- ▶ Marketplace Eligibility Determinations
  - ▶ Verification of Immigration Status
  - ▶ Verification of Identity
  - ▶ Call Center Assistance
  - ▶ Language Access
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# Enroll Low-Income, Lawfully Present Immigrants in Marketplace with PTC

## *Improve Accuracy in Eligibility Determinations*

- ▶ Marketplace QHP with PTC enrollment for <100% FPL ineligible for Medicaid due to immigration status

## *Improve Accuracy in Policy Guidance*

- ▶ IRS website materials on PTC omit lawfully present immigrant eligibility below 100% FPL

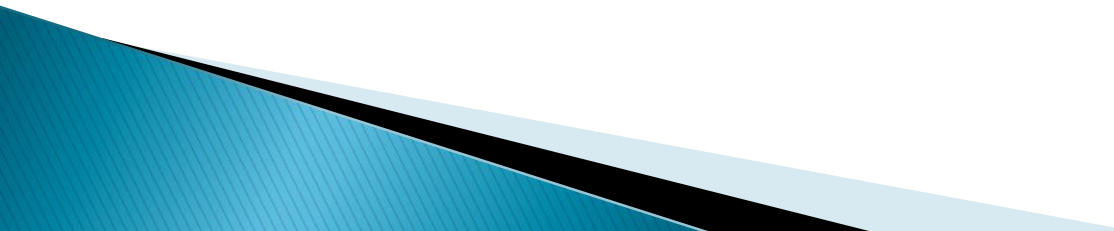
# Verification of Immigration Status

*Improve Accuracy, Response Time, and Notice*

- Simplify electronic verification for LPRs
  - ✓ one # plus name and DOB
- Fix inconsistency and SEP procedures
  - ✓ quickly resolve cases and
  - ✓ clearly notify consumers about procedures, documents needed, decisions, and appeal rights

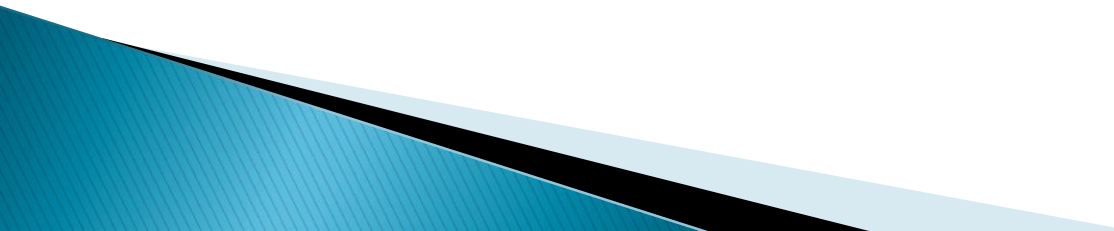
# Identity Verification

## *Improve Flexibility , Provide Language Access*

- ▶ Establish alternative electronic pathways to verification for those lacking credit history
  - ▶ Establish inconsistency process to eliminate delay/difficulty of filing an appeal
  - ▶ Require Experian (contractor) to provide language services
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# Call Center

## *Improve Service for Complex Cases*

- ▶ Train front-line operators to triage and resolve problems accurately, quickly, politely
  - ▶ Train specialists in immigrant eligibility rules and enrollment protections as back-up resource for operators
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# Language Access

## *Improve Meaningful Access of LEP Consumers*

- ▶ Assure quality and competency of call center's front-line triage, and of contract interpreters
  - ▶ Develop translation glossary of common terms
  - ▶ Fund more navigators who can assist LEP consumers
  - ▶ Make notices accessible to LEP consumers
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# Recommendations

- ▶ Eliminate inaccurate eligibility determinations for Medicaid and QHP Subsidies
  - ▶ Simplify and streamline immigration status verification
  - ▶ Allow for immigrant and LEP circumstances in identity verification
  - ▶ Provide call center service for complex cases
  - ▶ Improve call center language access, bilingual navigators, and a glossary of common terms in multiple languages
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