

Outreach Worker Guide to Health Insurance

January 2022



About This Guide

This guide will familiarize outreach workers with some of the basics of health insurance, so that they can better answer farmworkers' questions and prepare them to visit patient navigators/in-person assisters.

How to Use This Guide

The information in this guide is divided into various sections. Each section is presented in question-and-answer format.

Each section also highlights important information and, at the end, provides outreach workers with key talking points to discuss with farmworkers.

For people accessing the document online, the table of contents is hyperlinked.

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Section #1

What Is Health Insurance

What is health insurance?

Health insurance is a way of paying for medical care. It helps people **avoid large, unexpected** medical expenses. Health insurance may also cover medical care for a person's **spouse and children**.

Talking points:

- Health insurance means that -- if you do become sick or injured -- you don't have to worry as much about the cost.
- Health insurance doesn't mean your medical care is free, but it means you may pay less at one time.
- Health insurance is a way to take care of your family's health, in addition to your own.

Tip: If someone is still reluctant to buy insurance, remind them:

No one plans to get sick or hurt!

Section #2

Different Types of Health Insurance

What are the different types of health insurance?

1. **Employer health insurance:** Some employers offer health insurance plans to their employees. Employees will likely have to cover part of the cost. To find out if their employer offers health insurance, workers should ask them. Or, you can ask on their behalf.
2. **ACA Marketplace health insurance:** The Affordable Care Act (ACA) marketplace is a platform -- run by the government -- where workers can buy health insurance. Here, workers can compare different health insurance plans and choose the plan that best suits their needs. There is financial assistance available for people with low incomes.
3. **Medicaid:** Medicaid is a health insurance program that the government runs for certain people with low incomes. Unlike other health insurance plans, Medicaid is free or low cost.

Important: Some states run their own health insurance marketplaces. These programs may have different names and requirements. Workers should speak with a local navigator for more information about their state's programs.

4. **Workers' compensation:** Workers' compensation means that if an employee becomes sick or injured because of their work, their employer must pay for their medical care. Not all agricultural employers offer workers' compensation.

Workers' compensation only covers work-related injuries or illnesses. It is a good idea to have another type of health insurance in addition to workers' compensation for comprehensive coverage.

What types of medical care do different insurances cover?

1. **Employer health insurance:** The medical services that are covered depend on the plan that the employer offers.
2. **ACA Marketplace health insurance:** All plans available on the ACA marketplace cover these ten types of services:¹
 - Pregnancy, maternity, and newborn care
 - Preventative care (like annual physicals) and chronic disease management
 - Prescription drugs
 - Laboratory services
 - Pediatric care, including dental and vision
 - Rehabilitative services (like physical therapy)
 - Emergency services
 - Hospitalization
 - Mental health services (like counseling) and substance abuse disorder services

¹ <https://www.healthcare.gov/coverage/what-marketplace-plans-cover/>

- “Ambulatory services” (outpatient care without being admitted to a hospital)

3. **Medicaid:** Medicaid covers the following services. Depending on the state, it may cover more:²

- Hospital care (inpatient and outpatient)
- Care at rural health clinics and federally qualified health centers
- Family planning
- Midwife services
- Pediatric and family medicine
- Transportation to medical appointments
- Early and periodic screening, diagnostic, and treatment services
- Nursing homes
- Home health aids
- Physician services
- Help quitting smoking when you’re pregnant
- Some states offer support with prescriptions, physical therapy, and vision and dental care

4. **Workers’ compensation:** Workers’ compensation only covers injury or illness directly related to work. For example, if a worker is injured while driving home, workers’ compensation will not pay for their medical care. This is why it is important to have ACA marketplace insurance, Medicaid, or employer insurance in addition to workers’ compensation.

² <https://www.medicaid.gov/medicaid/benefits/mandatory-optional-medicaid-benefits/index.html>

Important: Having health insurance through the ACA or Medicaid **does not** affect your ability to become a citizen under public charge laws!

