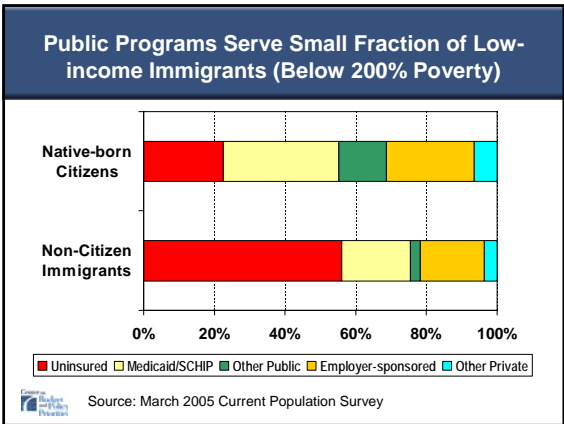
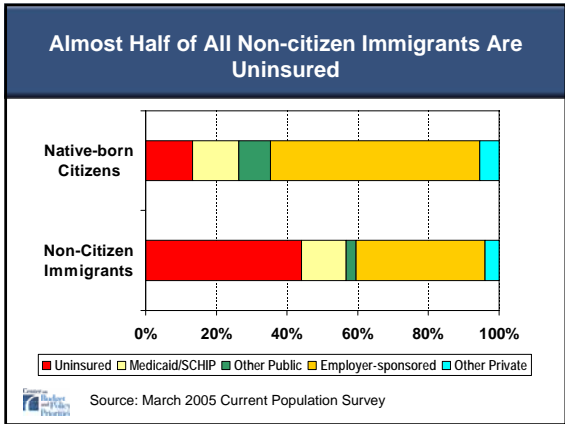
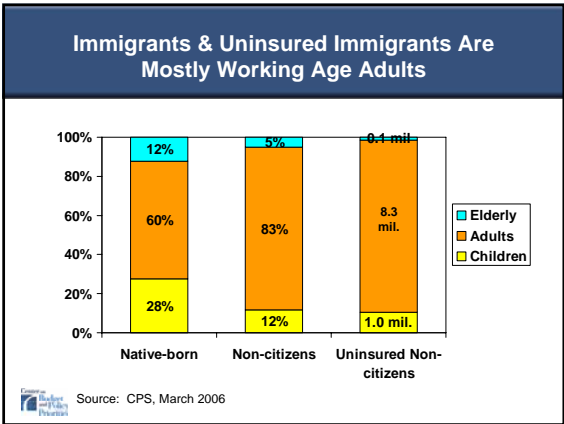
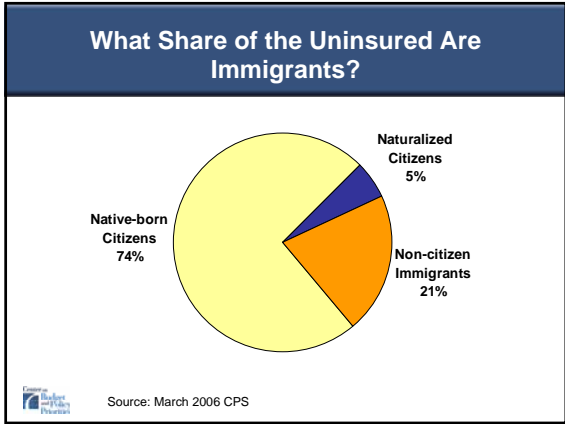


Center on Budget and Policy Priorities

The Patchwork System of Public Insurance Coverage for Immigrants

Leighton Ku, PhD, MPH
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 AcademyHealth, Orlando, June 2007



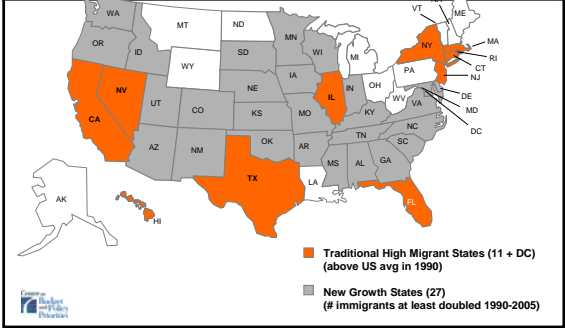
- ### Complex Medicaid/SCHIP Eligibility Rules
- Medicaid usually not available for childless adults.
 - Citizens fully eligible, including naturalized and US-born citizen children.
 - Lawful permanent residents (LPRs) not fully eligible during 1st five years in US, but:
 - Refugees and asylees eligible for 1st seven years in US. Veterans, etc. eligible.
 - Many states use state funds to cover immigrants during 5 year bar in Medicaid or SCHIP.
 - Undocumented and other immigrants eligible for emergency Medicaid coverage, including child birth.

