

Assister Guide to the Immigration Section of the Online Marketplace Application

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A Introduction

As a Navigator, non-Navigator assistance personnel, or certified application counselor (CAC) in a state with a Federally-facilitated Marketplace (FFM or Marketplace), you may be asked to help a consumer who is a non-citizen complete Marketplace eligibility and enrollment activities. This guide will help you assist consumers with completing the citizenship and immigration questions of the online Marketplace application. This guide provides step-by-step instructions and screen shots that illustrate how to: verify identity and citizenship or immigration status; submit supporting documentation, if requested; complete other steps necessary for enrollment in a Qualified Health Plan (QHP) through the Marketplace; and determine or assess potential eligibility for Medicaid or the Children’s Health Insurance Program (CHIP). The Guide also contains a list of [Frequently Asked Questions](#) on issues that commonly arise when helping non-citizen consumers..

B Consumer Eligibility

This section includes information about how the Marketplace determines a consumer’s eligibility to enroll in health coverage through the Marketplace, and how the Marketplace will determine or assess a consumer’s eligibility for Medicaid or CHIP.

1. Marketplace Eligibility

Immigrants who are lawfully present in the United States (U.S.) and meet other basic eligibility requirements may be eligible for coverage through the Marketplace. If they meet the eligibility requirements, they may also be eligible receive financial assistance through the Marketplace. (See *Exhibit 1 – Immigration Statuses Eligible for Marketplace Coverage* for a list of lawfully present immigration statuses.)

Exhibit 1 – Immigration Statuses Eligible for Marketplace Coverage

Lawfully Present Immigration Statuses

Statuses eligible for enrollment in a QHP through the Marketplace⁺

- Individuals with valid nonimmigrant status (includes worker visas [such as H-1, H-2A, H-2B], student visas, U-visas, T-visas, and other visas; also includes citizens of Micronesia, the Marshall Islands, and Palau)
- Immigrants whose visa petitions have been approved and who have pending applications for adjustment of status
- Individuals granted employment authorization (*Exception*: Deferred Action for Childhood Arrivals [DACA], as described in June 2012 Department of Homeland Security [DHS] policy, are not considered lawfully present)
- Temporary Protected Status (TPS)
- Paroled into the U.S.
- Deferred Action Status (*Exception*: DACA, as described in June 2012 DHS policy, are not considered lawfully present)
- Deferred Enforced Departure (DED)
- A child who has a pending application for Special Immigrant Juvenile status
- Granted relief under the Convention Against Torture (CAT)
- Lawful Temporary Resident
- Family Unity beneficiaries
- *All of the Medicaid-eligible statuses listed below*

Medicaid/CHIP-eligible statuses (if five-year bar is met)*

- Lawful Permanent Resident (LPR/Green Card holder)
- Paroled into the U.S for 1 year or more
- Battered spouse, child, or parent who has a pending or approved petition with DHS
- Applicants for Victim of Trafficking Visa
- Conditional Entrant (granted before 1980)

Medicaid/CHIP-eligible statuses (five-year bar does not apply)**

- Lawful Permanent Residents who adjusted from a status exempt from the 5-year bar
- Veterans or active duty military, and their spouses or unmarried dependents who also have “qualified non-citizen” status
- Refugee
- Asylee
- Cuban/Haitian Entrants
- Granted Withholding of Deportation or Withholding of Removal
- Trafficking Survivors and their spouses, children, siblings, or parents
- Member of a federally recognized Indian tribe or American Indian born in Canada
- Amerasian Immigrants
- Iraqi and Afghani Special Immigrants

For more lawfully present immigration statuses, visit: HealthCare.gov/immigrants/immigration-status/

⁺Children and/or pregnant women with listed statuses may be eligible for Medicaid or CHIP in certain states. For more information, visit: www.Medicaid.gov/medicaid-chip-program-information/by-topics/outreach-and-enrollment/lawfully-residing.html.

* Indicates lawfully present immigration statuses that are considered qualified non-citizen statuses for purposes of Medicaid and CHIP eligibility. These statuses **are** subject to the Medicaid five-year bar.

** Indicates lawfully present immigration statuses that are considered qualified non-citizen statuses for purposes of Medicaid and CHIP eligibility and that are **not** subject to the Medicaid five-year bar.

This chart represents a summary of complex federal statutes relating to immigration status. As a summary, it does not include all relevant detail. This publication is not a legal document and does not grant rights or impose obligations. It is not intended to take the place of either the written law or regulations.

Certain immigrants, including undocumented immigrants, are not eligible to purchase coverage through the Marketplace, even at full cost. Below are some key points to keep in mind when working with immigrants who are not eligible for Marketplace coverage. These consumers:

- Are exempt from the individual shared responsibility requirement;
- Will not have the information they provide to the Marketplace used for immigration enforcement purposes; and
- Can apply for health insurance coverage through the Marketplace on behalf of family members as the “application filer,” and should be counted as part of the household for family members who are applying, if they would otherwise be counted in the applicants’ household or family.
 - These consumers do not need to provide information about their own immigration or citizenship status when filing an application for family members. If applying for financial assistance on behalf of family members, the tax filer must file a tax return using an Individual Taxpayer Identification Number (ITIN) or a Social Security number (SSN).

2. Medicaid and CHIP Eligibility

In general, a non-citizen must have “qualified non-citizen” immigration status to be eligible for full Medicaid and CHIP coverage. However, there are some exceptions to this requirement. Many individuals who have “qualified non-citizen” immigration status must wait five years after they receive their qualifying immigration status to be eligible for Medicaid or CHIP. “Qualified non-citizen” immigration statuses that are subject to the five-year waiting period (five-year bar) are identified with one asterisk in *Exhibit 1 – Immigration Statuses Eligible for Marketplace Coverage*. The five-year waiting period begins on the date when consumers receive their qualifying immigration status, not when they first enter the U.S.

Consumers with certain immigration statuses are exempt from the five-year waiting period for Medicaid. “Qualified non-citizen” immigration statuses exempt from the five-year waiting period for Medicaid are identified with two asterisks in *Exhibit 1 – Immigration Statuses Eligible for Marketplace Coverage*, and include individuals who are refugees, asylees, and Cuban-Haitian Entrants.

Important – *State Exceptions to the Five-Year Waiting Period*: Some states elected to expand coverage of Medicaid and CHIP to lawfully present children and/or pregnant women, regardless of whether they hold “qualified non-citizen” immigration statuses or have met the five-year waiting period, if otherwise eligible for Medicaid or CHIP in the state.

- For more information about state Medicaid and CHIP programs that cover lawfully present children and/or pregnant women, please see [Medicaid and CHIP Coverage of Lawfully Residing Children and Pregnant Women](#).
- For more information about each state’s Medicaid eligibility criteria, please see [State Medicaid and CHIP Profiles](#).
- For more specific information about Medicaid eligibility, contact your state’s Medicaid office.

If lawfully present non-citizens are not eligible for Medicaid—either because they are lawfully present but do not have “qualified non-citizen” immigration status, or because they are “qualified non-citizens” but have not met the five-year waiting period—they may be eligible for financial assistance through the Marketplace, if they otherwise meet the Marketplace eligibility requirements (e.g., income and household size). Consumers in these situations whose incomes are below 100% of the federal poverty level (FPL), and therefore would typically be ineligible for financial assistance based on their income levels, may in fact be eligible for financial assistance through the Marketplace, if they otherwise meet the Marketplace eligibility requirements.

While individuals who do not have an eligible immigration status for purposes of Medicaid eligibility cannot get full coverage under Medicaid, they may get payment for treatment of an emergency medical condition, if they meet all other Medicaid eligibility rules in the state (e.g., income and state residency).

When working with immigrants who are not eligible for Medicaid or CHIP because of their immigration status, keep in mind that they may be able to use other state or federal health programs, such as:

- Programs that use federal health care block grants to cover mental health, maternal and child health, family planning, communicable diseases, and immunizations;
- Programs that provide health services necessary to protect life and safety, such as those that cover emergency medical services, food, shelter, mental health crisis, domestic violence, crime victim assistance, and disaster relief;
- Hospital financial assistance programs or charity care; and
- Community Health Centers (CHCs), Federally Qualified Health Centers (FQHCs), or Migrant Health Centers.

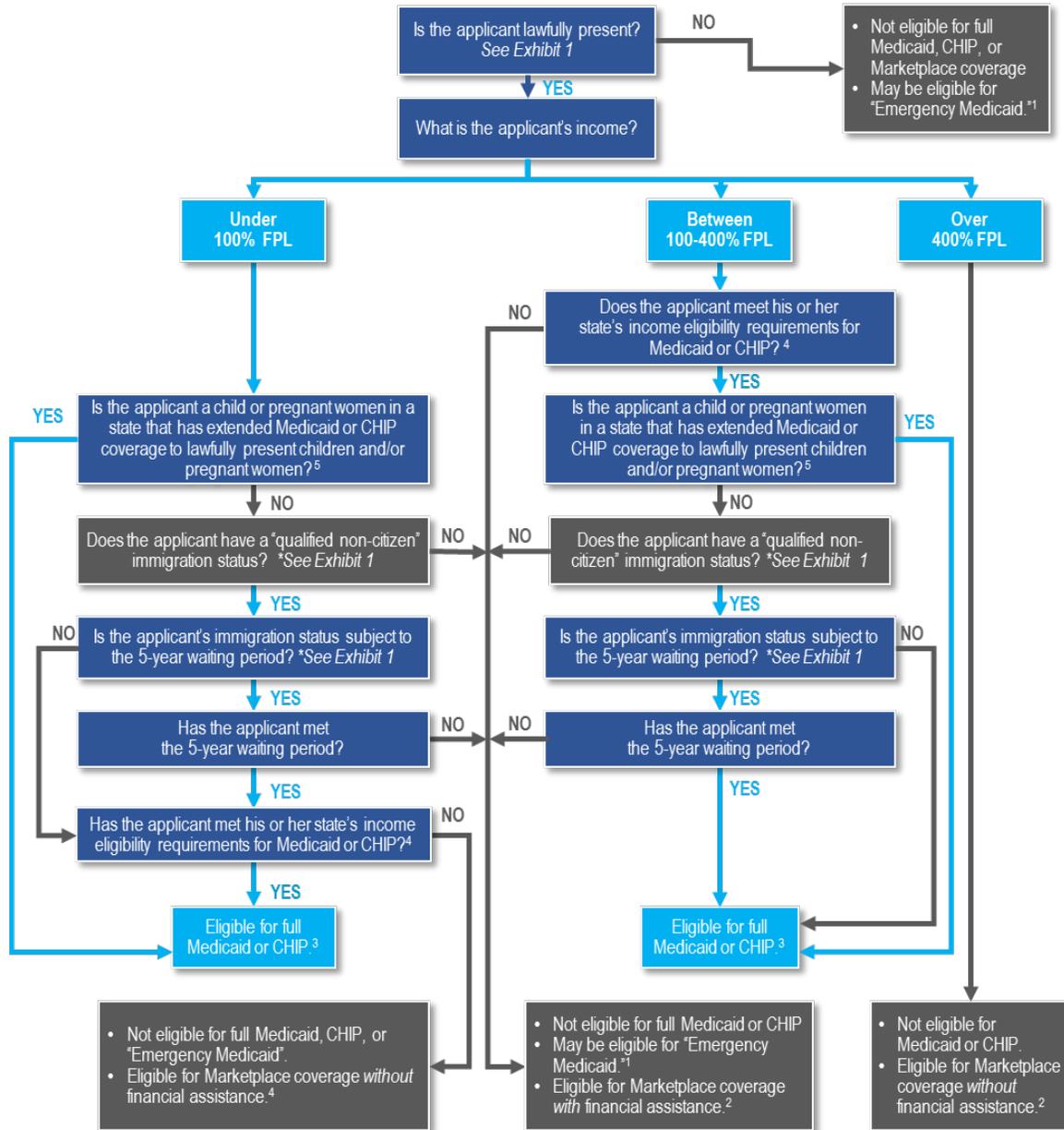
To help locate services, use the Health Resources and Services Administration (HRSA) search tool, <http://findahealthcenter.hrsa.gov/>, and the Health Finder website, <http://healthfinder.gov/FindServices/>.

