

# Experiences on the Ground in Illinois Enrolling Immigrant Families into the ACA

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# About Us: The Shriver Center

The Sargent Shriver National Center on Poverty Law provides national leadership in advancing laws and policies that secure justice to improve the lives and opportunities of people living in poverty. We specialize in practical solutions. Through our advocacy, communication, and training programs, we advocate for and serve clients directly, while also building the capacity of the nation's legal aid providers to advance justice and opportunity for their clients.

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# Feedback Loop Since October 1, 2013

- HelpHub: Online technical assistance center with over 1200 enrollment specialists (Navigators, In Person Counselors, CACs and others)
- Part of the UIC-led/Illinois Marketplace Training team
- In-person feedback sessions in winter/spring 2014 with over 700 enrollment specialists
  - CHIPRA/ Connecting Communities to Coverage Grant
  - Building Refugee and Immigrant Communities (BRIC) Coalition focused on Limited English Speaking
  - Get Covered Illinois IPC Learning Institute
- Check-in's with Illinois Coalition of Immigrant & Refugee Rights (over 25 orgs), Asian Health Coalition, Prime Care Community Health, DuPage Federation on Human Services Reform and Midwest Asian Health Association

# LPR Case Study from Navigator in Chicago

- LPR under 5 years, \$0 income.
- Applied in February; experienced ID verification problems and then incorrect Medicaid referral.
- Receives Medicaid denial
- Visits Asian Health Coalition in Chicago and a Navigator helps her call HealthCare.gov on June 16 to get a SEP.
- Receives SEP but must apply over the phone (see ID Verification problems above!)
- Completes application over the phone – eligibility results state a tax credit of \$497/month.
- Call Center Representative said that she couldn't receive a tax credit because she has no income.



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# Main Problems That Still Persist in Cases with Immigrant Families

## System Problems:

- Identity verification
- Incorrect eligibility determinations for LPRs under 5 years
- Rare response from documents sent to London, KY; or hear back with letter “your case has been rectified” and it isn’t.
- Appeals

## Personnel Problems:

- Call Center/Caseworkers/ARC still misinformed in several key areas:
  - LPR under 100% FPL eligibility for premium tax credits
  - LPR under 5 years ineligibility for Medicaid (exacerbates Medicaid backlog)
  - Older Adults (over 64 yrs) eligible for Marketplace when not Medicare eligible

## Language Limitations

- Caseworkers call back in English to Limited English Proficient families (e.g., SEP for casework or immigration errors)
- Not enough materials in Polish and Chinese

# Creative Solutions from the Field

- Illinois Dept. of Health & Family Services initiated an expedited Medicaid denial process for LPRs under 5 years.
- Navigators estimate clients' income right above 100% FPL to get through the computer system.
- Triaging of customers: cluster groups of “problem cases” together and tackle them one by one.
- If one member of the household is a citizen, include them as the main applicant (even if not applying for coverage)
- Create and share processes for getting LPRs through the system.



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# Lessons Learned for Next Time

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Navigators were surprised at the depth of immigration law knowledge they had to learn—most of it without any previous training and on the job.

- Set expectations for longer application processes for LPR families
- Incorporate more training on immigration issues (e.g., visas, documentation, alien numbers, ITIN numbers, impact on sponsorship)



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