Talking Points

- You can obtain health insurance in several different ways, either through your employer or through government-run programs.
- Different health insurance plans offer different medical services. Talk with a navigator about the plan that's best for you.
- Workers' compensation is **not** the same as comprehensive health insurance. It's a good idea to have both!
- **Health insurance does not affect your ability to become a citizen under public charge.**

Section #3

Who is Eligible for Health Insurance

Who is eligible for each type of health insurance?

1. **Employer health insurance:** To qualify for employer health insurance, a worker must be a full-time employee of the company offering the insurance. There are no immigration requirements to be eligible for coverage through an employer health insurance plan.³
2. **ACA Marketplace Insurance:** To purchase ACA marketplace health insurance, a worker must live in the U.S., live or work in the state in which they are applying, have one of the immigration statuses listed below, and not be in prison.⁴
3. **Medicaid:** To qualify for Medicaid, a worker must live or work in the state in which they are applying, have a low income as the government defines it, and have one of the immigration statuses listed below.⁵

Important: Some states require that applicants have an eligible immigration status for at least five years before they can enroll in Medicaid. However, twenty-one states **do not** have this requirement. Workers should speak with a local navigator to determine if they are eligible for Medicaid in their state.⁶

³ <https://www.healthinsurance.org/obamacare/how-immigrants-are-getting-health-coverage/>

⁴ <https://www.healthcare.gov/quick-guide/eligibility/>

⁵ <https://www.hhs.gov/answers/medicare-and-medicare/who-is-eligible-for-medicare/index.html>

⁶ <https://www.medicare.gov/about-us/program-history/medicaid-50th-anniversary/entry/47669>

4. **Workers' compensation:** A worker must be an employee of the company offering workers' compensation.

Talking points

- Different types of health insurance have different requirements for you to be able to enroll.
- The type of insurance you qualify for depends on your immigration status, where you live and work, and your income. Speak with a navigator to determine which type of insurance you are eligible for.

ACA MARKETPLACE⁷

People with the following immigration statuses qualify for the ACA marketplace:

- U.S. citizen
- Lawful Permanent Resident (LPR/Green Card holder)
- Asylee
- Refugee
- Cuban/Haitian Entrant
- Paroled into the U.S.
- Conditional Entrant Granted before 1980
- Battered Spouse, Child and Parent
- Victim of Trafficking and his/her Spouse, Child, Sibling or Parent
- Granted Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT)
- Individual with Non-immigrant Status, includes worker visas (such as H1, H-2A, H-2B), student visas, U-visa, T-visa, and other visas, and citizens of Micronesia, the Marshall Islands, and Palau
- Temporary Protected Status (TPS)
- Deferred Enforced Departure (DED)
- Deferred Action Status
- Lawful Temporary Resident
- Administrative order staying removal issued by the Department of Homeland Security
- Member of a federally-recognized Indian tribe or American Indian Born in Canada
- Resident of American Samoa
- Registry Applicant with employment authorization
- Order of Supervision with employment authorization

⁷ <https://www.healthcare.gov/immigrants/immigration-status/>

- Application for Cancellation of Removal or Suspension of Deportation with employment authorization
- Applicant for Legalization under Immigration Reform and Control Act with employment authorization
- Legalization under the LIFE Act with employment authorization

People who are *applying* for one of these immigration statuses qualify for the ACA marketplace:

- Temporary Protected Status with Employment Authorization
- Special Immigrant Juvenile Status
- Victim of Trafficking Visa
- Adjustment to LPR Status
- Asylum -- IF you have employment authorization, or are under 14 and have had an application pending for at least 180 days
- Withholding of Deportation, or Withholding of Removal, under the immigration laws or Convention Against Torture

People who have these immigration statuses **DO NOT** qualify for the ACA marketplace:

- Undocumented immigrants
- Deferred Action for Childhood Arrivals (DACA)

MEDICAID⁸

People with the following immigration statuses qualify for Medicaid:

⁸ <https://www.healthcare.gov/immigrants/lawfully-present-immigrants/>

- U.S. citizen
- Lawful Permanent Resident (LPR/Green Card holder)
- Asylee
- Refugee
- Cuban/Haitian Entrant
- Paroled into the U.S. for at least one year
- Conditional Entrant Granted before 1980
- Battered Spouse, Child and Parent
- Victim of trafficking and his/her spouse, child, sibling, or parent or individuals with a pending application for a victim of trafficking visa (T visa)
- Granted withholding of deportation
- Member of a federally recognized Indian tribe or American Indian born in Canada
- Citizens of the Marshall Islands, Micronesia, and Palau who are living in one of the U.S. states or territories (Compact of Free Association or COFA migrants)

Section #4

Health Insurance for Family Members

Who else does a health insurance plan cover?