3. Determining Eligibility for Medicaid/CHIP and Marketplace Coverage

The Affordable Care Act offers states additional federal funding to expand their Medicaid programs to cover non-disabled adults under the age of 65 with incomes up to 133% of the FPL. Children (under the age of 18 years old) who live in households making up to 133% of the FPL may be eligible for Medicaid or CHIP in **all** states subject to meeting the other Medicaid requirements (e.g., state residency). Some states’ Medicaid programs may even cover children with incomes higher than 133% of the FPL. Not all states have expanded their Medicaid programs to non-disabled adults. To find out whether your state has expanded Medicaid coverage to low-income adults, please visit [Medicaid Expansion & What it Means for You](#).

Exhibit 2 – Process for Determining a Non-Citizen Applicant’s Eligibility for Medicaid, CHIP, and Marketplace Coverage walks through how a non-citizen's eligibility for Medicaid coverage and Marketplace coverage is determined.

Exhibit 2 – Process for Determining a Non-Citizen Applicant’s Eligibility for Medicaid, CHIP, and Marketplace Coverage



¹ i.e., Payment for treatment of an emergency medical condition. Applicant must meet income, residency, and other Medicaid eligibility rules, other than immigration eligibility requirements.

² Applicant must meet all other eligibility requirements.

³ Applicant must meet all other eligibility requirements. Note: in some states, certain non-citizens must meet the following additional eligibility requirements for Medicaid: Lawful Permanent Residents (LPRs) may be required to have 40 work quarters; and some non-citizens such as refugees and asylees may be limited to 7 years of coverage. (See 8 USC 1612(b)(2)(A) for a complete list of immigration status subject to a 7-year limit on coverage).

⁴ State Medicaid and CHIP programs have different eligibility categories with different income requirements. Visit <http://www.Medicaid.gov/Medicaid-chip-program-information/by-state/by-state.html> to see your state's eligibility rules.

⁵ In some states, lawfully present children and/pregnant women are eligible for Medicaid and/or CHIP coverage without having a "qualified non-citizen" immigration status or having to meet the 5-year bar. Visit <http://www.Medicaid.gov/Medicaid-chip-program-information/by-topics/outreach-and-enrollment/lawfully-residing.html> to see your state's rules.

This flowchart captures how differences in immigration status, income, and other factors may affect eligibility for Medicaid, CHIP, and Marketplace coverage (with or without financial assistance). Lawfully present immigrants with incomes at or below 133% of the FPL living in states that expanded Medicaid can be eligible for Medicaid, if they meet all other eligibility requirements. If lawfully present immigrants are determined ineligible for Medicaid due to their immigration status, they may be eligible for Marketplace coverage with financial assistance, even if their income may be below 100% of the FPL.

By contrast, lawfully present immigrants with incomes at or below 133% of the FPL living in states that have **not** expanded Medicaid, *may or may not* be eligible for Medicaid, depending on their state's income threshold and other eligibility requirements for Medicaid.

- If lawfully present immigrants are determined ineligible for Medicaid due to immigration status, they may be eligible for Marketplace coverage with financial assistance, even though their income may be below 100% of the FPL.
- If lawfully present immigrants are determined ineligible for Medicaid due to eligibility criteria other than immigration status (e.g., income is too high), but would otherwise be eligible for Medicaid based on their immigration status, they are *not* eligible for financial assistance through the Marketplace if their income is below 100% of the FPL. They are only eligible only for unsubsidized coverage through a QHP. These individuals are eligible to enroll in a Marketplace plan, but at full price.

C Application Walk-Through

This section contains step-by-step instructions to assist consumers with completing the immigration related questions of the online Marketplace application. These instructions also include tips that you can use to avoid or remedy technical issues that may arise.

1. Create Account and Verify Identity

To submit an application online, consumers must create an account and verify their identity. If consumers have not yet created an account on HealthCare.gov, refer to the [The Assister's Standard Operating Procedures Manual](#) for further information on how to assist consumers with creating an online account. *SOP-3: Create an Account* and *SOP-4: Verify Identity* provide step-by-step instructions that assisters can use to help consumers with these initial processes. For more information on the identity verification process, please see:

 You should encourage consumers to enter their first name and last name on the application exactly as it appears on any official documents. This increases the likelihood of successful data verification and application submission.

- [Marketplace.CMS.gov/outreach-and-education/your-marketplace-application.pdf](https://www.cms.gov/outreach-and-education/your-marketplace-application.pdf) and
- [Marketplace.CMS.gov/technical-assistance-resources/remote-identity-proofing-faqs.pdf](https://www.cms.gov/technical-assistance-resources/remote-identity-proofing-faqs.pdf).

You should keep the following information in mind when helping consumers with identity verification:

- Most consumers can complete identity verification online, but some will be asked to verify their identity by phone or may need to upload or mail documentation to complete the process.
- Copies of documents can be uploaded to a consumer's *My Account* on HealthCare.gov or mailed to the Marketplace when a consumer is asked to provide more information to prove his or her identity.

Identity Verification Overview

Identity verification is used to verify application filers' identities. This is done by asking questions based on consumers' personal and financial history that only they are likely to know. Identity verification is the first step of the process to create an account on HealthCare.gov and apply for health coverage online through the Marketplace. Identity verification must be completed for consumers to create a Marketplace account on HealthCare.gov and submit an online application. Only the application filer must complete identity verification. Since this process references consumers' financial history, it can often be more difficult for immigrants to prove their identity. Use the information below to assist immigrants with completing the identity verification process.

Note: Identity verification is distinct from the citizenship/immigration status check that occurs during the course of filling out an application. While they may both require consumers to provide additional documentation to the Marketplace, they are separate processes. Identity verification is used to confirm an application filer's identity, regardless of whether the application filer is an applicant, and regardless of the application filer's citizenship or immigration status. The citizenship/immigration status check is used to determine whether an applicant meets the citizenship or immigration status eligibility criteria to enroll in coverage through the Marketplace.

Why is Identity Verification Important?

Identity verification protects consumers' personal information. Let consumers know this process is to help protect their identity and is meant to prevent someone else from creating a Marketplace account and applying for health coverage in other consumers' names without their knowledge.

What Information is Needed for Identity Verification?

Consumers should be prepared to provide accurate answers to questions about their personal history, including questions about:

- Addresses of current and past places they have lived;
- Names of current and past counties in which they have lived;

- Automobile ownership, such as details of the car, the license plate, and any auto loans;
- Names of current and past employers;
- Credit cards, such as the names of lenders, and year and month the accounts were opened;
- Mortgages, such as the names of lenders, amounts of mortgages, and the terms (the number of months or years) of the loans; and
- Loans (including auto, student, or home equity loans), such as the names of lenders, amounts of the loans, and the terms of the loans.

Consumers will not be asked about all of the items listed above, but having this information will be helpful.

Does Identity Verification Affect Credit Scores?

No. If consumers check their credit reports, they may see an inquiry from CMS, because CMS uses credit reporting agencies like Experian and Equifax to verify the information on their applications. This is only an inquiry and does not affect consumers' credit scores. Consumers' Marketplace applications and credit scores are not affected by inquiries from Experian, Equifax, or CMS.

What If Identity Cannot Be Verified?

If consumers' identities could not be verified, it means that the Marketplace could not match all of the information they provided with the information available in the records used for this process.

Here is how consumers can complete the verification process:

Step 1. Call the Experian Help Desk at 1-866-578-5409 and provide the reference code shown on the Marketplace application screen so the Help Desk can verify their identity. (Experian is a contractor that helps with identity verification.)

Step 2. If the Experian Help Desk cannot verify consumers' identities, consumers should upload documents showing their identity to their Marketplace account on HealthCare.gov or mail copies of their documents. to the address below. For a complete list and description of documents that can be used to show immigration status, go to: <https://www.healthcare.gov/help/immigration-document-types/>.

Health Insurance Marketplace
Department of Health & Human Services
Attn: Supporting Documentation
465 Industrial Blvd.
London, KY 40750

Consumers should keep in mind the following information:

- Uploading documents to their Marketplace accounts may allow their identities to be verified sooner than if documents are submitted via mail.
- If consumers upload documents to their Marketplace accounts, they should not use these characters in the name of the files they upload: / \ : * ? “ < > |.
- If consumers mail their documents, they should send copies and keep the originals. They should include their names, dates of birth, and SSNs (for applicants, if any) with their copies. Consumers’ information will typically be processed within 7–10 business days after their documents are received, if not sooner.

Once consumers’ document copies are processed, they will get written notices about the status of their identity verification. If a consumer’s identity was not verified, he or she may need to submit more information. Consumers may contact the Marketplace Call Center to check on the status of the Marketplace’s review of their identity verification documents.

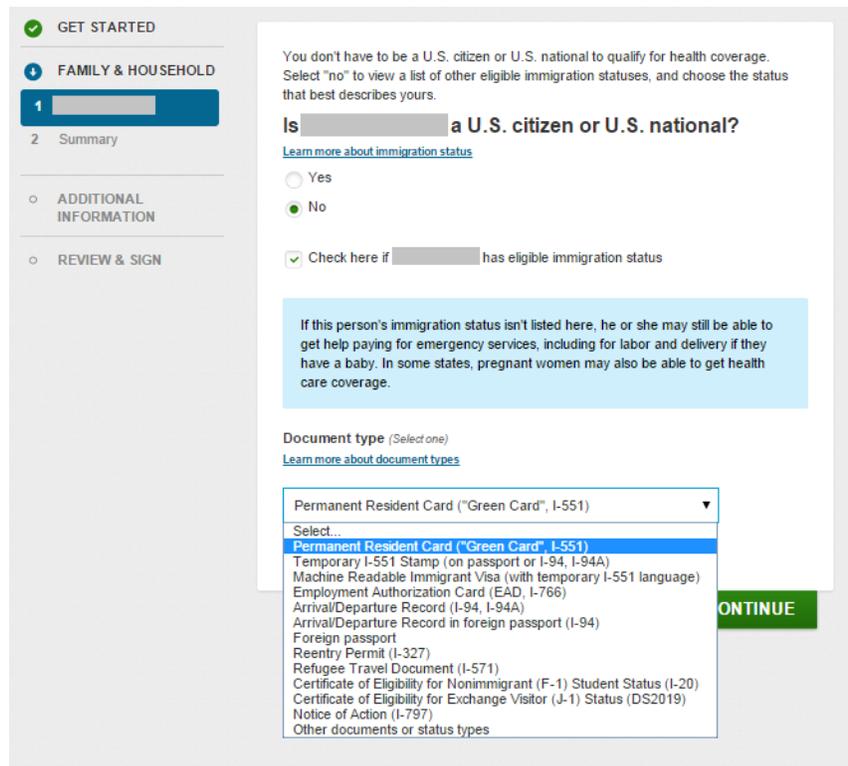
If a consumer has ongoing trouble verifying his or her identity, the consumer can still apply for coverage using one of the following processes:

- Call the Marketplace Call Center at 1-800-318-2596 and complete the application over the phone; or
- Complete and mail a paper application to the address above.

Consumers will get a written notice about the status of their identity verification once they mail or upload documents and the documents are processed. Consumers can expect their paperwork to be processed and turned around quickly, typically within 7-10 business days after the Marketplace receives the documentation, if not sooner. After the documentation is processed, the consumer will receive a written notice explaining that either their identity was verified or if their identity could not be verified using the documents they submitted, the notice will indicate that they may need to submit more information. Consumers may contact the Marketplace Call Center to check on the status of the Marketplace’s review of their identity verification documents. his or her identity was verified. If the consumer’s identity cannot be verified using the submitted documents, he or she may need to submit more information. Consumers may contact the Marketplace Call Center to check on the status of the Marketplace’s review of their identity verification documents.

Exhibit 3 – Upload Documentation to Verify Identity illustrates the drop-down options available in *My Account* for consumers who are asked to provide more information to prove their identities.

