



Health Insurance Options for Public Charge

In terms of the health insurance options for immigrants coming into the United States we separate the categories into domestic and international health insurance products.

Domestic Health Insurance

In certain states a non-ACA (Affordable Care Act) plan can be purchased. These are considered short term plans and vary in length from anywhere from 1 month to 3 years. Depending on the state plans can be renewed on a yearly basis.

- The recommended carrier for this is National General (Aetna). They do not require a Social Security Number and or have a requirement that the individual be in the United States for 12 months before coverage can be issued. Plans can be purchased the immigrant is in the United States.

Short Term Products Are Available in the Following States:

AL, AR, AZ, DC, FL, GA, IA, IN, IL, KS, KY, LA, MI, MO, MS, MT, NC, NE, ND, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WI, WV and WY.

ACA (Affordable Care Act) plans can be purchase during open enrollment or with a Special Election Period during the year. This would cover all pre-existing conditions. Most carriers do require a Social Security or Tax ID #. Clients could apply for a subsidy to offset some of the costs, but we are unsure if that would be considered a Public Charge.

International Health Insurance

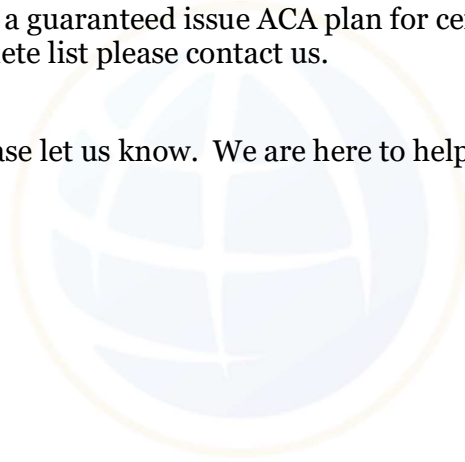
- Available in All 50 States
- Plans do Not Require a Social Security Number.

For International Health Insurance Plans, coverage can be purchased before an individual is in the United States. Plans do not have waiting periods but are subject to medical history.

- Recommended Carriers for International Coverage are Cigna Global and GeoBlue.
- Cigna Global does offer a guaranteed issue ACA plan for certain Visa Types (E, H, O, R, etc.). For a complete list please contact us.

If you have any questions, please let us know. We are here to help.

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