

Health Insurance & Refugees in Iowa



Introduction

A refugee is a person who has been forced to flee his or her home country because of fear of persecution or violence. The purpose of this guide is to outline health insurance options and enrollment processes for refugees resettled in Iowa.

The Patient Portability and Affordable Care Act allowed more refugees to gain comprehensive healthcare coverage. The law has achieved this through multiple initiatives, including:

- Medicaid expansion,
- Patient protections, including ensuring no one is denied health insurance due to pre-existing medical conditions and
- Offering the Health Insurance Marketplace as a place to purchase private insurance.

Refugees admitted to the U.S. meet eligibility requirements for immediate access to Medicaid, the Children's Health Insurance Program (CHIP), and other options through the Affordable Care Act. The following health insurance information and options are divided between primary or secondary refugees. Definitions of each refugee type and available insurance options are included in this document.

A **primary refugee** is a refugee directly resettled to Iowa by a resettlement agency. Upon arrival to Iowa, all primary refugees enroll in one of the following public insurance options:

- Medicaid
- Expanded Medicaid: Iowa Health and Wellness Plan (IHAWP)
- Medicare
- Refugee Medical Assistance (RMA)

In Iowa, the majority of primary refugees enroll in Medicaid or IHAWP. Resettlement agencies routinely assist refugees with the enrollment process to obtain health insurance. Refugees enroll under the same guidelines and processes as U.S. citizens.

Although resettlement agencies assist refugees upon arrival, refugees may not have anyone to assist them to obtain health insurance once they or someone in their household finds employment. Employment often increases household income beyond Medicaid and IHAWP income levels, leaving the individual or family without health insurance. In these instances, individuals should purchase health insurance through their employer or through the Health Insurance Marketplace. Employer-based insurance is usually the most affordable option for employed refugees because employers often cover part of the cost.

A **secondary refugee** is a refugee initially resettled in a state other than Iowa who then moved to Iowa. A secondary refugee may not have anyone to help him/her obtain health insurance. Secondary refugees moving to a new state will not need to re-enroll in Medicare.

Insurance Options for Primary Refugees upon Arrival to Iowa

<p style="text-align: center;">Medicaid & Iowa Health & Wellness Plan (IHAWP)</p>	<p>Medicaid is income-dependent, and income requirements differ depending on the Medicaid coverage group.^{i,ii}</p> <p>There are three main coverage groups:</p> <ul style="list-style-type: none"> • IA Health Link (includes Iowa Health and Wellness Plan) • Medicaid Fee-for-Service • Hawki (Children’s Health Insurance Plan offered through Healthy and Well Kids in Iowa program) <p>Eligibility Children under the age of 19, parents living with minor children, pregnant women, older adults (65+), persons with a disability, women with breast or cervical cancer in need of treatment.</p> <p>Iowa Health and Wellness Plan: Adults age 19-64 with income that does not exceed 133% of the federal poverty level.</p>
<p style="text-align: center;">Refugee Medical Assistance (RMA)</p>	<p>Eligibility Refugees who qualify for Medicare and need coverage while their applications are processed (2-3 months), refugees who have Medicaid/IHAWP and lose coverage within eight months of their arrival due to their income exceeding requirements</p> <p>RMA coverage ends eight months after arrival to the country. The first month of coverage begins regardless if a refugee arrives on the first or last day of that month, and coverage will continue for seven additional months after month one.</p>
<p style="text-align: center;">Medicare</p>	<p>Eligibility All adults over 65 years of age and younger people with certain disabilities. Employment does not affect Medicare eligibility. Medicare can be coupled with Medicaid (income-dependent). The US federal government administers Medicare.</p>

Insurance Options for Primary Refugees upon Employment

<p style="text-align: center;">Employer-based Insurance</p>	<p>Eligibility Employed refugees or refugees with an employed family member.</p> <p>Process Sign-up at place of employment.</p>
<p style="text-align: center;">Health Insurance Marketplaceⁱⁱⁱ</p>	<p>Eligibility Refugees are eligible for the same protections and benefits under the Affordable Care Act as U.S. citizens.</p> <ul style="list-style-type: none"> • Apply if an affordable plan ($\leq 9.5\%$ of income) with minimum essential coverage is not offered by employer/family member's employer, yet income exceeds requirements for Medicaid/IHAWP.^{iv} The next Open Enrollment Period is November 1, 2019 - December 15, 2019.^v <p>Process Visit Healthcare.gov to apply online or complete a paper application. For assistance, visit LocalHelp.HealthCare.gov or call 1-800-318-2596. A language line is available and applications are in 33 languages.^{vi} Consumers may receive premium tax credits/cost-sharing assistance for Marketplace plans.^{vii}</p>
<p style="text-align: center;">Medicare</p>	<p>Eligibility All adults over 65 years of age and younger people with certain disabilities. Employment does not affect Medicare eligibility. Medicare can be coupled with Medicaid (income-dependent).</p> <p>Process Refugees can apply for Medicare through a local Social Security Administration office when turning 65 years old.</p>
<p style="text-align: center;">Medicaid/ IHAWP</p>	<p>Upon employment, refugees have 60 days to buy health insurance. Failure to follow this mandate will result in an income-based fee charged to the refugee by the federal government. Any healthcare costs incurred during a lapse in insurance will be the refugee's responsibility. Refugees are required to notify Iowa Department of Human Services (DHS) if family income rises above Medicaid/IHAWP limits: 1-877-347-5678.</p>

