

# Individual Who Has Been Granted Refugee Status

September 2023

If you have applied for and received Refugee 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.
- **Family Planning Program (FPP/FPPE):** comprehensive reproductive health services for individuals of any age or gender with income up to 213% FPL; FPPE is available regardless of immigration status.

## What About Public Charge?

When certain individuals (most likely applying through the family immigration pathway) apply for LPR (commonly known as green card) 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 in the public charge test 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.

## Individual Who Has Been Admitted as a Refugee Eligibility For Medicaid and Marketplace Coverage

If you have been admitted into the U.S. as a refugee, this fact sheet will help you understand your eligibility for health coverage in Illinois. If you have been admitted to the U.S. as a refugee you are eligible for federal Medicaid programs and Marketplace health coverage.

### I was Admitted into the U.S. as a Refugee

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

### Eligibility for Additional Benefits & Programs

If you have been admitted into the U.S. as a refugee, you are also eligible for [Refugee Cash Assistance](#), [SNAP](#) and [TANF](#) and may be eligible for [SSI](#). You are also eligible for [WIC](#) and for the benefits and programs provided in [this fact sheet](#). You are also eligible for benefits under the [Office of Refugee Resettlement \(ORR\)](#). ORR provides time-limited cash and medical assistance to new arrivals, as well as support for case management services, English as a Foreign Language classes, and job readiness and employment services to help refugees successfully transition to life in the U.S. and help them to attain self-sufficiency.

### Need More Information?

- **More information about Illinois organizations serving Refugees:**
  - <https://www.acf.hhs.gov/orr/policy-guidance/state-illinois-programs-and-services-locality>
  - <https://www.dhs.state.il.us/page.aspx?item=137611>
  - <https://www.dhs.state.il.us/page.aspx?item=124289>
- Public Charge questions? email [pifillinois@povertylaw.org](mailto:pifillinois@povertylaw.org) or visit the [Protecting Immigrant Families Illinois](#) website or visit [Keepyourbenefits.us](http://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)

**Have a question or want to report a concern about this fact sheet?: [pifillinois@povertylaw.org](mailto:pifillinois@povertylaw.org)**