

Legal Permanent Resident (LPR) (Green Card Holder):

If you have Legal Permanent Resident (LPR) (also commonly known as Green Card) status, this fact sheet will help you understand your eligibility for health coverage in Illinois. The Affordable Care Act (ACA) Marketplace and Medicaid both cover services such as doctor visits, hospital care and medications. To be eligible for the Marketplace or Medicaid, you must be a resident of Illinois. If you are on an active non-immigrant visa you may not qualify.

[HealthCare.gov](https://www.healthcare.gov) is the Marketplace in Illinois where you can get coverage with lower monthly premiums or savings on out-of-pocket costs (e.g., co-pay, deductible) based on your income.

Medicaid and Medicaid-like programs are state health coverage for low income populations depending on age, immigration status, household size, and income:

- **ACA Adult Medicaid:** 19-64 years old with income up to 138% FPL.
- **Aid to the Aged, Blind, and Disabled (AABD) Medicaid:** 65 or older or disabled with income up to 100% FPL.
- **Moms & Babies:** Pregnant and up to 12 months postpartum with income up to 213% FPL.
- **Health Benefit for Immigrant Seniors (HBIS)** Medicaid-like program: 65 or older with income up to 100% FPL.
- **Health Benefit for Immigrant Adult (HBIA)** Medicaid-like program: Must be ages 42-64 years old with income up to 138% FPL.
- **VTTC Medical** Medicaid-like program: 19 years of age and older with income up to 100% of FPL.
- **All Kids Medicaid program:** up to age 19, with household income up to 318% FPL.

What About Public Charge?

When certain individuals (most likely applying through the family immigration pathway) apply for LPR status, immigration officials assess several factors to determine whether the applicant is *likely to become primarily dependent on the government for their subsistence* -- and if so, the applicant could be denied the green card on *public charge* grounds. **Enrollment in health coverage (such as Medicaid and Marketplace coverage) is NOT counted in the public charge test; the only counted health benefit is use of long term care in an institution paid for by Medicaid.** For a longer list of “safe” benefits see [this link](#). Green card holders when *renewing* their green card or when *applying for citizenship* are not subject to the public charge test. For a longer list of immigration statuses that are exempt from the public charge test see [this link](#).

How to Apply:

- **Medicaid:** Use ABE – Application for Benefits Eligibility to apply for Medicaid and other benefits in Illinois: <https://abe.illinois.gov/abe/access/>. Medicaid can be backdated up to three months from the day you apply, if you were eligible and had medical expenses during those three months.
- **Marketplace Coverage:** Use [HealthCare.gov](https://www.healthcare.gov) to apply for Marketplace coverage during Open Enrollment (Nov. 1 – Jan. 15) or if you qualify for a [Special Enrollment Period](#) during other parts of the year. [A Navigator or Assister](#) can help you enroll in Marketplace or Medicaid for free.

Legal Permanent Resident (LPR) (Green Card Holder): Eligibility for Marketplace and Medicaid Health Coverage

If you have Legal Permanent Resident (LPR) (also commonly known as Green Card) status, this fact sheet will help you understand your eligibility for health coverage in Illinois. LPR eligibility for Marketplace or Medicaid depends on whether you fall into one of the below categories:

1. I am a LPR who has had this status for **5 years or longer**.
2. I am a LPR who has had this status **for less than 5 years and the 5-year bar applies to me**.
3. I am a LPR who has had this status **for less than 5 years, however I was granted LPR from a Qualified Immigrant Status where no 5-year bar applies** (see box below).

I am a LPR Who Has Had This Status for 5 Years or Longer

	ACA Adult	AABD	All Kids	HBIA	HBIS	VTTC Medical	Moms & Babies	Marketplace
Eligible?	Yes	Yes	Yes	No	No	No	Yes	Yes

I am a LPR Who Has Had This Status **for less than 5 years** (5-year bar applies)

	ACA Adult	AABD	All Kids	HBIA	HBIS	VTTC Medical	Moms & Babies	Marketplace
Eligible?	No	No	Yes	Yes	Yes	No	Yes	Yes

I am a LPR Who Has Had This Status for less than 5 years but was granted LPR from a Qualified Immigrant Status where no 5-year bar applies *(see below for list)

	ACA Adult	AABD	All Kids	HBIA	HBIS	VTTC Medical	Moms & Babies	Marketplace
Eligible?	Yes	Yes	Yes	No	No	No	Yes	Yes

* Granted LPR Status from One of these Qualified Immigrant Statuses

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| <ul style="list-style-type: none"> ● Refugees/ Asylees ● Trafficking Victim (T visa or Continued presence) ● Granted Withholding of Deportation | <ul style="list-style-type: none"> ● Certain Amerasian Immigrants ● Cuban or Haitian entrant Prior to 1/12/17 |
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Need More Information?

- Public Charge questions? email pifillinois@povertylaw.org or visit the [Protecting Immigrant Families Illinois](http://ProtectingImmigrantFamiliesIllinois.org) website or visit Keepyourbenefits.us website to determine if you would be subject to the public charge test.
- Statewide [Community Service Agencies Serving Immigrants](#) and [IDHS Welcoming Centers](#) and ICIRR-administered [Family and Community Resource Centers](#) (FCRCs)