



MIGRANT WORKERS & HEALTH INSURANCE

A Guide for Vermont Employers

www.VermontHealthConnect.gov

Migrant farm workers can get covered through Vermont Health Connect if legally present and otherwise eligible. Those who qualify can get financial help such as Vermont Premium Assistance, Cost Sharing Reductions and Premium Tax Credits.

Undocumented workers are not eligible to apply.

YOUR EMPLOYEES CAN:

APPLY AT VERMONT HEALTH CONNECT IF THEY:

- ✓ Are a Vermont resident AND
- ✓ Are lawfully present in the U.S.* AND
- ✓ Are not in jail

** If they have a H2A and H2B visa, they are lawfully present*

GET SUBSIDIZED COVERAGE IF THEY:

- ✓ Are otherwise eligible and lawfully present AND
- ✓ Aren't eligible for Medicaid only due to immigration status AND
- ✓ Have an income up to 400% of the federal poverty level

Migrant farm workers or H2A employees generally cannot get Medicaid benefits. However, there are exceptions, such as lawfully present children and pregnant women, who may be able to get Medicaid coverage.

If anyone is denied Medicaid only because of immigration status, they may be able to get financial help for medical services in an emergency.

COVERAGE OUTSIDE OF OPEN ENROLLMENT:

Some people can sign up for coverage during a Special Enrollment Period, outside of Open Enrollment.

- ✓ Immigrants who have gained status as lawfully present, as citizens, or as nationals within the last 60 days may qualify for a Special Enrollment Period.
- ✓ Immigrants who lost coverage because they didn't have proper documentation, and who can now show it, may be able to enter a Special Enrollment Period.

To see the full list of qualifying life events that open a Special Enrollment Period go to: info.healthconnect.vermont.gov/qualifyingevents

HOUSEHOLDS WITH MIXED STATUS:

- ✓ Lawfully present members can apply for coverage through Vermont Health Connect
- ✓ Unlawfully present members cannot apply for a Qualified Health Plan (QHP).
- ✓ If someone in the household applies, others in the household who don't apply never have to reveal their immigration status.
- ✓ Parents need temporary Social Security numbers to apply for their children. Allow extra time and contact Vermont Health Connect to start this process.

If you need help, please call our Customer Service Center at 1-855-899-9600, Monday-Friday 8:00 AM-5:00 PM.



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QUESTIONS FOR THOSE CONSIDERING HEALTH INSURANCE:

- ✓ Will you be considered a U.S. resident for this year's taxes?
 - ◆ You will be considered a United States resident for tax purposes if you meet the substantial presence test for the calendar year. Information on requirements needed to meet this test can be found at: <https://www.irs.gov/individuals/international-taxpayers/substantial-presence-test>.
- ✓ Will your annual income be over the filing threshold?
 - ◆ Check out info.healthconnect.vermont.gov/thresholds for this year's income thresholds.
 - ◆ Individuals with spouses living abroad can choose to file jointly or independently, however in most cases you must file jointly to be eligible for tax credits.

If you answered "yes" to both questions, weigh your options by exploring plans. See Useful Resources section for references.

Remember, you have 60 days to enroll in a health insurance plan after arriving in the U.S.

USEFUL RESOURCES:

A full list of federal immigration status types that qualify for QHPs can be found at: healthcare.gov/immigrants/immigration-status/

For Vermont, many immigration and citizenship categories exist. Call Vermont Health Connect to learn more or find them at the Health Benefits Eligibility and Enrollment Rule: info.healthconnect.vermont.gov/legal

A full directory and map of in-person help can be found at: info.healthconnect.vermont.gov/find

DOCUMENTATION TYPES TO SHOW ELIGIBILITY:

Proof of status can be provided as copies of original documents.

For Social Security Number verification, provide either:

- ◆ Social Security card or W-2 Form that includes name, address, and Social Security Number
- ◆ 1099 Form

To show legal immigration status provide:

- ◆ Legal Permanent Resident Card
- ◆ Temporary Resident ID Card
- ◆ Refugee Travel Document

Any of the following verify citizenship:

- ◆ Current U.S. Passport
- ◆ VT Enhanced Driver's License
- ◆ Certificate of Naturalization
- ◆ Birth certificate AND a driver's license

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