1. **Employer health insurance:** Employer health insurance will cover an employee's children. It may also cover a spouse – but this depends on the specific plan the employer offers.⁹
2. **ACA marketplace health insurance:** Workers can choose a health insurance plan that also covers their spouse. Plans cover children under 26.¹⁰
3. **Medicaid:** Medicaid will cover workers' children. Their spouse may also qualify.¹¹
4. **Workers' compensation:** Workers' compensation only covers the employee, not their family members.

What if a family has mixed status?¹²

Unfortunately, undocumented family members and family members with DACA (Deferred Action for Childhood Arrivals) status are **not** eligible for ACA marketplace insurance.

⁹ <https://www.healthcare.gov/glossary/employer-shared-responsibility-payment/>

¹⁰ <https://www.healthcare.gov/young-adults/children-under-26/>

¹¹ <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/>

¹² https://www.nilc.org/issues/health-care/aca_mixedstatusfams/

However, when someone enrolls in health insurance, they **only** have to provide information about immigration status for the people whom they want to receive insurance coverage. This means:

- If a worker applies for health insurance for **someone else** -- for example, their children -- they do not have to provide information about their own immigration status.
- If a worker applies for health insurance for **just themselves**, they do not have to provide information about their family members' immigration status.¹³

Important: Workers **only** have to provide Social Security numbers for the people who will receive health insurance coverage. Even if they are asked, they do **not** have to answer this question.

Tip: If workers are asked for the Social Security numbers of people who don't have them, they can simply say, "I am not applying for coverage for those people."¹⁴

Talking Points

- Your health insurance may cover your family members. Speak with a navigator to find out about coverage for your spouse and children.
- You **only** have to provide information about the people who will be covered by your health insurance. If they will not be covered by the insurance, you **do not** have to share information about their immigration status.

¹³ <https://www.healthcare.gov/immigrants/immigrant-families/>

¹⁴ <https://charlottelegaladvocacy.org/wp-content/uploads/2019/05/NCJC-MEDICAID-Info-Brochure-English-Nov-2017.pdf>

- You can enroll in health insurance on behalf of someone else -- for example, your children. If you are enrolling on behalf of someone else, you **do not** have to reveal your own immigration status.

Section #5

When You Can Sign Up for Health Insurance

When can you sign up for health insurance?

You can only sign up for health insurance at certain times of year. For most types of health insurance, there is a period called “**open enrollment**” when anyone can enroll. Then there are “**special enrollment periods,**” when people can enroll if circumstances in their life change.

- 1. Employer health insurance:** The open enrollment period depends on your employer and the specific plan they offer. Usually, when you first begin a job, there will be a special enrollment period of 30 days.¹⁵
- 2. ACA marketplace health insurance:** For ACA marketplace health insurance, open enrollment is from November 1 to January 15.¹⁶ Health insurance coverage will start Jan. 1 if you enroll before December 15.

Special enrollment periods begin when the following things happen. They usually last 60 days:

- You move to a new home in a new ZIP code or county
- You move to a different place to work
- You get married
- You have a baby
- You get divorced, and your spouse provided your health insurance before

¹⁵ <https://www.healthcare.gov/glossary/open-enrollment-period/>

¹⁶ Ibid.

- You move to the U.S. from a foreign country or U.S. territory (such as H-2A workers)¹⁷
- You move to or from a homeless shelter
- You are a student and move from the place you go to school
- You have lost health insurance in the past 60 days or will lose insurance within 60 days¹⁸

3. Medicaid: There is no open enrollment period or special enrollment period. You can enroll at any time of year.¹⁹

4. Workers' compensation: You do not have to enroll. If your employer provides workers' compensation insurance, you are automatically covered.