Exhibit 3 – Upload Documentation to Verify Identity



For additional information about what types of documents can be used to prove identity, please see [How do I resolve an inconsistency?](#)

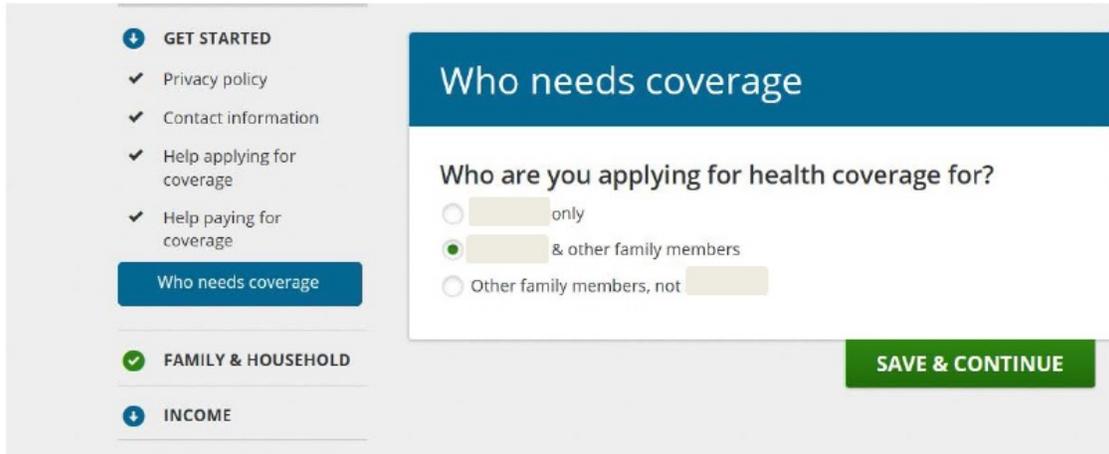
2. Select Who is Applying for Coverage

The Marketplace distinguishes between those in a family who are applying for coverage (applicants) and those in a family who are not applying for coverage (non-applicants). The application filer can be a non-applicant. Privacy of all family members is protected, and non-applicants are not asked to provide information about their citizenship or immigration status.

Remember to remind consumers that DHS’ Immigration and Customs Enforcement (ICE) agency does not use information obtained for purposes of determining eligibility for health coverage as the basis for pursuing any immigration enforcement action against applicants or non-applicant family members.

Non-applicants can submit a Marketplace application on behalf of applicant family members by selecting the final option on the *Who needs coverage?* question in the *Get Started* section of the application, as shown in *Exhibit 4 – Specify Who Needs Coverage*.

Exhibit 4 – Specify Who Needs Coverage



3. Respond to Requests for Social Security Numbers

Applicants for Marketplace coverage **must** provide an SSN *if* they have one, but this is not an absolute requirement. Certain lawfully present immigrants may not have, or may not be eligible for, an SSN. Non-applicants generally do not have to provide an SSN. However, non-applicants will be asked for an SSN and must provide one if they:

- Have an SSN;
- Are the household’s tax filer; and
- Are applying for financial assistance for applicants in the family (this includes advance payments of the premium tax credit and cost-sharing reductions).

All household members who have SSNs are strongly encouraged to provide them to prevent data matching issues, which may slow down the application process.

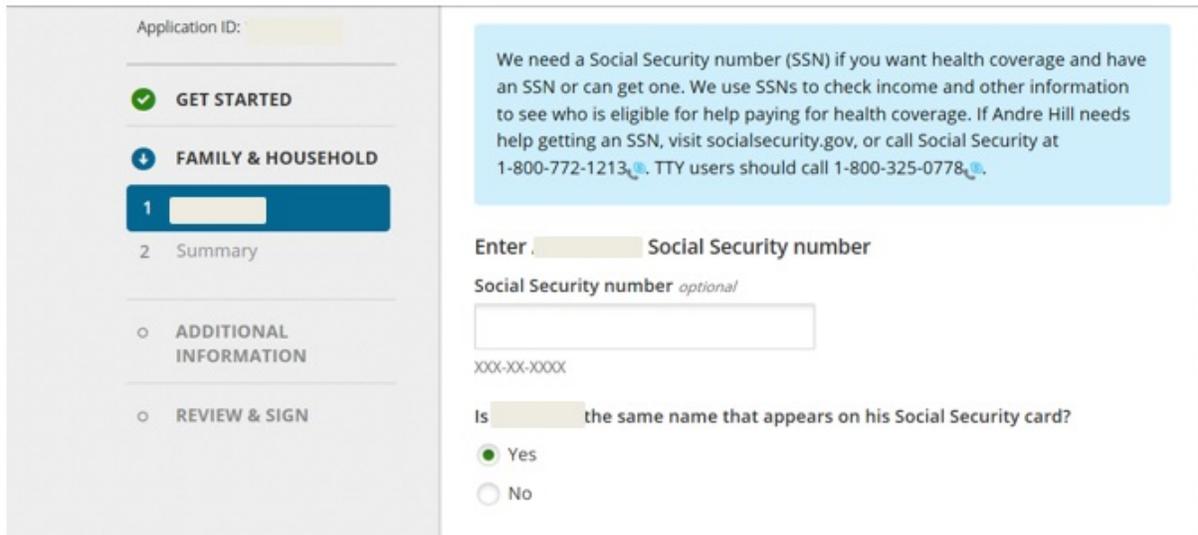
- For purposes of Medicaid or CHIP eligibility, applicants must provide an SSN, unless the applicants: Are not eligible for an SSN;
- Are only eligible for an SSN issued for a non-work purpose; or
- Have a religious objection.

Non-applicants can but are not required to provide an SSN. Note, however, that providing an SSN can expedite the processing of an application. If a non-applicant provides an SSN, it will only be used to determine eligibility for coverage for an applicant.

SSNs are verified through the Social Security Administration (SSA). Individuals should provide only SSNs issued to them by SSA. They should not provide ITINs, a number that has nine digits like an SSN but is issued by the Internal Revenue Service (IRS) for tax filing purposes. If the individual does not have an SSN and/or only has an ITIN, they should leave the SSN question blank.

Consumers should use this guidance when responding to Marketplace requests for SSNs, as shown in *Exhibit 5 – Request for SSN*.

Exhibit 5 – Request for SSN



4. Complete Immigration Questions on Application

There are several questions throughout the Marketplace eligibility application about an applicant’s immigration status. To help consumers complete these questions or navigate particularly complex cases (e.g., an applicant who only has an alien number or I-94 number) refer to the instructions below and [Appendix B](#).

Some consumers may experience difficulty completing the section of the application that asks for information found in immigration documents used to verify their immigration status. While this information is not required to proceed through the application, the application asks for this information to increase the likelihood of a successful verification by DHS. Applicants who have this information are encouraged to provide it.

Encourage legal permanent residents with a green card (Form I-551) to input their “card number” into the application. While not required, this increases the likelihood of successful verification of immigration status and application submission.

Step 1. In the *Family & Household* section of the application, consumers will be asked if each individual applying for coverage is a U.S. citizen or U.S. national (see [Appendix D: Acronyms & Definitions](#) for detailed definitions of these terms), as shown below in *Exhibit 6 – U.S. Citizen or U.S. National*. Consumers who indicate that an applicant is neither a U.S. citizen nor a U.S. national will be asked to check a box if the applicant has an eligible immigration status, as shown in *Exhibit 7 – Non-U.S. Citizen or U.S. National*. They can click on the “[Learn more about immigration status](#)” to view a list of eligible immigration statuses.

Exhibit 6 – U.S. Citizen or U.S. National

You don't have to be a U.S. citizen or U.S. national to qualify for health coverage. Select "no" to view a list of other eligible immigration statuses, and choose the status that best describes yours.

Is [redacted] a U.S. citizen or U.S. national?

[Learn more about immigration status](#)

- Yes
- No

SAVE & CONTINUE

Exhibit 7 – Non-U.S. Citizen or U.S. National

You don't have to be a U.S. citizen or U.S. national to qualify for health coverage. Select "no" to view a list of other eligible immigration statuses, and choose the status that best describes yours.

Is [redacted] a U.S. citizen or U.S. national?

[Learn more about immigration status](#)

- Yes
- No

Check here if [redacted] has eligible immigration status

If this person's immigration status isn't listed here, he or she may still be able to get help paying for emergency services, including for labor and delivery if they have a baby. In some states, pregnant women may also be able to get health care coverage.

Document type *(Select one)*

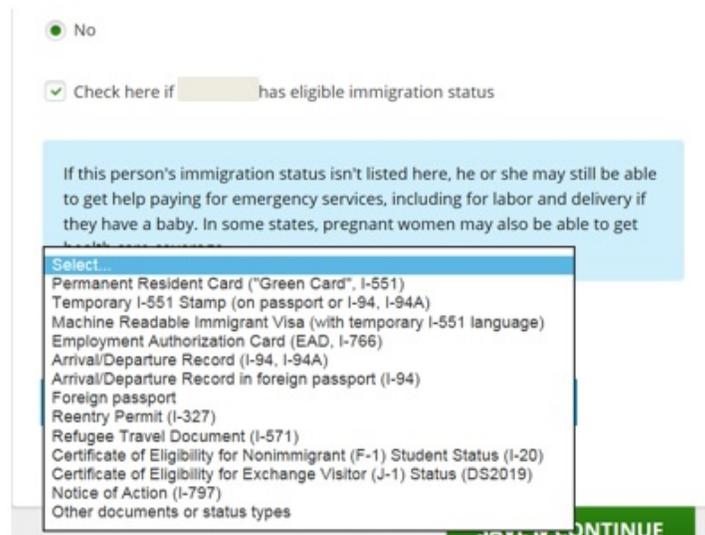
[Learn more about document types](#)

Select...

SAVE & CONTINUE

Step 2. If an applicant is neither a U.S. citizen nor a U.S. national but has an eligible immigration status, the application filer will be prompted to make a selection from a list of documents that demonstrate the applicant’s immigration status, as shown in *Exhibit 8 – Eligible Immigration Status Document Types*.

Exhibit 8 – Eligible Immigration Status Document Types



Consumers must select the document type that best supports the applicant’s **current** immigration status. Consumers with documents that do not fall into a specific category in the drop-down menu should select “Other document or status types” for additional options. For more information about the different document types, see [Appendix B: Immigration Document Types](#).

Step 3. After selecting a document type from the drop-down menu, consumers will be prompted to enter additional information about the specific document type they selected. The application asks for this information to improve the chances of successful verification with DHS Systematic Alien Verification for Entitlements (SAVE) Program. In addition, the application asks whether the applicant has any additional documents or status types, as shown in *Exhibit 9 – Information from Immigration Document*. CMS encourages consumers to submit multiple documents if they have them to help verify immigration status using the SAVE Program. Applicants who do not have any additional statuses or document types can select “None of these.”

Exhibit 9 – Information from Immigration Document

▼
 Permanent Resident Card ("Green Card", I-551)

The I-551 Permanent Resident Card, or "Green Card", is issued to immigrants who enter the U.S. to reside permanently. Enter the Alien number (starts with an "A," followed by 7-9 digits) and card number, as listed on the card.

Alien number <small>optional</small> <input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/> <small>AXXXXXXXX</small>	Card number <small>optional</small> <input style="width: 100%; height: 20px; border: 1px solid #ccc;" type="text"/> <small>XXXXXXXXXXXXXXXX</small>
--	--

Is the same name that appears on his document?

Yes
 No

Does also have any of these documents or status types?

- Document indicating 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)
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Cuban/Haitian Entrant
- Document indicating withholding of removal
- Resident of American Samoa
- Administrative order staying removal issued by the Department of Homeland Security (DHS)
- None of these

Has lived in the U.S. since 1996? optional

Yes
 No

Note: Applicants who have eligible immigration statuses and who have alien numbers or I-94 numbers, but do not have card numbers or other requested document numbers readily available can verify their statuses using only alien numbers or I-94 numbers rather than providing multiple document numbers. There are instructions on the online application to help guide application filers if they have trouble providing all information requested for a particular document type.

Follow these special instructions for applicants who only have alien numbers or I-94 numbers:

 If a consumer has access to all of the document numbers that are requested by the application for his or her document type (for example, an alien number and card number for a green card), the Marketplace strongly recommends that the consumer enter all numbers. This will help the Marketplace more quickly verify immigration status.

1. Applicants with only alien numbers or I-94 numbers should select “Other documents or status types” from the drop-down menu shown in *Exhibit 10 – Eligible Immigration Status Document Types*. Then, the applicants should check the “Other” box, which is also shown in *Exhibit 10 – Eligible Immigration Status Document Types* below.

Exhibit 10 – Eligible Immigration Status Document Types

Does [redacted] also have any of these documents or status types?

Important: Please select at least 1 item(s)

- Document indicating 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)
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Cuban/Haitian Entrant
- Document indicating withholding of removal
- Resident of American Samoa
- Administrative order staying removal issued by the Department of Homeland Security (DHS)
- None of these

Has Andre Hill lived in the U.S. since 1996? *optional*

- Yes
- No

2. A field will appear asking consumers to provide a description of the type of document that supports the applicant’s status and to select whether the applicant has an alien number or an I-94 number. Consumers should then enter the alien or I-94 number into the document number field that will appear, as shown in *Exhibit 11 – Entering Only an Alien Number or I-94 Number*.

