

## HEALTH CARE OPTIONS IF YOU CANNOT GET COVERAGE

### OVERVIEW

Although the Affordable Care Act expanded health care coverage options for millions of Americans, there are still millions who do not have health insurance coverage. If you are not eligible for traditional coverage because the state you live in has not expanded Medicaid, because of immigration status, because you have missed open enrollment, or any other reason, you may still have options for receiving health care.

### EMERGENCY CARE

The Emergency Medical Treatment and Active Labor Act requires hospitals and ambulance services to provide care to anyone needing emergency healthcare treatment regardless of citizenship, legal status, or ability to pay. If a hospital does not have emergency care services (like an emergency room), they can transfer you somewhere else that does provide emergency services. If you are in the emergency room and no longer have an emergency, they are permitted to release you. They are, however, required by law to provide you life sustaining care and stabilize you before releasing you.

Unfortunately, under this law, cancer care is not considered an emergency. Surgery for cancer, chemotherapy, and radiation are not services provided in emergency rooms.

### HILL BURTON

Hill Burton is a law passed in 1946 which gave hospitals and other health facilities money for construction and modernization. In return, the facilities that received this funding agreed to provide services to people who could not afford to pay. There are about 150 facilities across the country that are required to provide free or low-cost care because of this law. You can contact the Hill-Burton hotline for a list of facilities. For more information on Hill-Burton:

Please call: (800) 638-0742 Department of Health and Human Services, or visit: <http://www.hrsa.gov/gethealthcare/affordable/hillburton/>

To find a facility:

<http://www.hrsa.gov/gethealthcare/affordable/hillburton/facilities.html>

### CHARITY CARE:

Beyond the requirement that hospitals provide life-sustaining emergency care, many hospitals offer free or low-cost care to low-income patients, regardless of whether it is required to under Hill Burton. You can call or visit a hospital or cancer treatment center and ask to speak with a social worker or the Patient Services or Billing Department to determine

which options may be available at a particular facility.<sup>1</sup> Hospitals and treatment centers may have very long waiting lists for free or low cost charity care services, so it is best to apply as early as possible.

For additional assistance, please contact the Patient Advocate Foundation 1-800-532-5274

Additionally, even if the hospital you go to does not have a formal charity care program or you are not eligible for it, remember that you can always try to negotiate hospital bills once you receive them, especially if you are paying out of pocket.

## **PRIVATE HEALTH INSURANCE:**

If you are an undocumented immigrant, you may purchase private health insurance coverage, as long as you do so directly from an insurance company or through a broker. Unfortunately, if you are undocumented, you cannot purchase health insurance through your state's health insurance marketplace set up under the Affordable Care Act, and may not take advantage of tax credits to pay for coverage. Private health insurance can be expensive, but may be an option for someone in need of expensive, ongoing medical treatment. Keep in mind that private insurance can only be purchased during open enrollment at the end of each year.

## **MEDICAID**

Medicaid is a free health care coverage program available to U.S. Citizens and Legal Permanent Residents who have been residing in the U.S. for at least five years. In some states, certain undocumented immigrants or Legal Permanent Residents who do not meet the five-year requirement may be eligible as well, or may be eligible for Emergency Medicaid, or may be eligible for programs to treat certain types of conditions (such as breast or cervical cancer). If you are trying to get your green card, you may be worried that signing up for Medicaid will negatively impact your green card application. However, receiving Medicaid benefits generally does not automatically make you a "public charge" for immigration purposes, unless you are using it for long term care in a nursing home. It is important to speak with an immigration attorney if you are considering applying for any change immigration status. Medicaid does not have a specific enrollment period, so you can sign up for coverage at any time.

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<sup>1</sup> If you live in California, you can visit this website for a list of hospitals in the state that provide charity care: <https://syfphr.oshpd.ca.gov/> (The website even lists each hospital's charity care policy and application).