

Avoiding Health Insurance Fraud: The Do's and Don'ts

Open enrollment through the Federal Health Insurance Marketplace—also known as the ACA (Affordable Care Act)—is open now until **January 15, 2025**. Watch out for scams or services that promise to get you or your family members health insurance in the Marketplace if you're not eligible. Use this fact sheet to learn the dos and don'ts of Marketplace enrollment for immigrants.

Do's



Sign up if you're eligible for coverage in the Marketplace. All lawfully present immigrants are eligible for ACA coverage.* Getting coverage in the Marketplace has no impact on your current or future immigration status.

- [View a quick guide to the Health Insurance Marketplace here](#)
- [View information about public charge and health insurance here](#)

*New rule: As of November 1, 2024, DACA immigrants will be eligible to purchase ACA health insurance and receive assistance to pay for it. This new rule is currently being challenged in court, so stay tuned for updates, as the law could change.



Use a reputable Marketplace navigator such as [the NC Navigator Consortium](#) to get accurate info on health insurance enrollment.



View our updated flyer on [North Carolina Health Insurance Eligibility for Immigrants](#), which includes the most common immigration statuses, common documentation for those statuses, and corresponding health insurance eligibility for Medicaid and the Health Insurance Marketplace (ACA).

- [Click here to view the flyer in Spanish.](#)

Don'ts



Sign up if you're not eligible. Undocumented immigrants are not eligible for Marketplace coverage. Remember, your family members can still get coverage if they are eligible and you are not.



Use unverified sources. Always make sure you research the validity of any sources you use and watch out for sources claiming to find loopholes to eligibility for undocumented immigrants.

- [Read this article from the Federal Trade Commission](#) to learn how to spot health insurance scams.
- [Read the article in Spanish here.](#)



Put false information on a health insurance application or let someone else do it for you. Signing up for Marketplace insurance using false information could cause you problems with both Immigration and the IRS.

If you have doubts about eligibility or need support in signing up for Marketplace coverage, contact the NC Navigator Consortium at 1-855-733-3711 or ncnavigatornet@gmail.com.