Important: Some states have their own ACA marketplaces, which may have a longer open enrollment period. Workers should talk to a navigator to find out more about health insurance programs in their state.

Talking Points

- You can only sign up for employer health insurance and ACA marketplace health insurance at certain times of the year.
- You can sign up for ACA marketplace insurance between December 1 and January 15.
- You can sign up for Medicaid at any time.
- Some states have different rules about when you can sign up for health insurance and Medicaid. It's always best to ask a navigator for more information.

¹⁷ H-2A workers must disenroll before returning to their home countries!

¹⁸ <https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/>

¹⁹ <https://www.healthcare.gov/glossary/open-enrollment-period/>

Section #6

How to Pay for Health Insurance

How does payment for insurance work?

You pay for ACA marketplace health insurance or employer insurance in three different ways:

1. **“Premium”**: You pay a certain amount each month for the health insurance. This is called the premium. The premium usually stays the same.
2. **“Copay”**: You pay a small, fixed amount each time you visit the doctor. This is called the copay. Typical copays are \$20 - \$35. The copay is usually a bit higher for a specialist (like a gynecologist) than for a primary care doctor (the doctor you see for regular check-ups).
3. **“Deductible”**: You may have to pay a certain amount *before* the insurance will start to pay for your medical care. This amount is called the “deductible.”

Plans that have high premiums tend to have low deductibles, and plans that have low premiums tend to have high deductibles.

Workers should speak with navigators about the best health insurance plan for their particular situation.

Important: Even if they have a high deductible, workers will likely still pay less for emergency care with health insurance than without health insurance.

Tip: Remind workers -- health insurance doesn't mean their medical care is free, but it means that they pay less when they seek care, especially if they have an emergency. Without insurance, they could be hit by a sudden, very large bill that they can't plan for.

Talking Points

- There are three main costs associated with health insurance. You pay a certain amount each month (“premium”) and each time you go to the doctor (“copay”). You may also have to pay a certain amount before the insurance will pay for your care (“deductible”).
- Different health insurance plans have different premiums, copays, and deductibles. These have different advantages and disadvantages. It's important to talk with a navigator about the best plan for your particular situation.

Section #7

The Cost of Health Insurance

How much will you pay for health insurance?

It's very hard to predict how much a person will pay for health insurance because there are many different factors that affect the cost. Below are some of the factors that determine how much you will pay.

Important: In general, people who have ACA marketplace health insurance pay very little for their premium if they have a low income and/or many dependents (children).

- 1. Employer health insurance:** The cost of employer health insurance depends on the specific plan that the employer offers.
- 2. ACA marketplace health insurance:** The cost of health insurance from the ACA marketplace depends on a number of factors.²⁰
 - Income and number of dependents: How much money the people in your household make, and the number of children you have (or stepchildren/ other people you take care of).
 - Whether or not your employer offers health insurance
 - Where you enroll in health insurance
 - The type of plan you enroll in

²⁰<https://www.kff.org/health-reform/issue-brief/explaining-health-care-reform-questions-about-health-insurance-subsidies/>

The federal government offers financial support -- a **tax credit**²¹ -- to lower premiums for people who buy ACA marketplace health insurance.

The amount of support a person receives depends on their financial circumstances, which the government calculates by looking at their income and number of dependents.

The government compares their income and number of dependents to a measurement called the “**Federal Poverty Level.**” The amount of the tax credit depends on your income relative to the Federal Poverty Level.

What this means is that some farmworkers may pay very little (perhaps nothing at all) each month for their health insurance.

There is also financial support available for copays and deductibles (called “cost-sharing reductions”), depending on which health insurance plan a worker chooses. Cost-sharing reductions are only available up to 250% of the Federal Poverty Level and only apply to Silver plans (more information about Silver plans can be found in the next section).

If a worker qualifies for health insurance through their employer, however, **they are not eligible** for the tax credit for ACA marketplace insurance.

