



IMMIGRANT HEALTH CARE OPTIONS

CITYWIDE PROGRAMS

U.S. CITIZEN	LAWFULLY PRESENT	UNDOCUMENTED
<ul style="list-style-type: none"> • Qualified Health Plan in New York State of Health (Marketplace) • Medicaid • Medicare • Child Health Plus (CHP) • Private Health Insurance Plan outside of New York State of Health (Off-Exchange) • Employer's Insurance 	<ul style="list-style-type: none"> • Qualified Health Plan in New York State of Health (Marketplace) • Medicaid • Medicare • Child Health Plus (CHP) • Private Health Insurance Plan outside of New York State of Health (Off-Exchange) • Employer's Insurance 	<ul style="list-style-type: none"> • Community-Based Organizations (CBO) & Health Clinics • Federally-Qualified Community Health Centers (FQHC) • Public Hospitals <ul style="list-style-type: none"> - Emergency Rooms (EMTALA) - Charity Care - Sliding Scale Clinics • NYC HHC • Child Health Plus (CHP) • Prenatal Care Assistance Program (PCAP) • Family Planning Extension Program (FPEP) • Emergency Medicaid • AIDS Drug Assistance Program (ADAP)

HEALTH ACCESS IN SUNSET PARK

HEALTH & COUNSELING SERVICES

Academy of Medical & Public Health Services

5306 Third Avenue, 2nd Floor, Brooklyn, NY 11220

www.amphsonline.org | Tel: (212) 256-9036 | Email: clinical.services@amphsonline.org

Contact: Mon Yuck Yu · (646) 543-3018 · mon.yuck.yu@amphsonline.org

Category: Charitable Organization

Cost/Plans Accepted: Free

Services: Health screenings, resources, referrals, long-term wellness consultations and coaching, and health education workshops. Health screenings include testing for vision, diabetes, cholesterol, HIV, Hepatitis, and cardiovascular, respiratory, and mental health conditions.

Languages: English, Spanish, Mandarin, Cantonese

Chinese-American Sunshine House

837 58th Street, 3rd Floor, Brooklyn, NY 11220

www.chinesesunshinehouse.org | Tel: (347) 208-2733

Contact: Winnie Xu

Category: Charitable Organization

Cost/Plans Accepted: Free

Services: Support group for mentally-ill patients with a diagnosed mental health condition, workshops, and trainings.

Languages: Mandarin, Cantonese

Lutheran Medical Center

150 55th Street, Brooklyn, NY 11220

www.lutheranhealthcare.org | Tel: (718) 630-7000

Family Health Centers:

Sunset Terrace Family Health Center, 514 49th Street, (718) 431-2600

Sunset Park Family Health Center, 150 55th Street, (718) 630-7942

Brooklyn-Chinese Family Health Center, 5008 7th Avenue, (718) 210-1030

Family Physician Family Health Center, 5616 Sixth Avenue, (718) 439-5440

Park Ridge Family Health Center, 6317 Fourth Avenue, (718) 492-8233

Category: Public Hospital, FQHC

Cost/Plans Accepted: (Hospital) Emergency Medicaid, Charity Care; (Hospital and Clinics) Child Health Plus, Family Health Plus, Medicaid, Medicare, Sliding Scale

Services: (Hospital) Emergency care and hospital services; (Clinics) Dental, HIV/AIDS, Harm Reduction, Maternal care, Cancer screenings, Social Assistance (Varies by facility)

Languages: Spanish, Russian, Arabic, Chinese, English (Varies by facility)

Maimonides Medical Center

4802 Tenth Avenue, Brooklyn, NY 11219
www.maimonidesmed.org | Tel: (718) 283-6000

Family Health Centers:

Maimonides Breast Center, 745 64th Street, 1st Floor, (718) 465-2550
Maimonides Primary Care Women's Services, 4422 9th Avenue, (718) 283-8930
Maimonides Primary Care Health Services, 6323 7th Avenue, (718) 283-6980
Adult Primary Care Center, 1250 57th Street, (718) 283-5700

