

Access to Comprehensive Care and Health Coverage for Farmworkers

Learning Collaborative Session 1 of 4: Introduction and Goal Setting

Farmworker Justice

Farmworker Justice is a national farmworker advocacy organization in Washington, DC that seeks to empower farmworkers and their families to improve their working and living conditions, immigration status, health, occupational safety, and access to justice

www.farmworkerjustice.org



What is this Learning Collaborative About?



This **4-session learning collaborative** is designed to help participants learn about the current landscape of health access for farmworkers and barriers to obtaining comprehensive health coverage, problem-solve around these barriers, share best practices and strategies with peers, and access educational resources to improve outreach and access to health insurance in their communities

Learning Collaborative Overview

- **Session 1:** Introduction & Goal Setting
- **Session 2:** Eligibility & Health Policy Considerations
- **Session 3:** Outreach Strategies & Lessons from the Field
- **Session 4:** Resources & Looking Ahead to Open Enrollment 2024

Housekeeping

- Presentations will be recorded but only available to those who have registered.
- PowerPoints and resources will be made available after the LC on our participant page.



- Please use the Zoom platform to engage: **chat, raise your hand to speak, send questions, and share reactions.**

This image may appear when we have questions for you.

Introductions & Ice breakers



- Name
- Organization
- City
- Ice breaker question:
 - What do you enjoy most about Fall?





Agenda

1. Welcome & Introduction
2. Overview of demographics and health landscape for farmworkers
3. Barriers to healthcare access
4. Introduction to ACA & health insurance
5. Discussion
6. Session 1 Wrap up



Who are U.S. farmworkers?

Farmworker Demographics



Place of birth

- 63% born in Mexico
- 30% born in the U.S. (incl. Puerto Rico)
- 5% born in Central America
- 2% born in other places

Hispanic identity

- 78% of farmworkers identify as Hispanic

Indigenous identity

- 10% of farmworkers identify as indigenous

Language in which they feel most comfortable conversing

- 62% in Spanish
- 25% in English
- 1% in an indigenous language

Farmworker Demographics

Work authorization

- 56% authorized to work in the U.S.
- 44% without work authorization*

*Other sources put this figure closer to 50%.



Source: U.S. Dept. of Labor, [National Agricultural Workers Survey](#), 2019-2020

Socioeconomic conditions



Income

- Average and median in the range of:
 - \$20,000 to \$24,999 for an **individual**
 - \$25,000 to \$29,999 for a **family**

Housing

- 16% live in employer-provided housing

Transportation

- 73% of workers drove a car to work

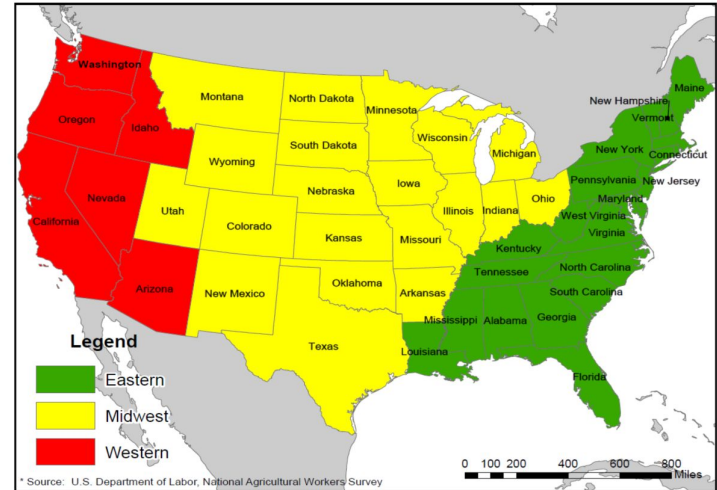
Migratory workers


- 15% are migratory workers

Source: U.S. Dept. of Labor, [National Agricultural Workers Survey](#), 2019-2020

Migrant (or migratory): A person who reported jobs that were at least 75 miles apart or who reported moving more than 75 miles to obtain a farm job during a 12-month period. (U.S. Dept. of Labor, [*National Agricultural Workers Survey*](#))

It does not refer to immigration status.





