

North Carolina Health Insurance Eligibility for Immigrants

If you are an immigrant in the United States, it is important to know your rights to access health insurance. The table that accompanies this flyer includes the most common immigration statuses, common documentation for those statuses, and corresponding health insurance eligibility for Medicaid and the Federal Health Insurance Marketplace (ACA).

General Eligibility Information

For both Marketplace and Medicaid eligibility:

- A Social Security number is not required for immigrants who are ineligible to receive one.
- To qualify for coverage, applicants must attest that they reside in the state of application. Intent to remain indefinitely in the state is not required.

Medicaid/CHIP

Beginning in December 2023, everyone aged 19- 64 in North Carolina is eligible for Medicaid if they have an eligible immigration status and their income is less than 138% of the federal poverty level (about \$34,000 for a family of three). Some people with incomes over 138% of federal poverty level may also be eligible if they are pregnant women or children. Certain North Carolinians over age 64 may also qualify if they have low income and few assets. For certain immigrants, there is a 5-year waiting period before you can qualify for Medicaid. See inside chart for a list of eligible immigration categories.

Marketplace/ACA

All* lawfully present immigrants can purchase private health insurance in the Marketplace (health coverage through the ACA/HealthCare.gov). Financial help is also available for individuals with incomes from 100-400% of the federal poverty line. If a lawfully present immigrant is ineligible for Medicaid based on their immigration status, they may qualify for financial help in the marketplace even if their income is below the poverty line. For marketplace coverage, there is no waiting period to purchase insurance or receive financial assistance.

* As of November 1, 2024, Individuals with DACA status in North Carolina CAN receive health insurance from the Marketplace/HealthCare.gov, and CAN receive financial help to pay for that insurance. Although a lawsuit affects DACA holders in some other states, DACA holders in NC are eligible for Marketplace coverage.

Mixed Status Families

Parents who are not eligible for benefits based on their immigration status can still apply for their eligible children. If only one family member is applying for insurance or assistance, only the applicant(s) must provide immigration status information or their social security number. Other family members who are not applying do not have to provide immigration information.

Public Charge

Many immigrants have heard that the "public charge" rule states that those who receive government benefits might not qualify for a green card. This rule does not apply to immigrants receiving insurance in the Marketplace with subsidies or to nearly all Medicaid cases. There are also many categories of immigrants who don't go through the public charge evaluation at all. Immigrants who are eligible can and should apply for financial help to pay for health care through the Marketplace or Medicaid for themselves or their family members.

Emergency Care

Immigrants who are not eligible for Marketplace insurance or full Medicaid coverage may still qualify to receive payment from Medicaid for treatment of emergency medical conditions including labor and delivery.

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IMMIGRATION STATUS	VERIFICATION DOCUMENTS	MEDICAID			
This is not an exhaustive list of immigration statuses eligible for Medicaid and the healthcare Marketplace. Please see website appendix for full list of eligible immigrant and alien statuses.	Many types of immigration documents are acceptable to prove immigration status. Potential verification documents are not limited to those provided in the list below. Employment Authorization Documents (EADs) and Green Cards/LPR Cards both contain letter and number codes in the center of the card that help identify which immigration status category the cardholder has. Please visit the NC DHHS Medicaid Manual for a more exhaustive list of documents that can be used for verification.	Pregnant Women & Children under 19	Aged 65+, Adult, Blind, and Disabled Medicaid	Medicaid Expansion (Adults 19 to 64, under 138% of FPL)	HEALTH INSURANCE MARKET- PLACE
Afghani Parolees Admitted 07/31/21–09/30/23 (and their spouses or children paroled in at later dates)	Form I-94 indicating "parole," "212(d)(5)," SI or SQ; EAD marked C11; passport marked OAW, OAR, or PAR	√	✓	✓	A
Active Duty Military	Green Form DD-2 marked "active"	√	✓	✓	A
American Indian	Tribal membership card	√	✓	✓	A
Asylee	EAD marked A5 OR order granting Asylum OR I-551 marked "AS"	√	✓	√	A
Battered Alien (Violence Against Women Act) (includes approved and certain pending VAWA applications)	Form I-797 Notice of Action (reference to pending I-130/I-360) OR EAD marked C9, C10, C14 or C31.	√	*	*	A A
Cuban-Haitian Entrant	EAD marked C8 or C11 OR I-551 card coded CA, CU, HA, or HB	√	✓	✓	A
Granted Withholding of Deportation or Removal	EAD marked A10 or C10	✓	✓	✓	A
Deferred Action	EAD marked C14 or I-797 approval notice	√	X	X	A A
Deferred Action for Childhood Arrivals (DACA)	EAD marked C33	X	X	X	A A
Iraqi or Afghan Special Immigrant Visas (SIV)	Iraqi or Afghan Passport with an IV visa marked SIV, CPR, or SIP	√	✓	✓	A
Lawful Permanent Resident (LPR) ¹	"Green Card" (Form I-551). The "category code" in the middle helps identify how the cardholder obtained his or her green card.	√	*	*	A A
Non-Immigrant Visa Holder (includes student visas, tourist visas, work visas, U [victim of crime] visas and many more)	Form I-94 or passport indicating admission with nonimmigrant visa OR EAD marked A6, A7, A9, A15, A19, A20, C1, C3, C4, C5, C6, C17, C21, C26	√	x	x	A A

