



Immigrants Below Poverty Level Can Apply for Marketplace Subsidies

Do you know any lawfully present immigrants who can't get MaineCare due to immigration status? They may be able to get subsidies to help pay for health insurance. This is true even if their income is less than 100% of the federal poverty level or FPL. They can apply to the federal Health Insurance Marketplace.

Here are examples of lawfully present immigrants who can apply for subsidies:

- **A person with no income and a green card, a Lawful Permanent Resident, came to the United States four years ago.** This person is not eligible for MaineCare because she is a Legal Permanent Resident in the US less than five years. But she can get subsidies in the Marketplace, even if her income is less than the poverty level. This is because she can't get MaineCare due to her immigration status.
- **A person seeking asylum has work authorization but no income.** She can't get MaineCare because she is an asylum seeker. Asylum seekers can get MaineCare only if pregnant or under age 21. But she can get subsidies in the Marketplace even if her income is less than the poverty level. This is because she can't get MaineCare based on her immigration status.

Here are two kinds of help for immigrants below the Poverty Level:

- **Tax Credits** - Lawfully present immigrants with income below 400% of the poverty level can apply for premium tax credits. These help pay for health insurance in the Marketplace. If their income is less than 133% of the poverty level they won't pay more than 2% of their income for premium costs. If someone has no income, the premium will have no cost.
- **Cost Sharing Subsidies** – People who are below 250% of the poverty level can also get help with some parts of out-of-pocket costs for health care. These are things like co-payments and deductibles. Lawfully present immigrants with income below 100% of the poverty level have the same cost sharing help as people right at 100%.

Call a **certified assister** to hear how immigrants with low incomes can get Marketplace subsidies. Certified assisters can also help people with their application. www.Enroll207.com has a list of certified assisters by zip code.

To learn more about immigrant eligibility for healthcare programs, call Kathy Kilrain del Rio at **Maine Equal Justice Partners**. Call (207) 626-7058, ext. 210 or email kkilraindelrio@mejp.org.