- 3. Medicaid:** Medicaid is free or very low cost, since it is a program specifically designed for people with low incomes. Eligibility is generally up to 138% of the Federal Poverty Level.²²

²¹ A tax credit means that the government reduces the amount of tax you owe. However, this tax credit is applied every month -- not just at tax time.

²² <https://www.benefits.gov/benefit/606>

4. **Workers' compensation:** Employees do not pay for workers' compensation coverage.

Talking Points

- Health insurance doesn't have to be expensive. In particular, there is financial assistance available to people with low incomes who apply for ACA marketplace health insurance.
- It is important to find out if your employer offers health insurance, because if they do, you most likely will not qualify for financial assistance for ACA marketplace health insurance. You can still qualify for Medicaid, depending on your income and family size.

Section #8

Choosing an ACA Marketplace Health Insurance Plan

What factors should you consider when choosing an ACA health insurance plan?

There are several things to keep in mind when choosing a health insurance plan from the ACA marketplace:

- 1) **Network:** Not all doctors accept all types of insurance. A “network” is a group of doctors who accept a type of insurance. If a doctor is “out of network,” they don’t accept your insurance and you will have to pay the full cost of the visit. When choosing an ACA marketplace health insurance plan, select one with a large network (a lot of doctors who take your insurance) in your area. If there are certain doctors who you prefer, make sure they accept the insurance that you’re considering.

Important: Migrant farmworkers should talk to navigators about the different areas they travel to, and which plans will work best when moving between these places.

- 2) **Your healthcare needs:** The ACA marketplace offers many different kinds of insurance plans, which cover different types of medical care. Think about the following when speaking with a navigator and choosing a plan:

- How often you and your family members visit the doctor

- If you or your family members have a chronic condition, like diabetes
- What medications you and your family members have been prescribed
- If you or your family members need any specialized medical care

3) **Cost:** The ACA marketplace offers different kinds of plans with different premiums and deductibles. Workers should speak with a navigator about which plans will be most affordable for them overall.

What are the different kinds of ACA marketplace plans?²³

There are four categories of health insurance plans available on the ACA marketplace. These are named after metals: Platinum, Gold, Silver, and Bronze.

- 1) **Platinum:** Platinum plans have the highest premiums, but they cover the most medical care. They have the lowest deductibles. Most farmworkers are unlikely to choose platinum plans because the premiums are too high.
- 2) **Gold:** Gold plans have high premiums, but they cover more of your medical care. Deductibles are low.
- 3) **Bronze:** Bronze plans have lower premiums, but you will have to pay for more of the care. Deductibles are high.
- 4) **Silver:** Silver plans are somewhere in between Gold and Bronze

Workers should talk with a navigator about which plans are best for their particular situations.

This chart is a summary of the different categories of plans. *We are not including Platinum plans, which are usually not affordable for farmworkers.*

²³healthcare.gov/choose-a-plan/plans-categories/

	Gold	Silver	Bronze
Insurance company pays (on average)	80%	70%	60%
You pay (on average)	20%	30%	40%
Monthly premium	High	Moderate	Low
Costs when you need care	Low	Moderate	High
Deductibles	Usually low	Lower than bronze	Usually high. Can be thousands of dollars a year

Important: Financial support for copays and deductibles (“cost-sharing reductions”) is only available for **silver plans**.

Tip: To determine if a plan is affordable, compare the costs per year (including any cost-sharing reductions), not just monthly premiums.

Talking Points

- Three important factors to consider when choosing a health insurance plan are:
1) Where you live and work; 2) Your health care needs; and 3) Cost.
- There are different types of plans available on the ACA marketplace. Talk with a navigator about which plan is best for you and your family.

Section #9

What to Bring When You Visit a Navigator

What should you bring with you, when you visit a navigator?²⁴

An ACA marketplace navigator needs certain information in order to determine which plan is best for someone and to enroll them in health insurance.