Category: Public Hospital, FQHC

Cost/Plans Accepted: (Hospital) Emergency Medicaid, Charity Care; (Hospital and Clinics) Child Health Plus, Family Health Plus, Medicaid, Medicare, Sliding Scale

Services: Pediatrics, podiatry, reproductive health, women's health, geriatrics, primary care, cancer services, free PAP smears and mammograms (Varies by facility)

Languages: English, Spanish, Chinese, Urdu, Hindu, Yiddish (Varies by facility)

New York Asian Women's Center

6215 5th Avenue, Brooklyn, NY 11220 (Sunset Park Community Center)
www.nyawc.org | Tel: (212) 732-0054 | 24-Hour Hotline: (888) 888-7702
Contact: Yan Chen · (212) 732-0054 x128 · ychen@nyawc.org

Category: Charitable Organization

Cost/Plans Accepted: Free

Services: Emergency shelter and shelter alternatives for domestic violence victims, crisis intervention and counseling, advocacy assistance, support groups, workshops and immigrant rights training.

Languages: English, Spanish, Chinese

Turning Point Outreach Center

5220 Fourth Avenue, Brooklyn, NY 11220
www.tpbk.org | Tel: (718) 360-8100 | Email: info@tpbk.org

Category: Charitable Organization

Cost/Plans Accepted: Family Health Plus, Medicaid, Sliding scale, Need-based aid

Services: Substance abuse counseling and treatment, homeless services and shelter, education, harm reduction programs

Languages: English, Spanish

61ST Street Family Health Center – Brooklyn Hospital Center

771 61st Street, Brooklyn, NY 11220
www.tbh.org/61Street | Tel: (718) 851-2323

Category: Public Hospital, FQHC

Cost/Plans Accepted: Emergency Medicaid, Insurance, Sliding Scale, Charity Care

Services: Pediatrics, diabetes, maternal/child care, immunizations, reproductive health, women's Health, primary care

Languages: English, Spanish, Mandarin, Cantonese

HEALTH INSURANCE ENROLLMENT (NAVIGATORS)

Make the Road NY – Good Shepherd Services

503 5th Ave, 4th Floor, Brooklyn, NY 11215 | T: (866) 365-2724 | www.maketheroad.org
Languages: English, Spanish

Yeled V'Yalda E.C.C.

1265 38th Street, Brooklyn, NY 11215 | T: (718) 686-2188 | www.yeled.org
Languages: English, Hebrew, Yiddish, Russian, Spanish, Bengali

Brooklyn Public Library – Sunset Park Branch

5014 4th Avenue, Brooklyn, NY 11220 | T: (718) 875-9300 | www.bklynlibrary.org
Languages: English, Spanish, Cantonese, Mandarin

Asian Americans for Equality

4721 8th Avenue, Brooklyn, NY 11220 | T: (212) 358-9922 | www.aafe.org
Languages: English, Mandarin, Cantonese, Fujianese

Chinese-American Planning Council (CPC) – Brooklyn Branch

4101 Eighth Avenue, Brooklyn, NY 11232 | Tel: (718) 492-0409 | www.cpc-nyc.org
Languages: English, Mandarin, Cantonese

Opportunities for a Better Tomorrow – Sunset Park

783 Fourth Avenue, Brooklyn, NY 11232 | Tel: (718) 369-0303 | www.obtjobs.org
Languages: English, Spanish

Center for Family Life – SCO Family Services

443 39th Street, Brooklyn, NY 11232 | Tel: (718) 492-3585 | sco.org/center-for-family-life
Languages: English, Spanish

61ST Street Family Health Center – Brooklyn Hospital Center

771 61st Street, Brooklyn, NY 11220 | (718) 851-2323 | www.tbh.org/61Street
Languages: English, Mandarin, Cantonese

Lutheran Health Centers

150 55th Street, Brooklyn, NY 11220 | (718) 630-7000 | www.lutheranhealthcare.org
Languages: Spanish, Russian, Arabic, Chinese, English (Varies by facility)

Maimonides Medical Center

1250 57th Street, Brooklyn, NY 11219 | Tel: (718) 283-5700 | www.maimonidesmed.org
Languages: Spanish, Chinese, English, Yiddish, Russian, Hindi, Hebrew

UNDERSTANDING MY OPTIONS:

GLOSSARY OF TERMS

AIDS Drug Assistance Programs (ADAP/ADAP Plus): Uninsured HIV-positive individuals can receive free medications and primary care for the treatment of HIV/AIDS.