Exhibit 11 – Entering Only an Alien Number or I-94 Number

If this person's immigration status isn't listed here, he or she may still be able to get help paying for emergency services, including for labor and delivery if they have a baby. In some states, pregnant women may also be able to get health care coverage.

Document type *(Select one)*

[Learn more about document types](#)

Permanent Resident Card ("Green Card", I-551)

The I-551 Permanent Resident Card, or "Green Card", is issued to immigrants who enter the U.S. to reside permanently. Enter the Alien number (starts with an "A," followed by 7-9 digits) and card number, as listed on the card.

Alien number *optional*

Card number *optional*

XXXXXXXXXX

XXXXXXXXXXXXXX

Step 4. For all document types, a question will appear asking the consumer if the applicant's name as entered on the application matches exactly what appears on his or her immigration documents, including order of name, capitalization, and spelling. **If the name matches exactly,** the consumer should select "Yes." If the name does not match exactly, instruct the consumer to answer "No," and enter the applicant's name exactly as shown on his or her documents, as shown in *Exhibit 12 – Name on Documents*.

Exhibit 12 – Name on Documents

Is the same name that appears on his document?

Yes

No

Enter the same name as shown document.

First name

Middle *optional*

Last name

Suffix *optional*

Select...

Step 5. Consumers will also see a question that asks them if the applicant has lived in the U.S. since 1996, as shown in *Exhibit 13 – Lived in the U.S. since 1996*. Consumers should answer "Yes" if the applicant has lived "continuously in the U.S.," meaning that he or she has not had a

break from living in the U.S. for more than 90 consecutive days. This question helps the Marketplace determine if an applicant is subject to the five-year waiting period for Medicaid and CHIP coverage, as described in [Section B.2 – Medicaid and CHIP Eligibility](#) and [Section C.5 – Apply for Financial Assistance](#) of this guide.

Exhibit 13 – Lived in the U.S. since 1996

Has lived in the U.S. since 1996? *optional*

Yes

No

Step 6. Consumers may also be asked about the applicant’s present or prior U.S. military service, as shown in *Exhibit 14 – Active Military or Veteran Status*.

Exhibit 14 – Active Military or Veteran Status

Is an honorably discharged veteran or active-duty member of the military?

Yes

No

5. Apply for Financial Assistance

1. Eligibility for Financial Assistance. As described in [Section B – Consumer Eligibility](#) of this guide, individuals who are lawfully present meet the immigration eligibility requirements for Marketplace coverage. See *Exhibit 1 – Immigration Statuses Eligible for Marketplace Coverage* for a list of lawfully present immigration statuses. These individuals may be eligible for financial assistance through the Marketplace in the form of advanced payments of the premium tax credit and costsharing reductions if they have an annual household income between 100-400% of the FPL, or under 100% of the FPL if they are ineligible for Medicaid due to their immigration status, as long as they meet the other eligibility requirements. Eligibility for full Medicaid or CHIP is more limited; full Medicaid benefits are generally only available to lawfully present immigrants who have qualified non-citizen immigration status, and many of those qualified non-citizens must wait five years from the date they receive their qualified immigration status. (See *Exhibit 1 – Immigration Statuses Eligible for Marketplace Coverage* for a list of qualified non-

citizen statuses, including those which are subject to the five-year waiting period). However, some states chose to extend Medicaid or CHIP coverage to lawfully present children and/or pregnant women, even if they do not have qualified non-citizen immigration status or have not yet met the five-year waiting period. Currently, [twenty-nine states](#) and the District of Columbia provide such coverage.

2. Special Rules for Immigrants with Income Under 100% of the FPL. In general, financial assistance through the Marketplace is only available for individuals who have income between 100% and 400% of the FPL and are otherwise eligible. However, there is a special rule in the Affordable Care Act that allows lawfully present individuals with income below 100% FPL who are ineligible for Medicaid or CHIP based on immigration status, to get financial assistance through the Marketplace, if otherwise eligible.

Individuals who are lawfully present may be ineligible for Medicaid or CHIP based on immigration status for two reasons. First, individuals may have an immigration status that makes them lawfully present, but not qualified non-citizens. (See *Exhibit 1 – Immigration Statuses Eligible for Marketplace Coverage.*) Second, individuals who are qualified non-citizens may be ineligible for Medicaid or CHIP because they have not met the five-year waiting period, or due to other immigration restrictions that apply to certain federal benefits. Individuals in either situation may be eligible for financial assistance through the Marketplace even with income under 100% of the FPL.

The FFM has updated its functionality to more quickly and seamlessly determine whether certain immigrant applicants with income under 100% of the FPL are eligible for financial assistance through the Marketplace. For more information on this process including eligibility notice language, see <https://marketplace.cms.gov/technical-assistance-resources/immigrants-with-income-under-100-percent-fpl.pdf>.

3. Verification of Immigration Status. When consumers complete a Marketplace application, the Marketplace considers information about income, citizenship or immigration status, and other factors to determine if the applicant is eligible for enrollment in a QHP through the Marketplace financial assistance for coverage through the Marketplace, or enrollment in Medicaid or CHIP. This process is described in more detail below.

When an applicant attests to having an eligible immigration status and enters the applicant’s immigration information on the Marketplace application, the Marketplace verifies this attestation with information from DHS to determine whether the applicant is lawfully present and/or a qualified non-citizen. The Marketplace also uses information from DHS to determine whether the five-year waiting period applies to the applicant based on his or her immigration status and, if so, whether the applicant has completed the required five-year waiting period.

In some situations, DHS is unable to provide all of the information that is needed to determine whether an



If the consumer is unsure of the date, the consumer is not required to answer the “Date Immigration Status Received” question, but answering the question will help the Marketplace make a more accurate eligibility determination.

applicant has met the five-year waiting period. In these cases, consumers will be prompted to answer a question about when the applicant received his or her current immigration status, as shown in *Exhibit 15 – Date Immigration Status Received*. Based on the month and year entered, the Marketplace will calculate whether the applicant has met the five-year waiting period, and accordingly determine or assess the applicant eligible for Medicaid, CHIP, or for enrollment in a QHP through the Marketplace (with or without financial assistance).

Exhibit 15 – Date Immigration Status Received

Did any of these people recently gain eligible immigration status? *optional*

[Redacted]

When did [Redacted] get immigration status?

MM/DD/YYYY

None of these people

The Marketplace application includes a question that asks whether an applicant has been determined ineligible for Medicaid or CHIP by the state Medicaid or CHIP agency, as shown in *Exhibit 16 – Medicaid/CHIP Ineligibility Based on Immigration Status*. When an applicant has been denied Medicaid or CHIP by the state, checking his or her name on this question enables the Marketplace to determine the applicant’s eligibility for financial assistance through the Marketplace without revisiting Medicaid and CHIP eligibility, since the state’s decision regarding a consumer’s eligibility for Medicaid and CHIP is final. Consumers can click on “Learn more about how to answer this question” to get help answering this question.

Exhibit 16 – Medicaid/CHIP Ineligibility Based on Immigration Status

Were any of these people found not eligible for Medicaid or the Children’s Health Insurance Program (CHIP) in the past 90 days? Or, were any of them found not eligible for Medicaid or CHIP due to their immigration status since October 1, 2013?

Check the box only if a person was found not eligible for this coverage by their state, not by the Marketplace.

[Learn more about how to answer this question](#)

[Redacted]

When a consumer attests that the applicant has been denied eligibility for Medicaid and CHIP and he or she also attested (earlier in the application) that the applicant has a lawfully present immigration status, a second question about immigration status will appear on the application. This question asks if the applicant was denied Medicaid and CHIP by the state because the applicant has an immigration status that makes him or her ineligible for Medicaid or CHIP. The consumer can select “Yes” for this question, as shown in *Exhibit 17 – Denied Medicaid/CHIP by the State Based on Immigration Status*.

Exhibit 17 – Denied Medicaid/CHIP by the State Based on Immigration Status

Were any of these people found not eligible for Medicaid or the Children’s Health Insurance Program (CHIP) in the past 90 days? Or, were any of them found not eligible for Medicaid or CHIP due to their immigration status since October 1, 2013?

Check the box only if a person was found not eligible for this coverage by their state, not by the Marketplace.

[Learn more about how to answer this question](#)

Was this person found not eligible by their state because of their immigration status?

Yes
 No

Was this person found not eligible by their state because of their immigration status?

Yes
 No

None of these people

Did any of these people apply for coverage between August 31, 2015 - January 31, 2016? (Select their name if they applied through their state or the Marketplace.)

None of these people

SAVE & CONTINUE

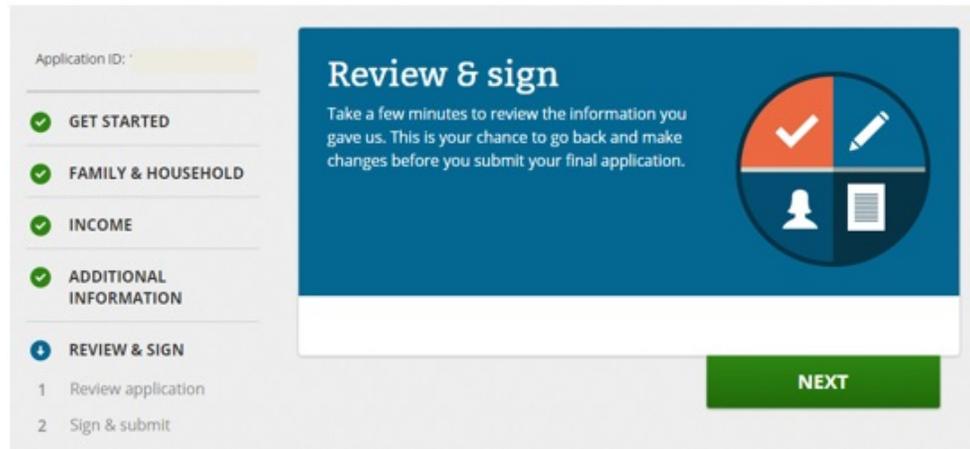
When a consumer selects “Yes” for this question, the Marketplace will determine the applicant’s eligibility for financial assistance through the Marketplace, even when he or she has an annual household income below 100% of the FPL.

👉 Applicants who are under 100% of the FPL and were previously denied Medicaid or CHIP based on immigration status should return to the Marketplace and answer on the application that he or she has been denied Medicaid/CHIP.

6. Submit the Application

Step 1. A consumer should submit the application by signing his or her electronic signature, and then clicking “Submit,” as shown in *Exhibit 18 – Sign & Submit Application*.

Exhibit 18 – Sign & Submit Application



Step 2. When attempting to submit the application, consumers may encounter the “Verification System Currently Unavailable.”

In this case, consumers should go back into the application after 24 hours have passed and try to submit the application again while keeping in mind the following information:

- The yellow screen appears at the end of the application when the Marketplace is unable to reach the IRS, SSA, or DHS when it needs data from one of those agencies to verify information entered on the application. This error may be due to an outage with the system that is used to connect to the data source (i.e., the Federal Data Services Hub), the data source being unavailable, or an error with the way the system handles the response received from a data source.
- When a consumer sees the yellow screen, all information in the application is saved automatically, and the consumer is directed to return to HealthCare.gov within 24 hours to work through the application again. When a consumer returns, the application will start on the first page, but will retain information the consumer previously entered and display it as he or she moves through the application.
- The SSA is unavailable every night from 1:00 a.m. – 5:00 a.m. Eastern Time. Any consumer who submits an application including an SSN during these hours will see the yellow screen.

- Note: If consumers cannot submit due to a technical error, let them know they will not have to start from the beginning of the application and assure them this is not an indication of their eligibility for Marketplace coverage.

7. Resolve Data Matching Issues

In most cases, consumers will provide all the data needed to determine eligibility on the Marketplace application. However, in some cases, applicants may be asked for additional information after applying for Marketplace coverage if the information on their applications does not match the records the Marketplace uses for verification (this is called a data matching issue or inconsistency). Consumers will still be able to finish the enrollment process, but the applicant will need to submit additional documents to the Marketplace (or in some cases, their state Medicaid or CHIP agency) by the date listed in their eligibility notice to resolve data matching issues and make sure the Marketplace has the correct information. Otherwise, their eligibility and enrollment will be adjusted based on the data available to the Marketplace through its verification data sources.

Consumers who are found eligible for Medicaid or CHIP may also have data matching issues or inconsistencies. They will be asked to provide additional information to their state Medicaid or CHIP agency, not the Marketplace. Where noted, this process will be different from the one described below for applicants eligible for coverage through the Marketplace.