Bring the following when meeting with a navigator:

1. An **address** for yourself and anyone else you want to be covered
2. Documents to prove **citizenship or immigration status** (ONLY for people you want to be covered)
3. Documents to show your **income**
4. Information about any **health insurance** you or your family members currently have, including Medicaid, Medicare, and CHIP
5. **Contact information** for your employer, and the employer of anyone else you want to be covered

We explain how to provide this information below:

1. Address: No document is needed--just give the address(es).
2. Documents to prove citizenship: You can usually just provide a Social Security Number.
3. Documents to prove immigration status:
 - Permanent Resident Card, "Green Card" (I-551)
 - Reentry Permit (I-327)
 - Refugee Travel Document (I-571)
 - Employment Authorization Card (I-766)

²⁴ <https://www.healthcare.gov/downloads/apply-for-or-renew-coverage.pdf>

- Machine Readable Immigrant Visa (with temporary I-551 language)
- Temporary I-551 Stamp (on Passport or I-94/I-94A)
- Foreign passport
- Arrival/Departure Record (I-94/I-94A)
- Arrival/Departure Record in foreign passport (I-94)
- Certificate of Eligibility for Nonimmigrant Student Status (I-20)
- Certificate of Eligibility for Exchange Visitor Status (DS-2019)
- Notice of Action (I-797)
- Document indicating a member of a federally recognized Indian tribe or American Indian born in Canada
- Certification from U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)
- Document indicating withholding of removal (or withholding of deportation)
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Resident of American Samoa Card.

4. Documents to show income:

- 1040 federal or state tax return
- Wages and tax statement (W-2 and/ or 1099, including 1099 MISC, 1099G, 1099R, 1099SSA, 1099DIV, 1099SS, 1099INT)
- Pay stub
- Self-employment ledger documentation (can be a Schedule C, the most recent quarterly or year-to-date profit and loss statement, or a self-employment ledger)
- Social Security Administration Statements (Social Security Benefits Letter)
- Unemployment Benefits Letter
- These documents must include first and last name, income/benefit amount, and dates. Pay stubs and Social Security benefits letters should also include frequency of pay.²⁵

²⁵ List of documents to demonstrate immigration status and income from <https://www.healthcare.gov/>.

Important: If a worker has multiple employers, they should bring W-2s and/or stubs for as many employers as possible.

5. Information about any health insurance you or your family members currently have, including Medicaid, Medicare, and CHIP:
 - Bring the policy numbers, or just the cards
 - If you do not have health insurance, you do not need to bring anything

6. Contact information for your employer, and the employer of anyone else you want to be covered: No documents are necessary, but if possible, provide the following--
 - Employer name
 - Point of contact
 - Employer address
 - Employer contact phone number
 - Employer contact email address²⁶

Talking Points:

- Before you meet with a navigator, assemble all of the necessary documents and information (SSN, immigration documents, tax returns, addresses/phone numbers).
- If you work for multiple employers, bring W-2s and/or pay stubs for as many employers as possible.

²⁶ A navigator may also ask for an Employer Identification Number (EIN), but it's okay if you do not know it.

Section #10
How to Use Your Health Insurance

How do you use your health insurance?

You use your health insurance when you go to the doctor. A worker should always bring their insurance card with them to a medical appointment.

To use your health insurance, you need to figure out when your coverage starts (when the health insurance will start paying for your medical care) and then find doctors in your “network.”

How do you figure out when your health insurance coverage starts?²⁷

Generally, the day your coverage starts depends on what time in the month you enroll in ACA marketplace insurance:

Enrollment Date	Start of Coverage
Dec. 15 (during open enrollment)	Jan. 1
1st-15th (first half of month)	1st of following month
16th-end of month (second half of month)	1st of next month

EXAMPLE:

- Enroll on **March 12**... coverage begins **April 1**
- Enroll on **March 23**... coverage begins **May 1**

²⁷ <https://www.healthcare.gov/quick-guide/dates-and-deadlines/>

Important: For ACA marketplace insurance, if you enroll by December 15 during open enrollment, coverage will begin Jan. 1.

What is a network, and how do you find in-network doctors?

Not all doctors accept all types of health insurance. A “**network**” is a group of doctors who accept a certain type of health insurance.

- If a doctor is “**in-network**,” they accept the insurance. The worker usually only has to pay the copay.
- If a doctor is “**out of network**,” they do not accept the insurance. The worker usually has to pay the **entire cost** of the visit.

