



The Affordable Care Act and You

A Guide for Lawfully Present Farmworkers and their Families

If you or a family member are lawfully present in the United States, you have options to receive health insurance. You can purchase health insurance in your state’s marketplace, where you may also qualify for financial help to lower the cost of health insurance. You may also qualify for Medicaid. For information about Medicaid, see Farmworker Justice’s Affordable Care Act guide for U.S. citizens and “qualified immigrant” farmworkers and their families.

Who is lawfully present?

You are lawfully present if you are:

- A U.S. citizen
- A lawful permanent resident (green card holder)
- A survivor of trafficking (with a T-visa)
- A survivor of domestic violence (with a U-visa)
- A non-immigrant visa holder (with an H-2A or H-2B visa)
- A refugee or asylee
- Granted Temporary Protected Status (TPS)

What are my options for health insurance?

Private Health Insurance

Each state has a “health insurance marketplace” where you can purchase a private health insurance plan. All of the plans include a basic set of medical services, including routine medical visits, emergency care, prescription drugs and chronic disease management. You can choose the plan that is best for you and your family.

How to get financial help:

If your income is below \$47,080 (or \$80,360 for a family of 3), you may qualify for help to lower the cost of health insurance.

There are two types of financial help you may qualify for:

Tax credits

The federal government will pay part of your costs directly to the health insurance company, and your monthly payments will be lower.

Lower co-pays

You may qualify for reduced costs for medical visits and prescription drugs.



How to apply:

- You can apply by phone, by computer, or you can fill out a paper application. The application is available in Spanish.
- Many community organizations and health centers have trained staff available to answer your questions and help you apply for health insurance.
- Ask your supervisor if your employer offers health insurance before applying for insurance in the marketplace.

Be careful of scams to steal your money!

You must take the first step to apply for health insurance. **NEVER** give out personal information such as credit card numbers, bank account or Social Security numbers, or your date of birth to unfamiliar callers.

Government agencies normally communicate through the mail. If you get an unsolicited call, text message or e-mail from an organization you do not recognize, hang up or do not respond. Your local community health center may call you if you are a patient. But, they will not ask for personal information over the phone. Instead, they will probably invite you to come in to the health center to talk about your health insurance options.



Call **800-318-2596** to speak with someone who can answer your questions or help you enroll! Help is available at anytime in Spanish and other languages.

You can also get help at:

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