How Does an Applicant Know He or She Has a Data Matching Issue

There are three ways that applicants can find out if they have data matching issues:

Option 1: Eligibility Notice

After a consumer submits an application on HealthCare.gov, the next screen will include a green box labeled “Eligibility Results.” Clicking this box opens a PDF of the applicant’s eligibility results. For an applicant determined eligible for coverage through the Marketplace, the applicant’s initial eligibility notice will say “Send the Marketplace more information” and give a list of what to send as shown in *Exhibit 19 - Send the Marketplace More Information Eligibility Results Next Steps*.

Exhibit 19 – Send the Marketplace More Information Eligibility Results Next Steps

What are the results of my application?

Review the table below with your eligibility results.

Family Member(s)	Results	Next Steps
[Redacted]	<ul style="list-style-type: none"> Eligible to purchase health coverage through the Marketplace Eligible for a tax credit (\$XX each month, which is \$X for the year) 	<ul style="list-style-type: none"> Choose a health plan and make first month's payment Send the Marketplace more information

What should I do next?

- [Redacted] -- You need to send the Marketplace proof of your yearly income for 2014. Examples of documents you can send include:
 - Wages and tax statement (W-2)
 - Pay stub
 - Letter from employer
 - Self-employed ledger
 - Cost of living adjustment letter and other benefit verification notices

An applicant found eligible for Medicaid or CHIP should wait to be contacted by his or her state Medicaid or CHIP agency, or contact the appropriate agency for more information, as shown in *Exhibit 20-Medicaid and CHIP Eligibility Results Next Steps*.

Exhibit 20 – Medicaid or CHIP Eligibility Results Next Steps

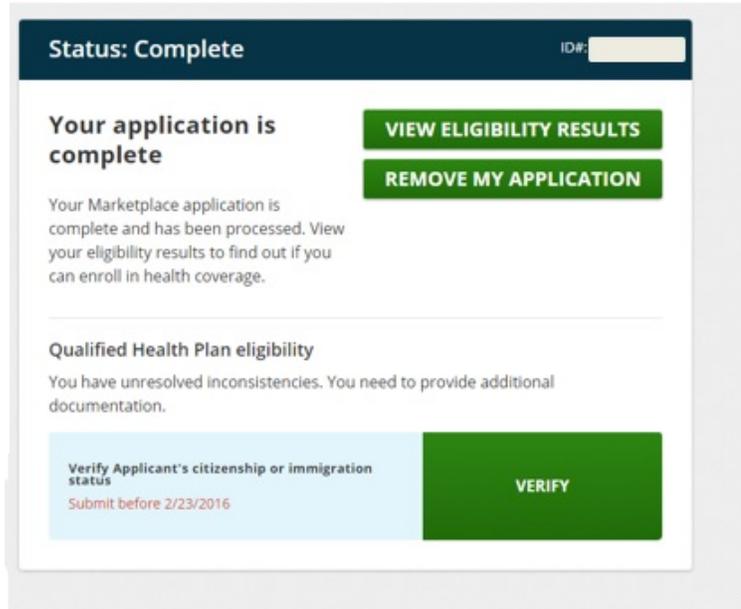
Family member(s)	Results	Next steps
[Redacted]	<ul style="list-style-type: none"> May be eligible for Medicaid, but you may need to provide more information. This calculation is based on the monthly household income of \$833.33 that you provided on your Marketplace application. 	<ul style="list-style-type: none"> We'll send your information to the Alaska Division of Public Assistance. The Alaska Division of Public Assistance will contact you if you need to provide more information or to provide you with a final decision. You don't need to do anything now. <p>If you need health coverage right away, you might get it faster if you fill out an application with your state. Contact your state to apply.</p> <p>If you qualify for Medicaid, you won't qualify for a tax credit and lower payments, coinsurance, and deductibles for Health Insurance Marketplace coverage.</p>

The initial eligibility notice tells the applicant what eligibility is being provided during the inconsistency period, but it is not a final eligibility determination notice.

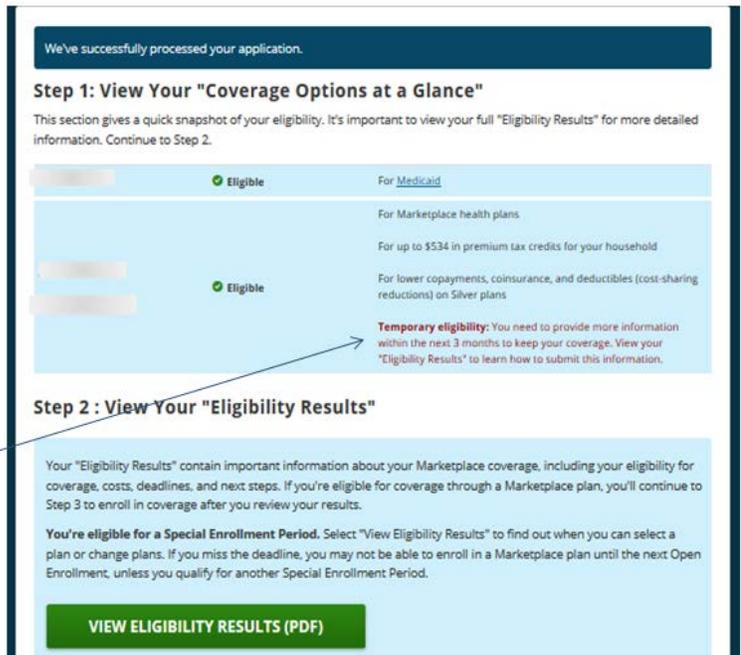
Option 2: Marketplace Account

In consumers’ Marketplace accounts, under “Application details,” there will be a list of all unresolved data matching issues for consumers eligible for coverage through the Marketplace.

Exhibit 21 – Marketplace Account Unresolved Data Matching



Under the “Eligibility & Appeals” section of the consumers’ accounts, consumers that are eligible for coverage through the Marketplace but have data matching issues will see the words “temporary eligibility” highlighted in red. This language alerts them that they must provide more information to keep their coverage.



Consumers will also have the opportunity to review their eligibility results, as described in Option 1, by selecting the green box that says “View Eligibility Results.” Applicants found eligible for Medicaid or CHIP will not see information about data matching issues listed under the “Application Details” or “Eligibility & Appeals” sections of their accounts.

Option 3: Call the Marketplace Call Center

Consumers can call the Marketplace Call Center at 1-800-318-2596 (or TTY: 1-855-889-4325) to see if they have data matching issues. Also, after submitting documentation, consumers can call the Marketplace Call Center to see if their data matching issues are resolved or whether additional documentation may be required; the Call Center has up-to-date information. The Call Center will ask for some information such as name, date of birth, and/or application identification (ID) number to look up the account. A consumer found eligible for Medicaid or CHIP should call the appropriate state agency using the contact information provided on his or her Marketplace eligibility notice.

How to Submit Documents to Resolve Marketplace Data Matching Issues

Consumers determined eligible for coverage through the Marketplace can submit documentation to resolve inconsistencies in two ways: by uploading documents to HealthCare.gov, or by mailing copies of documents to the Marketplace. Remember, uploading documents is the fastest way to get documents to the Marketplace; however, if consumers are having trouble uploading documents or do not have access to a computer, they can mail copies of documents directly to the Marketplace. Details about the submission process for each document are described below. Learn more about resolving inconsistencies at [The Marketplace Might Need More Information from You](#).

You can access a list of specific documents that can be uploaded to verify certain inconsistencies at [How Do I Resolve An Inconsistency](#).

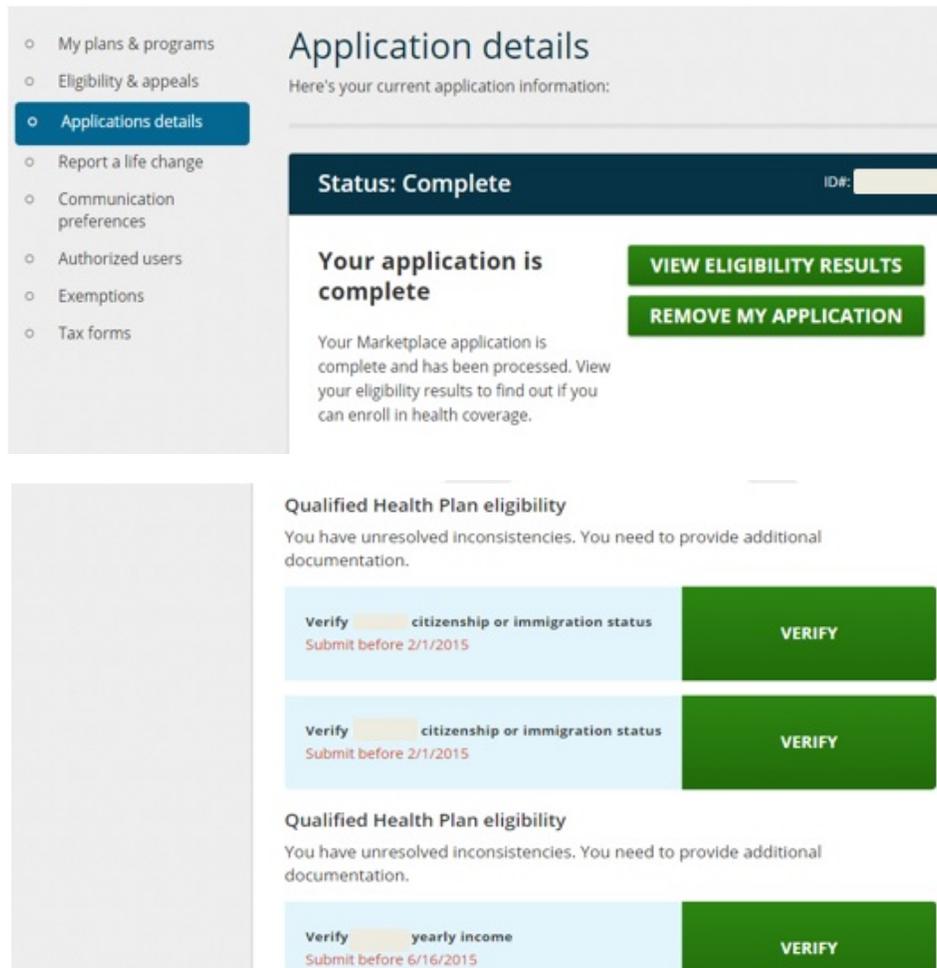
Upload Documents to HealthCare.gov

Consumers can upload documents through HealthCare.gov by following the steps below.

Step 1. Consumers should log in to their Marketplace account on [HealthCare.gov](#), and then select their current application.

Step 2. Consumers should use the menu on the left side of their screen to click on “Application Details.” On the next screen, consumers will see a list of any data matching issues (called inconsistencies on the screen) in the application. They should click the “Verify” button to resolve each inconsistency, as shown in *Exhibit 22 – “Verify” Button to Resolve Inconsistencies*.

Exhibit 22 – “Verify” Button to Resolve Inconsistencies



The screenshot shows the 'Application details' page. On the left is a navigation menu with 'Applications details' selected. The main content area shows 'Status: Complete' and 'Your application is complete'. Below this is a section titled 'Qualified Health Plan eligibility' with a message: 'You have unresolved inconsistencies. You need to provide additional documentation.' This section contains two rows of items, each with a 'Verify' button:

- Verify citizenship or immigration status
Submit before 2/1/2015
- Verify citizenship or immigration status
Submit before 2/1/2015
- Verify yearly income
Submit before 6/16/2015

Step 3. Consumers should follow the above steps for each inconsistency to upload the documents needed to fix the issue. Consumers can upload documents to HealthCare.gov by selecting the document type from the drop-down menu and then clicking the “Select File to Upload” button, as shown in *Exhibit 23 – Upload Files to Resolve Inconsistencies*. If an applicant’s immigration document isn’t listed in the drop-down menu, the consumer can select “Other” and upload the document. Learn more about [How to Upload Documents](#).

Exhibit 23 – Upload Files to Resolve Inconsistencies

Verify Applicant's immigration status [Expand +](#)
Verify Applicant's yearly income [Expand +](#)
Verify Applicant's immigration status [Collapse -](#)

Applicant - Send the Marketplace a copy of the immigration document or proof of the immigration status you provided on the application.

