How Will Children Fare under the Chairman’s Mark of the “America’s Healthy Future Act”?

U.S. citizen children (70.6 million)*

Do you have a parent or guardian whose employer offers health coverage?

Yes

Do your parent or guardian qualify for that employer’s coverage?

Yes

Can your family afford their share of the health insurance premiums?

Yes

Congratulations! Once your parent starts paying your family’s share of the premiums, you will likely have employer-based health coverage.

No

Is your family’s income less than 133% of FPL?†

Yes

Are you a U.S. citizen?

Yes

Are you a qualified legal immigrant?

Yes

Did the SAVE system correctly verify your status?

Yes

Congratulations! After the application process, you will likely have health coverage through Medicaid.

No

Are you a qualified legal immigrant?

Yes

Did you become a qualified legal immigrant less than five years ago?

Yes

Are your parents subject to the five-year bar from Medicaid?

Yes

Congratulations! Your family will qualify for a tax credit, although it may be reduced or eliminated by the accounting of undocumented family members, and you are likely to have health coverage through the Exchange.

No

Are you undocumented?

No

Do you have at least one parent who is a legal immigrant or U.S. citizen?

Yes

Is your household’s modified adjusted gross income less than 100% of FPL?‡

Yes

Can you afford to buy coverage at the full price?

Yes

Congratulations! No tax credit for your family, but if SSA or DHS correctly verifies your status, your parents can buy coverage at full price through the Exchange.

No

Is your household’s modified adjusted gross income 100–400% of FPL?‡

Yes

Are your parents subject to the five-year bar from Medicaid?

Yes

Congratulations! Your family will qualify for a tax credit, although it may be reduced or eliminated by the accounting of undocumented family members, and you are likely to have health coverage through the Exchange.

No

Are you undocumented?

Yes

Caution! Even though your undocumented household member will not count in the total people in your household, his or her money will count—your family may receive partial or no tax credit.

Did SSA or DHS correctly verify your status?

Yes

Can you afford to buy coverage at the full price?

Yes

Congratulations! Your family will qualify for a tax credit, although it may be reduced or eliminated by the accounting of undocumented family members, and you are likely to have health coverage through the Exchange.

No

Can you afford to buy coverage at the full price?

No

Sorry! You’ll likely be uninsured. Your parents’ only option is to buy health coverage in the private market outside of the Exchange at full price.

Legal immigrant children (1.7 million)*

Do you have a parent or guardian whose employer offers health coverage?

Yes

Does your parent or guardian qualify for that employer’s coverage?

Yes

Can your family afford their share of the health insurance premiums?

Yes

Congratulations! Once your parent starts paying your family’s share of the premiums, you will likely have employer-based health coverage.

No

Is your family’s income less than 133% of FPL?†

Yes

Are you a U.S. citizen?

Yes

Are you a qualified legal immigrant?

Yes

Did the SAVE system correctly verify your status?

Yes

Congratulations! After the application process, you will likely have health coverage through Medicaid.

No

Are you a qualified legal immigrant?

Yes

Did you become a qualified legal immigrant less than five years ago?

Yes

Are your parents subject to the five-year bar from Medicaid?

Yes

Congratulations! Your family will qualify for a tax credit, although it may be reduced or eliminated by the accounting of undocumented family members, and you are likely to have health coverage through the Exchange.

No

Are you undocumented?

No

Do you have at least one parent who is a legal immigrant or U.S. citizen?

Yes

Is your household’s modified adjusted gross income less than 100% of FPL?‡

Yes

Can you afford to buy coverage at the full price?

Yes

Congratulations! No tax credit for your family, but if SSA or DHS correctly verifies your status, your parents can buy coverage at full price through the Exchange.

No

Is your household’s modified adjusted gross income 100–400% of FPL?‡

Yes

Are your parents subject to the five-year bar from Medicaid?

Yes

Congratulations! Your family will qualify for a tax credit, although it may be reduced or eliminated by the accounting of undocumented family members, and you are likely to have health coverage through the Exchange.

No

Are you undocumented?

Yes

Caution! Even though your undocumented household member will not count in the total people in your household, his or her money will count—your family may receive partial or no tax credit.

Did SSA or DHS correctly verify your status?

Yes

Can you afford to buy coverage at the full price?

Yes

Congratulations! Your family will qualify for a tax credit, although it may be reduced or eliminated by the accounting of undocumented family members, and you are likely to have health coverage through the Exchange.

No

Can you afford to buy coverage at the full price?

No

Sorry! You’ll likely be uninsured. Your parents’ only option is to buy health coverage in the private market outside of the Exchange at full price.

Undocumented children (1.5 million)*
Uninsurance rates for these children vary greatly based on their family structure. In 2008, about 8% of citizen children with citizen parents were uninsured. In comparison, 12% of citizen children with legal immigrant parents and 25% of citizen children with undocumented parents had no health coverage. Among undocumented children, more than one in five (22%) of those with legal immigrant parents and nearly half (45%) of those with undocumented parents were uninsured. Jeffrey S. Passel and D’Vera Cohn, *A Portrait of Unauthorized Immigrants in the United States* (Washington, DC: Pew Hispanic Center, 2009).

The federal poverty level (FPL) in 2009 is $18,310 for a family of three. The Chairman’s Mark determines eligibility for subsidies in the Health Insurance Exchange according to modified adjusted gross income. Individuals and families with a modified adjusted gross income less than 100% of FPL are not qualified to purchase health insurance through the Exchange unless subject to the five-year bar to Medicaid.

“Qualified” immigrants include legal permanent residents; refugees; asylees; persons granted withholding of deportation or removal; conditional entrants; persons granted parole by the Department of Homeland Security (DHS) for at least one year; Cuban/Haitian entrants; Violence Against Women Act (VAWA) petitioners whose petitions have been filed or accepted but not denied; and victims of trafficking. Those marked with this symbol (§) are exempt from the five-year bar for Medicaid. “Not qualified” immigrants include all other categories and include both undocumented and legal immigrants. Examples of legal immigrants that are “not qualified” but will still be subject to the individual responsibility requirement include immigrants who are the spouse or child of a U.S. citizen who has a pending application for adjustment of status, as well as U-Visa and K-Visa holders. Additionally, under the proposed health care reform, some states may continue to cover certain legal immigrants subject to the five-year bar with state-only dollars.

The Chairman’s Mark maintains the existing Systematic Alien Verification for Entitlements (SAVE) Verification Information System.

Undocumented children—as well as legal immigrant and citizen children of undocumented parents or caregivers—will not be able to access health coverage through the Exchange. Other members of their families who are citizens or legal immigrants may be able to obtain coverage for themselves and on behalf of their legal immigrant or citizen children through the Exchange.

Under the Chairman’s Mark, citizens’ eligibility will be determined by the Social Security Administration (SSA) and legal residence will be determined by an unspecified verification system through the U.S. Department of Homeland Security (DHS).