- ★ = Eligible, after 5 year bar (if otherwise qualify for Medicaid)
- X = Only eligible for emergency Medicaid
- ✓ = Eligible, exempt from 5 year bar (if otherwise qualify for Medicaid)

 ▲ = Eligible for Marketplace subsidies if income is between 100-400% of the federal poverty line (FPL)
 - Δ = Eligible for Marketplace subsidies even if income is < 100% FPL and not eligible for Medicaid due to immigration status

¹ LPRs who come through either family or employment pathways must generally wait 5 years for Medicaid eligibility; LPRs who come through humanitarian pathways (refugees, asylee, and some others on this chart) do not have to wait 5 years.

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Parolees Admitted for Less than One Year	Form I-94 indicating "parole" or "212(d)(5)," EAD marked A4 or C11	✓	Х	X	A A		
Parolees Admitted for More than One Year (Nica- raguans, Venezuelans are included; see different rules for Ukraine, Afghanistan)	Form I-94 indicating "parole" or "212(d)(5)," EAD marked A4 or C11	√	*	*	ΔΔ		
Refugee	EAD marked A3 or A4 OR refugee travel document (I-571)	√	✓	✓	A		
Temporary Protected Status (TPS)	EAD marked A12 OR I-797 approval notice	✓	X	X	A A		
Trafficking Victim/ "T" Visa	EAD marked A16 OR I-797 approval notice OR I-551 coded ST6	✓	✓	✓	A		
Trafficking Survivors – Derivative beneficiaries	I-797 Notice of Action indicating T2, T3, T4 or T5 status OR I-766 EAD marked C25 OR I-551 coded ST7, ST8, ST 9 or ST0	✓	✓	✓	A		
Ukrainian Parolees Admitted 2/24/22 – 09/30/23 (and their spouses or children paroled in at later dates)	Form I-94 indicating "parole" or "212(d)(5)," EAD marked C11; passport marked U4U or UHP	√	✓	✓	A		
Undocumented immigrants/immigrants with no current legal status	Not applicable (N/A)	Х	X	X	x		
Veteran (includes spouse & unmarried dependent children under 21)	DD-214 indicating honorable discharge	√	✓	✓	A		
APPLICANTS							
Applicant for Asylum or withholding of deporta- tion/removal	I-797 showing pending I-589 or CAT OR I-766 EAD coded C8	✓	X	X	▲ △		
Applicant for Adjustment to LPR Status w/Approved Visa	Receipt showing pending I-485 OR I-688B of I-766 EAD coded C8	√	x	X	▲ △		
Applicant for Temporary Protected Status	Receipt or notice showing filing or pending status of Form I-821 OR Form I-688B or i-766 EAD coded C19	✓	X	X	A A		
Applicant for Cancellation of Removal or Suspension of Deportation with employment authorization (not through VAWA)	Receipt or notice showing filing Form EOIR-40, EOIR-42, or I-881 OR Form 1-688B or I-766 EAD coded C10	√	X	X	A A		

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 $[\]Delta = \text{Eligible for Marketplace subsidies even if income is} < 100\% \text{ FPL}$ and not eligible for Medicaid due to immigration status

X = Only eligible for emergency Medicaid