Child Health Plus (CHP): Uninsured children under age 19 and not eligible for Medicaid can obtain health care coverage through CHP. CHP is part of a Children's Health Insurance Program (CHIP) and can be obtained via an insurance provider. Families with household income over 1.6 times the poverty level are subject to a monthly premium.

Emergency Medicaid: Medicaid payment is provided for care and services necessary for the treatment of an emergency medical condition to otherwise eligible temporary non-immigrants and undocumented immigrants. Emergency Medicaid can cover beyond just emergency treatment, including chemotherapy and radiation therapy for cancer and outpatient dialysis. Patients receiving Emergency Medicaid are issued a Client Benefit Identification Card with an authorized 12-month coverage period.

Emergency Medical Treatment and Active Labor Act (EMTALA): For any emergency conditions, anyone can visit an emergency room and will be given a full medical screening by a qualified professional, any acute conditions must be stabilized, and a decision to transport the patient to another center that can better care for the patient will be made. EMTALA governs this emergency care, and all hospitals receiving federal funding must abide by these regulations.

Marketplace: US citizens and lawfully present immigrants may purchase Qualified Health Plans at full cost and apply for financial assistance and Insurance Affordability Programs, such as Medicaid and CHP through the New York State of Health website. The Marketplace offers plans for both individuals and small businesses. Individuals purchasing through the Marketplace may also be eligible for **advance premium tax credits (APTC)** or subsidy assistance depending on their household income.

Medicaid: Medicaid is a joint state and federal program that provides health insurance to NYS residents at or under 138% of the federal poverty level.

Medicare: Medicare is a federally funded program for individuals 65 or older, under 65 with certain disabilities, or with end-stage renal disease, covering inpatient care (Part A), outpatient and preventative care (Part B), and prescription drugs (Part D). Applicants should be US citizens or permanent residents.

Navigators: An individual or organization trained to help consumers, small businesses, and their employees as they look for health coverage options through the Marketplace, including completing eligibility and enrollment forms. These individuals and organizations are required to be unbiased. Their services are free to consumers. **Brokers** also perform a similar function, but receive a commission from insurers for enrolled patients and may make specific plan recommendations. Brokers also help with applying for off-exchange insurance options.

NYC Health & Hospitals Corporation (HHC): NYC HHC provides confidential health services to undocumented immigrants through all of its locations in all 5 boroughs. These are well known public hospitals that will keep all patient information private. Facilitated enrollers at these locations can help determine qualification for public insurance options.

Off-Exchange Plans: Some private health insurance companies decide to sell their plans outside of the government-run marketplace. However, they are also governed under the same set of government regulations and metal tiers system. Sometimes the cost may be cheaper and certain premium subsidies are only available off-exchange.

Prenatal Care Assistance Program (PCAP)/Family Planning Extension Program (FPEP): For mothers, PCAP covers the cost of prenatal checkups, hospital care during pregnancy and delivery, and full care for at least two months after delivery for the mother and baby. After PCAP benefits end, FPEP provides free family services for two years. Both programs are administered by the NYS Department of Health.

Qualified Health Plan (QHP): QHP are certified insurance plans that are available on the Marketplace and meet requirements for providing health benefits and co-pay, deductible and out-of-pocket limits. QHPs are divided into four metal tiers: bronze, silver, gold, and platinum. They determine the percentage of total costs of covered services you are responsible for paying. Platinum provides the highest coverage (90%), followed by gold (80%), silver (70%), and bronze (60%). Individuals under 30 and with hardship exemptions may also purchase a catastrophic plan, which has lower premiums, but less comprehensive coverage. QHPs serving Brooklyn include: Affinity, EmblemHealth, Empire Blue Cross Blue Shield, Fidelis Care, Health Republic (Freelancers), Healthfirst, MetroPlus, Oscar, UnitedHealth, and MetroPlus.

