

if they accept your insurance plan before going. If you have insurance always carry your insurance card with you.

WHY SHOULD I GET HEALTH INSURANCE?

Healthcare in the United States is very expensive. If you need to go to the hospital you will have to pay for all the bills if you have no insurance. Having health insurance will help cover some of the costs. With health insurance you protect yourself financially.

HOW CAN I HAVE HEALTH INSURANCE FOR MY CHILDREN?

Some employers provide health insurance for their employees and family members. Most state governments give health insurance for free to children of low income families. Ask your caseworker about the government plans in your state.

WHAT IF I CANNOT AFFORD TO PAY FOR HEALTH INSURANCE?

You may be able to get health insurance through your work, or your spouse's work. Some employers pay all or part of the monthly costs of health insurance. It is important to think about whether the job you work at has health benefits. Having health benefits is important and can protect your family in an emergency. Ask your caseworker for advice on getting health insurance or other health programs.

For more information on the Internet about Medicaid, please visit:

www.cms.hhs.gov/home/medicaid

This brochure was developed with the aid of information and resources from:

Centers for Medicare and Medicaid Services

*Administration for Children and Families
U.S. Dept. for Health and Human Services*

This brochure was developed with funding from the Department of Health and Human Services Office of Refugee Resettlement.

CONTACT INFORMATION:

riht@uscridc.org
U.S. Committee for Refugees and Immigrants
1717 Massachusetts Ave., NW
Suite 200
Washington, DC 20036
Phone: 202 • 347 • 3507
Fax: 202 • 347 • 7177
www.refugees.org



Medicaid and Health Insurance



www.refugees.org

*Protecting Refugees, Serving Immigrants,
Upholding Freedom since 1911*

MEDICAID AND HEALTH INSURANCE

Health services in the United States are not free, and can be very expensive. Refugees can receive help with paying for healthcare through programs called “Medicaid” and “Refugee Medical Assistance” Other individuals and families buy health insurance through their job, or on their own. This brochure helps to explain how Refugee Medical assistance, Medicaid, and health insurance can be used by refugees to pay for health services.

WHAT IS MEDICAID?

Medicaid is a medical assistance program that helps low income families can get pay for some or all of their medical bills. Refugee families with children can get Medicaid when they come to the United States. Every state has different requirements

for who can get Medicaid and for how long. Please ask your caseworker about the Medicaid requirements in your state. If you are on Medicaid you should have a Medicaid card with a number.

WHAT ARE THE TYPES OF MEDICAID PLANS?

Different Medicaid plans have different doctors who work in different places. Be sure to choose a plan that has a doctor who works near you. You may receive forms in the mail about different plans. Be sure to choose a plan that is good for you, or ask your caseworker for help.

WHO CAN HELP ME GET MEDICAID?

Your caseworker helps you apply for Medicaid during your first month in the United States at the Department of Human Services. You should receive a card in the mail that you can use at the hospital.

WHAT IF I DO NOT QUALIFY FOR MEDICAID?

Refugees can be on Medicaid for 7 years if they qualify in their state. Refugees who do not have children and make too much money may not qualify for Medicaid. Refugees who are not eligible for Medicaid may get *Refugee Medical Assistance* for the first 8 months after they first arrived in the United States. Refugee Medical Assistance is available to refugees, Asylees, Cuban/Haitian entrants, and victims of trafficking.

IF I AM ON MEDICAID, WHERE DO I GO FOR MEDICAL CARE?

Some hospitals, and doctors in America accept Medicaid and some don't. Be sure to call the doctor and find out if they accept your Medicaid program before your appointment.

HOW LONG DOES MEDICAID LAST?

After the first eight months in the United States, refugees are no longer eligible for Refugee Medical Assistance, but may still be able to have Medicaid. It is important that refugee families receive all their vaccinations during the first eight months while they are free. After Medicaid is finished, having health insurance can help families pay the costs of healthcare.

WHAT IS HEALTH INSURANCE?

Health insurance is a program that helps a person's medical care costs. A person can pay an amount of money each month to the insurance company or have it deducted from his paycheck. If the person becomes sick the insurance company covers a part of the medical bills. Some hospitals don't accept certain insurance plans. Please ask your doctor