Barriers to Participation

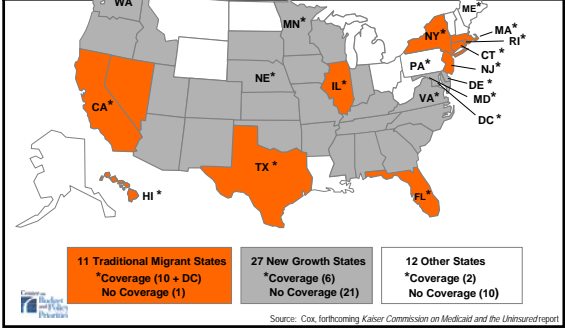
- Participation low even among eligible immigrants (or citizen children of immigrants)
- Lack of knowledge
- Lack of language assistance during enrollment
- Confusion and fear about rules
- Medicaid citizenship documentation
- Community outreach can help, but outreach funds have been limited in recent years.



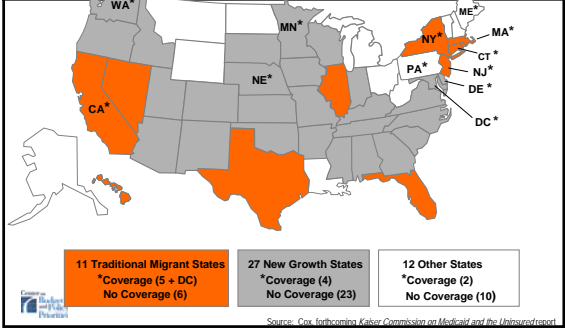
Immigrant Growth Among States, 1990-2005



Substantial State Coverage of LPR Children, 2007



Substantial State Coverage of LPR Parents, 2007



Medicare Eligibility

- Non-citizens less likely to be elderly. Many immigrants return to home country when elderly.
- LPRs and refugees eligible for Medicare, same as citizens.
 - If have less than 40 quarters of work, may buy into Part A.
- Legally present “non-qualified” eligible if they had at least 40 quarters of authorized work.
- Undocumented ineligible.

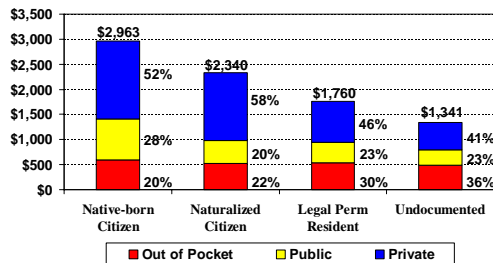


Other Public Care

- Sec. 1011 – to cover costs of uncompensated emergency care for uninsured, undocumented aliens. Underused. EMTALA requires basic emergency treatment for all.
- Health centers – all immigrants eligible for free or subsidized care at federally-funded health centers.
- Public & nonprofit hospitals & clinics often offer free or subsidized charity care, but sometimes eligibility for undocumented is limited due to state or local rules.



Average Annual Medical Expenditures for Non-Elderly Adults by Type, Los Angeles County



Source: Adapted from Goldman, Smith and Sood. *Health Affairs* 2006

Potential Federal Policies

- Could include option to cover LPR children and pregnant women during SCHIP reauthorization.
- Comprehensive immigration reform??
- May include a long pathway to earned legal status & citizenship and stronger immigration enforcement. Effect on public coverage modest and slow.
- Legal status and reduced flow of immigrants may lead to better jobs and increased private coverage.
- Binational insurance could reduce private insurance costs in border areas for legally present immigrants.

Potential State Actions

- Immigration volatile issue in many states. Usually not a visible issue in state health reforms.
- Some expansions presented as “all kids” proposals, as in Illinois or California counties.
- Mixed story in broader health coverage expansions.
- Proposals to expand coverage by diverting DSH or UPL funds may impair safety net for immigrants.
- State or local anti-immigrant laws could cause access problems for undocumented and other immigrants.

But It’s Not Just Coverage...

- Even when insured, immigrants have less access to care and receive poorer quality care due to language barriers.
- Federal civil rights policies require free interpretation for LEP, but no funding stream and little enforcement.
- HRET: Only 3% of hospitals get any reimbursement for interpretation, from Medicaid.
- Potential for language reimbursement (Medicare, Medicaid, private insurance).

Questions for the Future

- What are costs of uncompensated care and of state-funded coverage for immigrants?
- How can we improve enrollment among eligible immigrants or access among insured immigrants?
- Quality of care for immigrants? More hospitalization for ambulatory-sensitive conditions?
- How do immigrants’ health coverage, utilization and cost change over time? What are effects of changes in immigration status?
- How can public perceptions of immigrants be improved?