Document type:

- Select
- Reentry Permit (I-327)
- Permanent Resident Card (I-551)
- Refugee Travel Document (I-571)
- 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 in foreign passport (I-94)
- Certificate of Eligibility for Nonimmigrant Student Status (I-20)
- Certificate of Eligibility for Exchange Visitor Status (DS-2019)
- Employment Authorization Card (I-766)
- Notice of Action (I-797)
- Document indicating a member of a federally-recognized Indian tribe or American Indian born in Canada
- Office of Refugee Resettlement (ORR) eligibility letter (if under 18)
- Resident of American Samoa Card
- Veteran's discharge certificate showing "Honorable" discharge
- Current orders showing active duty in the Army, Navy, Air Force, Marine Corps, or Coast Guard
- Other

Additional Tips for Uploading Documents

- Consumers should not use the following characters in the name of the file that is uploaded: / \ : * ? " < > |.
- Not every document that consumers may want to upload is included in the drop-down menu of "Document Types" that is viewable after clicking "Verify" in the "Application Details" section of their *My Account*. If consumers need to upload documents that are not listed, they should choose "Other" from the list.
- It may be necessary to submit multiple documents.
- Each uploaded document should be smaller than 10 MB in size.
- Each uploaded document must be a .pdf, .jpeg, .jpg, .gif, .xml, .png, .tiff, or .bmp type file.

Mail Copies of Documents to the Marketplace

Consumers can also resolve inconsistencies by mailing copies of documents to the Marketplace at:

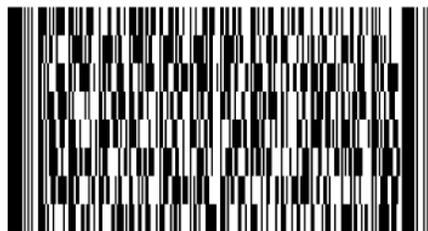
Health Insurance Marketplace
 Department of Health & Human Services
 Attn: Supporting Documentation
 465 Industrial Blvd.
 London, KY 40750

Please note that consumers should:

- NOT mail original documents. Photographs of documents are permitted if a copy cannot be scanned.
- Include the printed bar code page that came with the eligibility or data matching issue warning notice. This will help the Marketplace easily match the mailed documents with the Marketplace application. A data matching issue notice informs applicants that their inconsistency period may expire and their eligibility may change if they do not provide requested documentation within a certain number of days. *Exhibit 24 – Barcode Located on the Eligibility and Data Matching Issue Warning Notice* for an example of the barcode page from the warning notices.
- Include the applicant’s printed name, state, and the application ID (found at the top of the eligibility or data matching issue warning notice) on each page that he or she sends in, even when the applicant also includes the bar code page. Including this additional information is not required if the consumer is also mailing the bar code page, but it will be useful for processing purposes. If consumers do not have a bar code page, they should still include the applicant’s printed name, state, and the application ID when they send documents.

Exhibit 24 – Barcode Located on the Eligibility and Data Matching Issue Warning Notice

Important: If you mail in your documentation, please also include this page in the same envelope, which includes a barcode, along with any documents. This page helps the Marketplace make sure your documents can easily be associated with your application.



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D Appendices

Appendix A: Frequently Asked Questions (FAQS)

This section will help assisters answer FAQs from consumers who are immigrants and want to enroll in health coverage through the Marketplace.

Q1: What should applicants do if they have more than one current immigration document?

A1: Applicants should select and submit their most current immigration document. If they have more than one current immigration document, they should select and input information from the document that contains an alien number, if possible.

Q2: If applicants have an immigration document that is expired, but have an extension on their status, can they be eligible for Marketplace coverage?

A2: Yes, if an applicant's status is up-to-date in DHS' verification system, the Marketplace may be able to verify the applicant's lawfully present status and determine the applicant eligible for Marketplace coverage.

Q3: Is there a waiting period for lawfully present immigrants to be eligible to purchase a QHP through the Marketplace like there is to be eligible for Medicaid?

A3: No, unlike with Medicaid, there is no five-year waiting period or other waiting period for lawfully present immigrants to enroll in a QHP or to be eligible for financial assistance through the Marketplace.

Q4: Can lawfully present immigrants with incomes under 100% of the FPL be eligible for financial assistance through the Marketplace?

A4: Yes. If consumers are lawfully present immigrants with incomes under 100% of the FPL and their immigration status makes them ineligible for Medicaid, they are eligible for financial assistance through the Marketplace, if otherwise eligible.

Q5: What options for accessing health care are available to immigrants who do not qualify for Medicaid and cannot afford coverage through the Marketplace?

A5: Immigrants who are ineligible for financial assistance may be able to use other state or federal health programs, such as:

- Programs using federal health care block grants that cover mental health, maternal and child health, family planning, communicable diseases, and immunizations;
- Programs providing health services necessary to protect life or safety that cover emergency medical, food, or shelter, mental health crisis, domestic violence, crime victim assistance, and disaster relief;
- Hospital financial assistance programs or charity care; and

Community Health Centers (CHCs)/Federally Qualified Health Centers (FQHCs), or Migrant Health Centers offer a sliding scale based on a consumer's ability to pay.

To help locate services, use the Health Resources and Services Administration (HRSA) search tool, <http://findahealthcenter.hrsa.gov/>, and the Health Finder website, <http://healthfinder.gov/FindServices/>. In addition, immigrants who are otherwise eligible for Medicaid in the state (i.e., meet state residency and income rules), but are not qualified non-citizens or not lawfully present children or pregnant women in a state that elects that option, may still qualify for treatment of an emergency medical condition.

Q6: If applicants have Green Cards or other current immigration documents (i.e., I-94) but will not receive their SSNs until a later date, should they wait until they receive their SSNs to apply for Marketplace coverage?

A6: No. An SSN is not required to apply for coverage for an applicant who does not currently have one. These applicants should apply during an available enrollment period and use their Green Cards to attest to lawfully present immigration status for Marketplace coverage. Consumers should update their HealthCare.gov accounts with their SSNs at a later time, even after their coverage has started.

Q7: Are immigrants granted Deferred Action for Childhood Arrivals (DACA) under DHS guidance issued on June 15, 2012, (often referred to as Dreamers), excluded from (i.e., not eligible to purchase) Marketplace coverage?

A7: Yes. Individuals granted DACA status under this policy are not eligible to enroll in coverage through the Marketplace.¹

Q8: Do applicants with deferred action under the DACA policy or undocumented family members need to be included on other household members' applications even though they are not eligible for insurance affordability programs?

¹ This guide was current at the time it was published or uploaded onto the web. Eligibility policies may change.

A8: Yes. If these individuals would otherwise count as household members, they must be listed as household members on the Marketplace application in order for the applicant(s) to be evaluated for eligibility for insurance affordability programs. Application filers need to provide some information about these individuals, such as their incomes, but if they are not applying for health care coverage for themselves will not be asked about their immigration status. Information about immigration status is not required for non-applicant household members included on the application.

Q9: What should assisters say to ease undocumented immigrant parents' concerns about sharing information on Marketplace applications to get their children coverage?

A9: Household members, including parents, may designate themselves as non-applicants on the application for a dependent. Non-applicants are not required to submit information about their immigration status. However, all household members, whether applicants or non-applicants, must report income information to the Marketplace if the applicants want to be evaluated for eligibility for financial assistance. In accordance with guidance from DHS, information provided on Marketplace applications will not be used for immigration enforcement purposes.

Q10: Are all individuals living in the United States subject to the individual shared responsibility provision?

A10: All U.S. citizens living in the United States are subject to the individual shared responsibility provision as are all permanent residents and all foreign nationals who are in the United States long enough during a calendar year to qualify as resident aliens for tax purposes. This category includes nonresident aliens who meet certain presence requirements and elect to be treated as resident aliens. For more information see Pub. 519.

Foreign nationals who live in the United States for a short enough period of time that they do not become resident aliens for federal income tax purposes are exempt from the individual shared responsibility payment even though they may have to file a U.S. income tax return. The IRS has more information available on when a foreign national becomes a resident alien for federal income tax purposes.

For more information, visit <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>

Q11: Are consumers with a temporary work permit eligible to apply for Marketplace coverage? Can they receive financial assistance through the Marketplace?

A11: Consumers who are lawfully present (including those with a valid nonimmigrant visa, such as a worker visa) may be eligible to enroll in Marketplace coverage. Consumers who are lawfully present may also be eligible for financial assistance through the Marketplace, if they meet the other eligibility requirements. For more information on eligibility for financial assistance through the Marketplace, please visit HealthCare.gov's page on [qualifying for financial assistance](#) and see <https://www.irs.gov/pub/irs-pdf/p5120.pdf>.

Q12: How should assisters ensure that language or cultural barriers, such as limited English proficiency (LEP), do not interfere with consumers' understanding of the Marketplace application and enrollment process?

A12: If you are helping someone who speaks a language other than English, there are resources that may be available in the consumer's preferred language. Some of these resources include interpreters, Marketplace Call Center support, and print and web resources like a Uniform Glossary and Marketplace application guides.

Spanish-speaking consumers can be directed to the Spanish version of the Marketplace website, CuidadoDeSalud.gov/es, for the Spanish version of the application, as well as information about the Marketplace in Spanish.

The Marketplace Call Center has representatives available in English and Spanish, and interpretation and translation services in 150 languages. These services are free. For help in a language other than English, call **1-800-318-2596**.

You can also use the "local help" feature on **HealthCare.gov** to find in-person support in your community. Some assisters, like Navigators, certified application counselors, and others offer services in languages other than English. Consumers can get a list of local organizations with contact information, office hours, and types of help offered including non-English language support. Visit <https://localhelp.healthcare.gov/> and enter a city and state or ZIP Code.

Online resources are available in many languages, with more being developed. You can find Marketplace application guides in 27 languages. For more information visit: <https://www.healthcare.gov/language-resource/>. En Español: <https://www.cuidadodesalud.gov/es/language-resource/C>

Navigators and non-Navigator assistance personnel in the Marketplace are required to provide culturally and linguistically appropriate services, including language assistance services. CMS does not require CACs in the Marketplace to provide culturally and linguistically appropriate services beyond any existing obligations they might have, but CMS encourages CACs to provide language access services, and expects CACs to provide appropriate referrals to another assister organization or to the Marketplace Call Center for consumers who need language assistance. Note that Navigators and non-Navigator assister personnel in the Marketplace should rely on the Marketplace Call Center to provide language assistance only in cases where they lack the immediate capacity to help an individual. These services, like all application or other assistance related to the Marketplace that you offer in your role as an assister, should be provided at no cost to consumers.

All assisters should keep in mind that, in general, consumers should input their own information in an online or paper application. Under limited circumstances, if a consumer who is applying or selecting a plan online asks for help typing or using a computer to learn about, apply for, and enroll in Marketplace coverage, an assister may use the keyboard or mouse, but only to follow consumer's specific directions with the consumer physically present in-person.

For more information about assisters' obligations related to providing culturally and linguistically appropriate services, see [Assister Tip Sheet: Dos and Don'ts for Providing Non-discriminatory, Culturally and Linguistically Appropriate Services, and Services Accessible for Consumers with Disabilities in Federally-facilitated and State Partnership Marketplaces](#).

Q13: If parents of U.S. citizen or lawfully present children are undocumented, should their children be the application filers?

A13: No. Application filers must be at least 18 years of age to complete identity verification and apply for Marketplace coverage. Parents who are undocumented may create an account, complete identity verification, and submit an application on behalf of lawfully present children who need health care coverage. If parents are not applying for coverage for themselves and are only acting as application filers on behalf of their children, they will not be asked to provide information about their immigration or citizenship status. Additionally, information provided by application filers will not be used for immigration enforcement purposes. For more information, please see the following memorandum (in English and Spanish) from ICE: [ICE.gov/doclib/ero-outreach/pdf/ice-aca-memo.pdf](https://ice.dhs.gov/doclib/ero-outreach/pdf/ice-aca-memo.pdf).

Q14: What should consumers do if they have an expired work visa that has been renewed, but they do not have a physical copy of the renewed visa with them?

A14: Consumers should enter information from all of the documentation that they have and the Marketplace will attempt to verify it. In this case, consumers should enter information from the expired work visa. If DHS has more updated information, they will provide it to the Marketplace to determine eligibility.

Q15: How should consumers enter foreign addresses for tax dependents who live abroad?

A15: Consumers should enter tax filers' addresses instead of dependents' foreign home addresses.