Sliding Fee Scale Clinics & Charity Care: Many, if not all, not-for-profit health centers, **disproportionate share hospitals (DSHs)**, and **federally qualified health centers (FQHCs)** are required to give a level of free, uncompensated medical care each year. Many health centers have sliding scale fees that will allow discounted or waived fees based on income level, family size, and services requested.

UNDERSTANDING MY OPTIONS: FREQUENTLY ASKED QUESTIONS

1. What is the individual mandate required under the Affordable Care Act?

The individual mandate requires every individual to have health coverage either through private insurance or public insurance like Medicaid or Medicare before the open enrollment period ends. Annual open enrollment is generally between November 15th and February 15th of the following year. Individuals with a qualifying life event may enroll during the special enrollment period. Medicaid, CHIP, and small business enrollment will continue year-round.

Individuals with no coverage after the open enrollment deadline will be subject to tax penalties unless they qualify for the following exemptions:

- Financial hardship (contribution >8% income, earns too little to file taxes)
- Undocumented immigrant
- Incarcerated
- Member of Native American tribe
- Religion

2. What makes an immigrant “lawfully present”?

Lawfully present immigrants include:

- Qualified Non-Citizens
- Persons Permanently Residing Under Color of Law (PRUCOL)
- Valid non-immigrant visas
- Legal status conferred by other laws (temporary resident status, LIFE Act, Family Unity individuals)

Qualified non-citizens include any of the following:

- Legal Permanent Resident (LPRs/“Green Card” Holders) (5-year waiting period)
- Asylee/Refugee
- Cuban-Haitian entrant
- Amerasians
- Battered spouses, children, or parents of US citizens or LPRs with a pending immigration petition with the United State Citizenship and Immigration Services (USCIS) and their dependents
- Victim of trafficking and his/her spouse, child, sibling or parent or individuals with a pending application for a victim of trafficking visa
- Parolee in US for at least one year
- Conditional entrant granted before 1980
- Persons granted withholding of deportation or removal
- Veterans or active US armed forces and their immediate family members
- Member of a federally recognized Indian tribe or American born in Canada

PRUCOL protects certain persons under humanitarian statuses or circumstances:

- Temporary Protected Status
- Special Juvenile Status
- Asylum applicants
- Convention Against Torture

3. Can undocumented immigrants apply for insurance under the Exchange?

Undocumented immigrants cannot receive help paying for premiums or cost-sharing for Marketplace coverage and may not buy health insurance through the Marketplaces even at full cost. They are not required under the individual mandate to have health insurance coverage. However, undocumented immigrants may still pay for a health care plan through an off-exchange private company if they qualify. Employers can also purchase insurance for employees through the SHOP Exchange beginning in November 2015.

4. What are mixed-status families and what are they qualified to receive in the marketplace?

A mixed-status family is a household containing individuals with different immigration or citizenship statuses. Each member may be eligible for a different health insurance program. Citizen and lawfully present family members can get health insurance coverage through Medicaid, CHIP, and the Marketplace even if other family members are not lawfully present. Family members who are not lawfully present, including undocumented immigrants, may apply for health insurance for citizen and lawfully present family members. For example, an undocumented immigrant parent may apply for health insurance for a citizen child.

5. What kind of immigration status information will need to be provided during the application process?

When a family with mixed immigration status applies for health insurance, it only has to give citizenship and immigration status for those family members applying for coverage. Non-applicants, such as a parent applying for a child, do not have to provide citizenship or immigration status. Non-applicants will be asked to provide a Social Security Number, but do not have to provide one unless the family is applying for help with costs for Marketplace coverage and the individual is the tax-filer for the household, and the individual has a SSN.

6. Will applying for health insurance put undocumented family members at risk or affect an individual seeking to apply for lawful residence or citizenship status?

All information collected will be used for verification of eligibility for insurance, tax credits, and subsidies only, and will not be publicly shared or shared with other agencies. The applicant's information will not be used for immigration enforcement purposes or affect any pending citizenship or green card applications.