Guestworker: A worker who is in the country on a work visa. In agriculture, these are known as H-2A visas, which are issued for seasonal work.

H-2A workers are lawfully present in the country, but have temporary status and are considered non-immigrants.





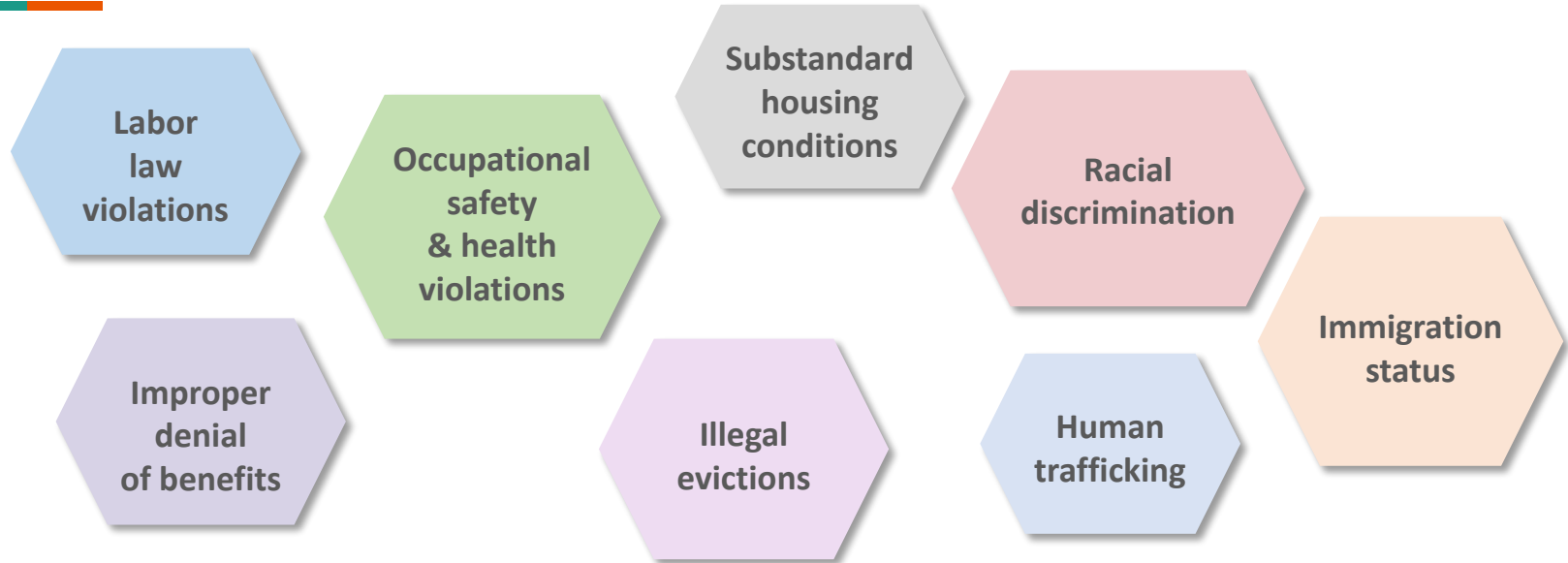
H-2A Workers

- Over 371,000 certified in 2022
 - More than doubled in last 10 years
- Approximately 13 percent of farmworkers
- Workers depend on employer for housing, transportation, and sometimes meals
- Program is rife with abuse
 - Wage theft
 - Inhumane work conditions
 - Substandard housing
 - Human trafficking

H-2A visas are
for seasonal
work



Common SDOH issues faced by agricultural workers



To complicate things further, agricultural workers' rights vary greatly from state to state

Barriers to accessing healthcare

- Discrimination
- Poverty
- Fear
- Language access
- Transportation
- Immigration status
- Continuity of care
- Access to health insurance

Discussion

What barriers to health access do you see in your community?





Health insurance 101



Snapshot: ACA & Farmworkers

Current state of agricultural worker health insurance status:

- 48% of agricultural workers reported having health insurance (according to the 2019-2020 NAWWS).
 - 26% received comprehensive health insurance from employers.
- 52% remain uninsured



Types of Health Insurance

1. Employer health insurance
2. Medicaid
3. Workers' compensation
4. ACA Marketplace health insurance

Important Note: Generally, health insurance does not affect a worker's ability to obtain a green card under public charge.