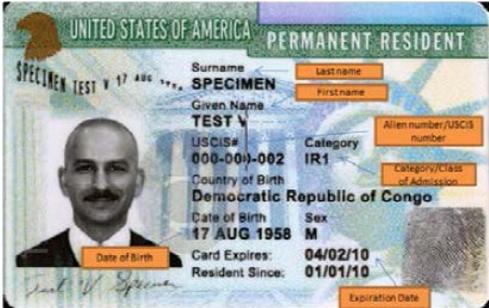
Q16: Where do we direct consumers who have questions about how to use their health insurance?

A16: Now that millions of Americans have health coverage, CMS is working to educate consumers about their coverage and to reduce barriers so they can get the care. For many consumers, especially the newly insured and immigrant populations, the U.S. health care system new and they will need help navigating it. After helping someone apply and enroll, provide them information (in their native language if available) for helping them make the transition “*from coverage to care.*”

From Coverage to Care is an initiative to help people with new health care coverage understand their benefits and connect to primary care and the preventive services that are right for them, so they can live a long and healthy life. Resources walk people through eight steps to connect to care, including how to understand insurance, how to find a provider, and being prepared for their visit. Consumer tools include sample insurance cards, Explanation of Benefits, and knowing the difference between their provider's office and the emergency department.

From Coverage to Care materials are available in eight languages at <https://marketplace.cms.gov/c2c> or can be ordered and shipped for free from the CMS [Product Ordering Warehouse](#).

Appendix B: Immigration Document Types

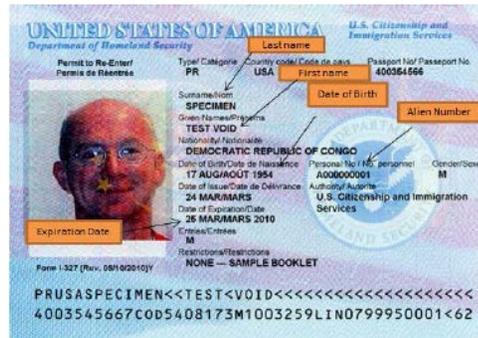
Document Type	Document Details	Information Needed for HealthCare.gov
<p>I-551 Permanent Resident Card (Green Card)</p>	<p>Issued to lawful permanent residents (LPRs). An LPR (also called Green Card recipient) is a person who is not a U.S. citizen, but who resides in the U.S. under legally recognized and lawfully recorded permanent residence as an immigrant.</p> 	<p>Alien number (also called alien registration or United States Citizenship and Immigration Services [USCIS] number), which starts with “A” and ends with eight or nine numbers.</p> <p>Card number (also called receipt number), which starts with three letters and ends with 10 numbers.</p> <p>Document type <i>(Select one)</i></p> <p>Learn more about document types</p> <p>Permanent Resident Card ("Green Card", I-551)</p> <p>The I-551 Permanent Resident Card, or "Green Card", is issued to immigrants who enter the U.S. to reside permanently. Enter the Alien number (starts with an "A," followed by 7-9 digits) and card number, as listed on the card.</p> <p>Alien number <i>optional</i></p> <p>Card number <i>optional</i></p> <p>AXXXXXXXXXX XXXXXXXXXXXXXX</p>

Document Type Document Details Information Needed for HealthCare.gov

Reentry Permit (I-327)

Issued to LPRs (Green Card holders) to leave and re-enter the U.S.

Alien number (also called alien registration or USCIS number), which starts with "A" and ends with eight or nine numbers. This number is located at the top, right-hand side of the document.



Document type *(Select one)*

[Learn more about document types](#)

The Re-entry Permit, I-327, allows a permanent resident to leave and re-enter the U.S. while valid. It's found in a multi-purpose booklet known as the U.S. Travel Document. Enter the Alien number (starts with an "A", followed by 7-9 digits) located on the top, right side of the document.

Alien number *optional*

AXXXXXXXXX

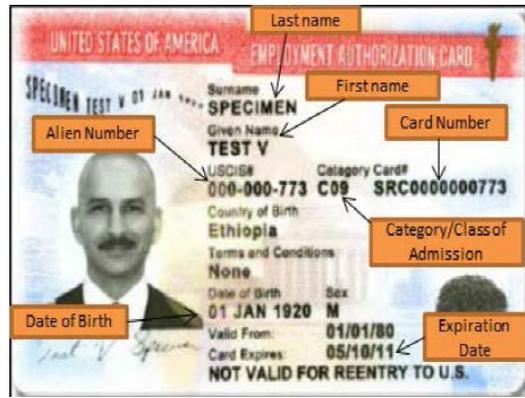
Document Type	Document Details	Information Needed for HealthCare.gov
<p>Refugee Travel Document (I-571)</p>	<p>Issued to refugees and asylees for travel purposes. Refugee status or asylum may be granted to people who have been persecuted or fear that they will be persecuted on account of race, religion, nationality, and/or membership in a particular social group or political opinion.</p> 	<p>Alien number (also called alien registration or USCIS number), which starts with “A” and ends with eight or nine numbers. This number is located at the top, right-hand side of the document.</p> <p>Document type <i>(Select one)</i></p> <p>Learn more about document types</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 20px;"> Refugee Travel Document (I-571) ▼ </div> <p>The Refugee Travel Document, I-571, may be issued to refugees for travel purposes. It should be located in the person's US Travel Document booklet. Enter the Alien number (starts with an "A", followed by 7-9 digits), located on the top right side of the document.</p> <p>Alien number <i>optional</i></p> <div style="border: 1px solid #ccc; width: 150px; height: 30px; margin-bottom: 5px;"></div> <p>AXXXXXXXXX</p>

Document Type	Document Details	Information Needed for HealthCare.gov
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Employment Authorization Card (I-766)

Issued to some people who are authorized to work temporarily in the U.S. Also sometimes called a work permit.

Alien number (also called alien registration or USCIS number), which starts with "A" and ends with eight or nine numbers. Also enter the card expiration date, as listed on the card. These numbers may be on the back of the card. Some older cards may not list both the alien number and expiration date.



Document type *(Select one)*

[Learn more about document types](#)

The Employment Authorization Card, or I-766, is issued to people who are authorized to work temporarily in the U.S. Enter the Alien number (starts with an "A", followed by 7-9 digits) and card expiration date shown on the card.

Alien number *optional*

XXXXXXXXXXXX

Card number *optional*

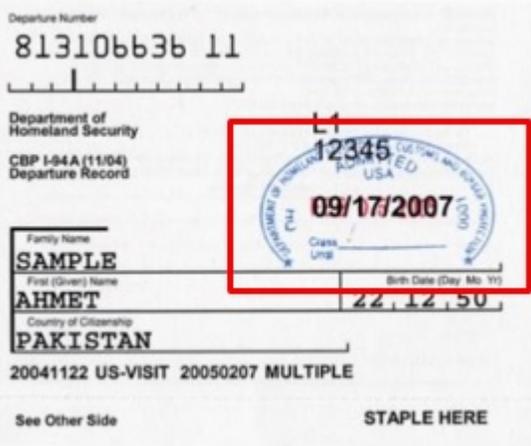
XXXXXXXXXXXX

Document expiration date *optional*

MM/DD/YYYY

Category code *optional*

XXX

Document Type	Document Details	Information Needed for HealthCare.gov
<p>Temporary I-551 Stamp (on passport or I-94, I-94A)</p>	<p>Used to attest to permanent U.S. resident status. A temporary I-551 stamp will have a handwritten or stamped "issue" date and a "valid until" date and can be found on the front of an I-94 form or in a foreign passport.</p> 	<p>Alien number (also called alien registration or USCIS number), which starts with "A" and ends with eight or nine numbers.</p> <p>Document type <i>(Select one)</i> Learn more about document types</p> <div style="border: 1px solid gray; padding: 5px; width: fit-content;"> Temporary I-551 Stamp (on passport or I-94, I-94A) ▼ </div> <p>The temporary I-551 stamp can also be used to attest to permanent resident status. The temporary I-551 stamp has a handwritten or stamped issue date and a "Valid until" date. It's found on the front of an I-94 form or in a foreign passport. Enter the Alien number (starts with an "A," followed by 7-9 digits) from the passport or the I-94 form.</p> <p>Alien number <i>optional</i></p> <div style="border: 1px solid gray; width: 150px; height: 30px; margin-bottom: 5px;"></div> <p>AXXXXXXXX</p>

Document Type	Document Details	Information Needed for HealthCare.gov
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Arrival/Departure Record (I-94/I-94A)

Issued to foreign travelers when they enter the U.S. The bottom portion of the I-94 should be stapled to the passport. The I-94 paper form will no longer be provided upon arrival to the U.S. at most air and sea ports of entry, except in limited circumstances.



The screenshot shows the U.S. Customs and Border I-94 FAQ page. It includes a navigation bar with 'Get I-94 Number' and 'I-94 FAQ'. The main content is titled 'Admission (I-94) Number Retrieval' and displays the following information:

- Admission (I-94) Record Number: 69000888062
- Admit Until Date (MM/DD/YYYY): 10/10/2012
- Details provided on Admission(I-94) form:

Family Name:	LI
First (Given) Name:	LYDIA
Birth Date (MM/DD/YYYY):	01/01/1990
Passport Number:	P123123213
Passport Country of Issuance:	Mexico
Date of Entry (MM/DD/YYYY):	04/11/2012
Class of Admission:	B1

I-94 number, which is found at the top left-hand side of the form.

Document type *(Select one)*
[Learn more about document types](#)

The I-94 Arrival/Departure Record is issued to individuals when they enter the U.S. The bottom portion of the I-94 should be stapled to the person's passport. Enter the I-94 number usually found on the top left side of the form.

I-94 number *optional*

 XXXXXXXXXXXX

Document Type	Document Details	Information Needed for HealthCare.gov
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Arrival/Departure Record (I-94) in Foreign Passport

Issued to foreign travelers when they enter the U.S. The bottom portion of the I-94 should be stapled to the foreign passport.



I-94 number, passport number, expiration date, and country of issuance from consumer's document.

Document type *(Select one)*

[Learn more about document types](#)

Arrival/Departure Record in foreign passport (I-94) ▼

The I-94 Arrival/Departure Record is issued to non-immigrants upon entry to the U.S. The bottom portion of the I-94 is stapled to the foreign passport. Enter the I-94 number usually found on the top left side of the form, along with your passport number and your passport expiration date.

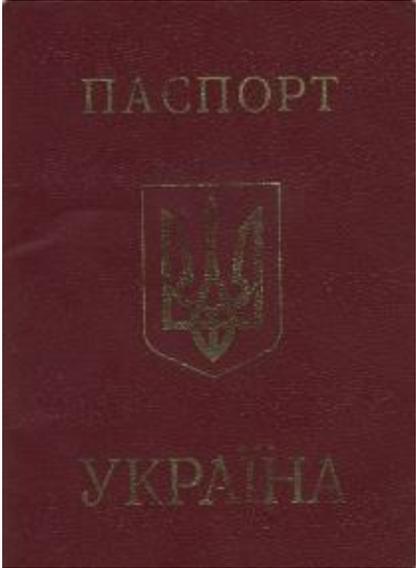
I-94 number *optional*

Passport number *optional*

Document expiration date *optional*

Country of issuance *optional*

Select... ▼

Document Type	Document Details	Information Needed for HealthCare.gov
<p>Foreign Passport</p>	<p>Used by foreign nationals entering the U.S.</p> 	<p>Passport number, passport expiration date, and country of issuance.</p> <p>Document type <i>(Select one)</i></p> <p>Learn more about document types</p> <div style="border: 1px solid #ccc; padding: 5px; width: fit-content;">Foreign passport ▼</div> <p>The passport from a foreign country is used when entering the U.S. Enter the passport number and expiration date.</p> <p>Passport number <i>optional</i></p> <div style="border: 1px solid #ccc; width: 150px; height: 25px; margin-bottom: 5px;"></div> <p>XXXXXXXXXXXX</p> <p>Passport expiration date <i>optional</i></p> <div style="border: 1px solid #ccc; width: 100px; height: 25px; display: flex; align-items: center; justify-content: flex-end; padding-right: 5px;"> 📅 </div> <p>MM/DD/YYYY</p> <p>Country of issuance <i>optional</i></p> <div style="border: 1px solid #ccc; width: 100px; height: 25px; display: flex; align-items: center; justify-content: flex-end; padding-right: 5px;"> Select... ▼ </div>

Document Type Document Details Information Needed for HealthCare.gov

Certificate of Eligibility for Non-Immigrant Student Status (I-20)

Used as support applications for student visa statuses (such as F-1 or F-2).

Student and Exchange Visitor Information System (SEVIS) Identification (ID) number, which is located at the top, right-hand side of the document.