You can find doctors in your network in the following ways:

- Check your health insurance company’s website: They often have a list of in-network providers in your area.
- Check your healthcare provider’s website: Hospitals and clinics may also list the different health insurance plans they accept. However, these lists can sometimes be outdated.
- Call your doctor or insurance company: If you call the clinic, they should be able to tell you whether or not they accept a certain health insurance plan.

Talking Points

- You use your health insurance when you go to the doctor or visit a health clinic. Bring your health insurance card with you when you go to a medical appointment.
- If you want your coverage to start on the first day of the next month, be sure to enroll before the 15th. If you enroll before December 15 during the Open Enrollment period, coverage begins on January 1.

- Not all doctors accept all types of health insurance. Ask if the doctor accepts your health insurance when you call to make an appointment.
- If they don't accept your health insurance, you will likely need to pay the full cost of the visit.

Helpful tools to find doctors and providers:

- [Aetna](#)
- [Anthem BlueCross](#)
- [BlueCross BlueShield](#)
- [Cigna](#)
- [Humana](#)
- Medicaid (see state website)
- [Medicare](#)
- [Tricare](#)
- [United Healthcare](#)

Section #11

Guidance for H-2A Workers

Are H-2A workers eligible to enroll in health insurance?

- 1) **Employer health insurance:** Yes, but employers are not required to provide their workers with health insurance.²⁸
- 2) **ACA marketplace health insurance:** Yes. H-2A workers are eligible for ACA marketplace insurance.²⁹
- 3) **Medicaid:** No. H-2A workers are not eligible for Medicaid because they are not considered “qualified immigrants” under those programs.
- 4) **Workers’ compensation:** Yes. Employers are required to provide workers’ compensation to their H-2A workers.

*Can H-2A workers still apply for ACA marketplace health insurance if they arrive after open enrollment?*³⁰

Yes. When a worker moves to the U.S., a special enrollment period begins.

However, H-2A workers only have **60 days** after they arrive in the U.S. to enroll in health insurance if they arrive outside of open enrollment.

²⁸<https://www.cdc.gov/coronavirus/2019-ncov/community/health-equity/H-2A-Employer-Health-Equity-Toolkit.html>

²⁹<https://www.kff.org/faqs/faqs-health-insurance-marketplace-and-the-aca/im-working-on-an-h-2a-visa-am-i-eligible-for-coverage-in-the-marketplace/#:~:text=Yes..purchase%20insurance%20in%20the%20Marketplace.>

³⁰<http://www.farmworkerjustice.org/wp-content/uploads/2018/01/H-2A-CMS-ppt-3.20.17.pptx>

What should H-2A workers bring with them to enroll?

Workers should bring the following documents with them to enroll in ACA marketplace health insurance:

- The I-94 number from their Arrival/Departure card
- Their tax forms
- Their address in the U.S. (or their employer's address)
- If they work for multiple employers, they should bring documents for as many employers as possible

If an H-2A worker has a SSN, they should enter it on the application. ITINs should not be listed on the application in place of SSN. Entering an SSN may speed up the process of verifying their income.

Is ACA marketplace health insurance affordable for H-2A workers?³¹

Generally, yes. H-2A workers are eligible for the tax credit to lower their premiums, as well as financial support with copays if they enroll in a Silver Plan.

Because H-2A workers have such low incomes, they will likely pay very little for their health insurance.

The information provided in the application, including information about their household size, should be the same as the information in their tax form.

³¹ https://www.farmworkerjustice.org/wp-content/uploads/2012/08/FAQ_ACA_H2A_2016_0.pdf

Important: H-2A workers need to file taxes if they enroll in ACA marketplace insurance. They must also DISENROLL from the insurance before they leave the U.S.

Talking Points

- H-2A workers are eligible for ACA marketplace health insurance
- To enroll in ACA marketplace health insurance, workers should bring the I-94 number from their Arrival/Departure Card and tax forms.
- ACA marketplace insurance is generally very affordable for H-2A workers because they qualify for financial assistance
- H-2A workers must file taxes if enrolling in ACA marketplace health insurance.
- They must disenroll from health insurance before leaving the U.S.