Insurance Options for Secondary Refugees to Iowa

Employer-based Insurance	<p>Eligibility Employed refugees or refugees with an employed family member.</p> <p>Process Sign-up at place of employment.</p>
Health Insurance Marketplace	<p>Eligibility Refugees are eligible for the same protections and benefits under the Affordable Care Act as U.S. citizens.</p> <ul style="list-style-type: none"> Apply if an affordable plan ($\leq 9.5\%$ of income) with minimum essential coverage is not offered by employer/family member's employer, yet income exceeds requirements for Medicaid/IHAWP.^{iv} The next Open Enrollment Period is November 1, 2019 - December 15, 2019.^v <p>Process Visit Healthcare.gov to apply online or complete a paper application. For assistance, visit LocalHelp.HealthCare.gov or call 1-800-318-2596. A language line is available and applications are in 33 languages.^{vi} Consumers may receive premium tax credits/cost-sharing assistance for Marketplace plans.^{vii}</p>
Medicare	<p>Eligibility All adults over 65 years of age and younger people with certain disabilities. Employment does not affect Medicare eligibility. Medicare can be coupled with Medicaid (income-dependent).</p> <p>Process Refugees can apply for Medicare through the Social Security Administration office when turning 65 years old. Refugees moving to a new state will not need to re-enroll in Medicare.^{vii}</p>
Medicaid/IHAWP	<p>Refugees must apply for coverage in their new state because the coverage will not transfer. Medicaid is income-dependent, and income requirement differs depending on the Medicaid coverage group.ⁱⁱⁱ</p> <p>Eligibility Children under the age of 19, parents living with minor children, pregnant women, elderly adults (65+), persons with a disability, women with breast or cervical cancer in need of treatment. Iowa Health and Wellness Plan: Adults age 19-64 with income that does not exceed 133% of the federal poverty level.</p> <p>Process Apply through the local Iowa Department of Human Services office or through online portal: http://dhs.iowa.gov/how-to-apply.^{ix}</p>

Notes:

i Annual 2019 Federal Poverty Levels (FPL)

FAMILY SIZE	100% FPL	133% FPL	167% FPL	250% FPL	302% FPL	375% FPL	400% FPL
1	12,490.00	16,612.00	17,236.00	18,735.00	24,980.00	31,225.00	37,470.00
2	16,910.00	22,490.00	23,336.00	25,365.00	33,820.00	42,275.00	50,730.00
3	21,330.00	28,369.00	29,435.00	31,995.00	42,660.00	53,325.00	63,990.00
4	25,750.00	34,248.00	35,535.00	38,625.00	51,500.00	64,375.00	77,250.00
5	30,170.00	40,126.00	41,635.00	45,255.00	60,340.00	75,425.00	90,510.00
6	34,590.00	46,005.00	47,734.00	51,885.00	69,180.00	86,475.00	103,770.00
7	39,010.00	51,883.00	53,834.00	58,515.00	78,020.00	97,525.00	117,030.00
8	43,430.00	57,762.00	59,933.00	65,145.00	86,860.00	108,575.00	130,290.00

ii Iowa Medicaid Eligibility

Age 0-1	Age 1-5	Age 6-19	Pregnant Woman	Parent of Minor
375% FPL	167% FPL	167% FPL	375% FPL	133% FPL

iii Iowa’s Health Insurance Marketplace is a state partnership between Iowa and the federal government where Iowan residents can shop for health insurance coverage. The Patient Protection and Affordable Care Act created the Health Insurance Marketplace when signed into law in 2010. Individuals may purchase a Qualified Health Plan from the Exchange. Qualified Health Plans offer consumer protections including no lifetime or annual dollar limits on coverage of essential benefits. Health insurance companies are unable to refuse coverage or charge more for pre-existing conditions.

iv Essential benefits must be included in a health insurance plan for an individual to be considered “qualified” and not incur a penalty fee. These benefits include:

1. Ambulatory patient services (outpatient care you get without being admitted to a hospital)
2. Emergency services
3. Hospitalization (such as surgery)
4. Maternity and newborn care (care before and after your baby is born)
5. Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
6. Prescription drugs
7. Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including dental and vision care

v Insurance through the Marketplace can only be obtained during Open Enrollment. Individuals may enroll now if they meet a qualifying event:

- loss of minimum essential coverage,
- gaining/becoming a dependent,
- gaining lawful presence,
- enrollment error or misconduct of Marketplace,

- contract violation by Qualified Health Plan,
- gaining/losing eligibility for tax credits/cost-sharing reductions,
- moving,
- membership in an American Indian tribe, or
- exceptional circumstances

vi Marketplace family applications are currently available in the following languages (in addition to English): Albanian, Amharic, Arabic, Bengali, Bosnian, Burmese, Chin, Chinese, Farsi, French, German, Gujarati, Haitian, Hindi, Karen, Kayah, Khmer, Kinyarwanda, Korean, Nepali, Polish, Portuguese, Punjabi, Romanian, Russian, Somali, Swahili, Tagalog, Thai, Tibetan, Tigrinya, Urdu, and Vietnamese.

vii Premium tax credits may be available up to 400% of FPL. Premium tax credit is a reduction or refund of monthly premium payment. Cost-sharing reductions may be available up to 250% of FPL for Silver Plans only. Cost-sharing reduction is a discount that lowers the amount you have to pay out-of-pocket for deductibles, coinsurance, and copayments. Tax credits and cost-sharing are based on age, county and income. Visit <https://www.healthcare.gov/find-premium-estimates> to view estimates of plan costs and premium tax credits/cost-sharing reductions.

viii Report change of address to the Social Security Administration: 1-800-772-1213.

ix To apply for Medicaid, apply online (<https://dhsservices.iowa.gov/apsspssp/ssp.portal>), via phone (1-855-889-7985; interpreters available) or in person. To find a local DHS office, visit http://dhs.iowa.gov/dhs_office_locator.

Iowa Department of Public Health
Refugee Health Program
515-281-0433