The image shows a sample I-20 form with several fields highlighted by red boxes and arrows:

- SEVIS Number:** Located at the top right of the form.
- First Name:** Located in the student information section on the left.
- Last Name:** Located in the student information section on the left.
- I-94 Number:** Located in the student information section on the left.
- Expiration Date:** Located in the 'Valid Until' field on the left.

Document type *(Select one)*

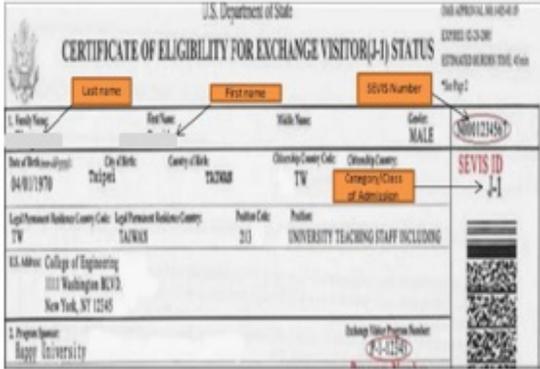
[Learn more about document types](#)

Certificate of Eligibility for Nonimmigrant (F-1) Student Status (I-20) ▼

The I-20 Certificate of Eligibility for Non-immigrant Student Status is the document supporting an application for a student visa (F-1). Enter the SEVIS ID, located on the top right side of the document.

SEVIS ID *optional*

XXXXXXXXXX

Document Type	Document Details	Information Needed for HealthCare.gov
<p>Certificate of Eligibility for Exchange Visitor Status (DS-2019)</p>	<p>Used as support applications for exchange visitor visa statuses (such as J-1 or J-2).</p> 	<p>SEVIS ID number, which is located at the top right-hand side of the document.</p> <p>Document type <i>(Select one)</i></p> <p>Learn more about document types</p> <div style="border: 1px solid gray; padding: 5px; margin: 10px 0;"> Certificate of Eligibility for Exchange Visitor (J-1) Status (DS2019 ▼ </div> <p>The Certificate of Eligibility for Exchange Visitor Status (DS-2019) is the document supporting an application for an exchange visitor visa (J-1). It's a 2-page document that's printed with a SEVIS ID. Enter the SEVIS ID, located on the top right side of the document.</p> <p>SEVIS ID <i>optional</i></p> <div style="border: 1px solid gray; height: 30px; width: 200px; margin: 10px 0;"></div> <p>NXXXXXXXXX</p>

Document Type	Document Details	Information Needed for HealthCare.gov
<p>Notice of Action (I-797)</p>	<p>Issued communication from USCIS about immigration benefits. I-797s can be used for different purposes, such as approval notices, receipt notices, or as a replacement for I-94 forms. Sometimes these notices have other documents attached to them, such as I-360s (petitions for Amerasian, widow[er], or special immigration statuses).</p>	<p>Alien number (also called alien registration or USCIS number), which starts with “A” and ends with eight or nine numbers.</p> <p>Document type <i>(Select one)</i> Learn more about document types</p> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> Notice of Action (I-797) ▼ </div> <p>The Notice of Action (I-797) is communication from U.S. Citizenship and Immigration Service regarding an immigration benefit. An I-797 can be used for different purposes. Sometimes it has other documents attached to it, like an I-360.</p> <p>Enter one of these numbers <i>optional</i></p> <p><input type="radio"/> Alien number</p> <p><input type="radio"/> I-94 number</p>

Document Type	Document Details	Information Needed for HealthCare.gov
<p>Another Type of Document</p>	<p>Varies by document type (see more details below).</p>	<p>Individuals will have the opportunity to describe the type and name of another document they may have by selecting “Other” from the drop down menu.</p> <p>Document type <i>(Select one)</i> Learn more about document types</p> <p>Other documents or status types ▼</p> <p>Does [] have any of these documents or status types? (Select all that apply.)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Document indicating member of a federally recognized Indian tribe or American Indian born in Canada <input type="checkbox"/> Certification from U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR) <input type="checkbox"/> Office of Refugee Resettlement (ORR) eligibility letter (if under 18) <input type="checkbox"/> Cuban/Haitian Entrant <input type="checkbox"/> Document indicating withholding of removal <input type="checkbox"/> Resident of American Samoa <input type="checkbox"/> Administrative order staying removal issued by the Department of Homeland Security (DHS) <input type="checkbox"/> Other <input type="checkbox"/> None of these

Document Type	Document Details	Information Needed for HealthCare.gov
Document indicating a member of a federally recognized tribe or American Indian born in Canada	Membership cards, letters, or other tribal documents that can be used to attest to being a member of a federally recognized tribe, or that a consumer is an American Indian who was born in Canada.	Document indicating a member of a federally recognized tribe or American Indian born in Canada
Certification from U.S. Department of Health and Human Services (HHS) Office of Refugee Resettlement (ORR)	Issued to an individual who is a victim of a severe form of trafficking. These letters state victims are eligible for benefits and services from the U.S. government.	Certification from HHS ORR
HHS ORR eligibility letter (if under 18)	Issued to a child who is a victim of a severe form of trafficking. These letters state victims are eligible for benefits and services from the U.S. government.	Eligibility Letter from HHS ORR
Cuban/Haitian entrant	<p>Issued to people who are Cuban or Haitian and may include:</p> <ul style="list-style-type: none"> • Individuals granted parole into the U.S.; • Individuals with a pending application for asylum applicants with USCIS; • Individuals granted special status under the immigration laws for nationals of Cuba or Haiti; or • Subjects of removal proceedings. 	No additional information is needed.
Document indicating withholding of removal (or withholding of deportation)	Issued to individuals granted withholding of removal, which is similar to the status of asylees.	There are several documents that might show withholding of removal or deportation including, an I-94 stamped Withholding of Deportation, order from an immigration judge or federal court, or I-571 Refugee Travel Document.

Document Type	Document Details	Information Needed for HealthCare.gov
Resident of American Samoa	A document showing a consumer is a resident of, or lives in, American Samoa.	A document, such as passport, showing a consumer is a resident of, or lives in, American Samoa.
Administrative order staying removal issued by DHS	Issued to individuals who have filed an appeal against an immigration court's decision to deport or remove them from the U.S.	There are several documents that might show a consumer has an administrative order staying removal issued by the DHS including a final decision from a federal court or immigration judge.
None of these	If nothing on the list applies, an applicant who has attested to having eligible immigration status can continue through the application without selecting a document or status. The applicant will have to provide information regarding his or her eligible immigration status later on.	Not applicable.

Appendix C: Additional Resources

Resource	Link
Health Coverage for Immigrants	https://www.HealthCare.gov/immigrants/
The Assister's Standard Operating Procedures Manual	https://marketplace.cms.gov/technical-assistance-resources/assister-sop-manual.pdf
The Assister's Roadmap to Resources	https://marketplace.cms.gov/technical-assistance-resources/assisters-roadmap-to-resources.pdf
Medicaid and CHIP Coverage of Lawfully Residing Children and Pregnant Women	http://www.Medicaid.gov/medicaid-chip-program-information/by-topics/outreach-and-enrollment/lawfully-residing.html
Eligibility for Non-Citizens in Medicaid and CHIP	https://www.medicaid.gov/medicaid-chip-program-information/by-topics/outreach-and-enrollment/lawfully-residing.html
Assister Website: Technical Assistance Resources for Helping Special Populations	https://Marketplace.cms.gov/technical-assistance-resources/special-populations-help.html
Attesting to and Verifying Citizenship and Immigration Status	https://Marketplace.cms.gov/technical-assistance-resources/verifying-immigration-status.pdf
Recent Immigration Related HealthCare.gov Updates	https://Marketplace.cms.gov/technical-assistance-resources/immigration-updates.pdf
Application Process for Health Insurance Affordability Programs for Families That Include Immigrants ²	http://www.healthreformbeyondthebasics.org/wp-content/uploads/2014/09/CMS-Assister-Webinar-09.26.14-Application-Process.pdf
Overview of Immigrant Eligibility Policies for Health Insurance Affordability Programs ³	https://www.nilc.org/wp-content/uploads/2015/12/CMS-Immigrant-Eligibility-Presentation-2014-09-19.pdf
Citizenship and Immigration Questions on the Marketplace Application	https://Marketplace.cms.gov/technical-assistance-resources/citizenship-questions-on-marketplace-application.pdf
Immigration Document Uploads on HealthCare.gov	https://Marketplace.cms.gov/technical-assistance-resources/immigration-document-uploads.pdf
Revised Question for Applicants Denied Medicaid and CHIP Eligibility Because of Their Immigration Status	https://Marketplace.cms.gov/technical-assistance-resources/applicants-denied-chip-medicaid.pdf
Tips to Resolve Outstanding Data Matching Issues (Inconsistencies)	https://Marketplace.cms.gov/technical-assistance-resources/resolve-data-match-issues.pdf
Find Services	http://healthfinder.gov/FindServices/
Find a Health Center	http://findahealthcenter.hrsa.gov/
Enrollment Toolkit by From Coverage to Care	https://marketplace.cms.gov/c2c

² CMS is offering this link for informational purposes only, and this presentation should not be construed as an endorsement of the host organization's programs or activities.

³ CMS is offering this link for informational purposes only, and this presentation should not be construed as an endorsement of the host organization's programs or activities.

Resource	Link
Roadmap to Better Care and a Healthier You (available in eight languages)	https://marketplace.cms.gov/c2c

Appendix D: Acronyms & Definitions

The proceeding sections describe the commonly used acronyms and terms that appear throughout this guide.

Frequently Used Acronyms

Acronyms	Descriptions
APTC	Advance payments of the premium tax credit
CAT	Convention Against Torture Act
CFR	Code of Federal Regulations
CHIP	Children's Health Insurance Program
CLAS	Culturally and linguistically appropriate services
CMS	Centers for Medicare & Medicaid Services
CSR	Cost-sharing reduction
DACA	Deferred Action for Childhood Arrivals
DED	Deferred Enforced Departure
DHS	U.S. Department of Homeland Security
FAQ	Frequently asked questions
FFM	Federally-facilitated Marketplace
FPL	Federal poverty level
FQHC	Federally qualified health center
HHS	U.S. Department of Health and Human Services
ICE	U.S. Immigration and Customs Enforcement
ID	Identification
IRCA	Immigration Reform and Control Act
IRS	U.S. Internal Revenue Service
ITIN	Individual Taxpayer Identification Number
LEP	Limited-English proficiency
LIFE	Legal Immigration Family Equity Act
LPR	Lawful Permanent Resident
MAGI	Modified adjusted gross income
PII	Personally identifiable information
PRWORA	Personal Responsibility and Work Opportunity Reconciliation Act
QHP	Qualified health plan
SOP	Standard operating procedure
SAVE	Systematic Alien Verification for Entitlements Program
SSN	Social Security number
TPS	Temporary Protected Status
USCIS	U.S. Citizenship and Immigration Services

Definitions

Derived Citizen: A person who derives U.S. citizenship through his or her relationship to a U.S. citizen by operation of law. Derived citizenship may be conveyed to children through the naturalization of the children’s parents, through passage of certain laws, or through adoption of foreign-born children by U.S. citizen parents. A person who acquires U.S. citizenship may have a “Certificate of Citizenship” (Form N-560 or N-561).

U.S. Citizen: Someone who was born in the U.S. (including U.S. territories except for American Samoa) or who was born outside the U.S. and who either:

- Was naturalized as a U.S. citizen;
- Derived citizenship through the naturalization of his or her parent(s);
- Derived citizenship through adoption by U.S. citizen parents, provided certain conditions were met;
- Acquired citizenship at birth because he or she was born to U.S. citizen parent(s); or
- Became a U.S. citizen by operation of law.

U.S. National: Someone who is a U.S. citizen, or a person who is not a U.S. citizen but owes permanent allegiance to the U.S. With extremely limited exception, all non-citizen U.S. nationals are persons born in American Samoa or persons born abroad under certain conditions with at least one American Samoan parent.



This guide was current at the time it was published or uploaded onto the web. Eligibility policies may change frequently so links to the source documents have been provided within the document for your reference.

This guide was prepared as a service to the public and is not intended to grant rights or impose obligations. This guide may contain references or links to statutes, regulations, or other policy materials. The information provided is only intended to be a general summary. It is not intended to take the place of either the written law or regulations. We encourage readers to review the specific statutes, regulations, and other interpretive materials for a full and accurate statement of their contents.