Employer Health Insurance

Under the Affordable Care Act, certain large employers have to offer minimum essential coverage that is “affordable” to their full-time employees (and their dependents).

Not all agricultural employers fall under the ACA employer mandate

- Seasonal Worker Exception
 - Large employers whose workforce over the 50 FTE threshold are seasonal workers who work for fewer than 120 days in a calendar year **ARE NOT** under the employer mandate
- Variable Hour/Seasonal Employees
 - Newly hired seasonal employees are not necessarily considered full-time employees
 - Seasonal employees = customary employment is 6 months or less

Some farmworkers who work for large agricultural employers may not be offered health insurance



Medicaid

Medicaid is a state/federal program that offers healthcare for free or very low cost. Eligibility for Medicaid varies by state.

Federal law requires states to cover certain groups of individuals. Low-income families, qualified pregnant women and children, and individuals receiving Supplemental Security Income (SSI) are examples of [mandatory eligibility groups](#).



Medicaid

Immigrants who are “qualified non-citizens” are generally eligible for coverage through Medicaid and the Children’s Health Insurance Program (CHIP), if they meet their state’s income and residency rules.

In order to get Medicaid and CHIP coverage, many qualified non-citizens (such as green card holders) have a 5-year waiting period. This means they must wait 5 years after receiving "qualified" immigration status before they can get Medicaid and CHIP coverage. (with some exceptions).

The term “qualified non-citizen” includes:

- Lawful Permanent Residents (LPR/Green Card Holder)
- Asylees
- Refugees
- Cuban/Haitian entrants
- Paroled into the U.S. for at least one year
- Conditional entrant granted before 1980
- Battered non-citizens, spouses, children, or parents
- Victims of trafficking and his or her spouse, child, sibling, or parent or individuals with a pending application for a victim of trafficking 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

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Overview of ACA Marketplace health insurance

- The Affordable Care Act (ACA) marketplace is a platform -- run by the government -- where workers can buy health insurance.
- There are **four categories** of health insurance plans available on the ACA marketplace: Platinum, Gold, Silver, and Bronze.
- All ACA plans covers these ten types of services:
 - 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
 - “Ambulatory services” (outpatient care without being admitted to a hospital)

Special enrollment periods



- The open enrollment period for health coverage generally begins November 1 of each year and continues through January 15. States that have their own marketplaces may have a longer open enrollment period.
- Special enrollment: Outside of ACA's annual open enrollment, someone can still enroll or change plans **within 60 days** if they experience one of the following qualifying life events:
 - ***Loss of minimal health insurance coverage***
 - ***Changes in residence:***
 - **Moving to a new home in a new ZIP code or county**
 - Moving to the U.S. from a foreign country or United States territory
 - If you're a student, moving to or from the place you attend school
 - **If you're a seasonal worker, moving to or from the place you both live and work**
 - Moving to or from a shelter or other transitional housing
 - ***Changes in household:***
 - Get married or divorced
 - Have a baby/adopt a child
 - Lose health insurance coverage after getting divorced or legally separate
 - A death in the family

NOTE: There is no open enrollment period or special enrollment period for Medicaid. Workers can enroll at any time of year.

Overview of ACA plans

	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



What to consider when choosing an ACA plan:

- Coverage area: where farmworker lives and works
- Health care needs
- In-network vs. out of network
- Cost - can be variable depending on several factors
- The policy's deductibles, copayments, and if there are different out-of-pocket expenses for different kinds of care, such as specialty services or prescriptions drugs.

Discussion

What are you hoping to learn from this learning collaborative?



Questions?



What's Next?

Session 2: Eligibility & policy considerations for farmworkers

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- Please come with any questions about farmworker eligibility for health insurance
- How has your organization responded to and been impacted by recent changes in Medicaid, ACA, and the end of the public health emergency?



Please complete the session 1 evaluation

Please click the link in the chat to fill out the evaluation survey:

<https://www.surveymonkey.com/r/7YLFYTK>



Thank you!