



# Connecting DACA Recipients to Health Coverage: A Toolkit for Partners



Health Insurance Marketplace®

2024

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# About This Toolkit and Background

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As trusted partners in the community, we are asking for your help raising awareness about an important new rule for Deferred Action for Childhood Arrivals (DACA) recipients and assisting them with obtaining health insurance through the Health Insurance Marketplace®<sup>1</sup> starting November 1, 2024, as well as during Open Enrollment.

In 2012, the United States Department of Homeland Security (DHS) established the DACA policy. This policy created a process to defer removal action for certain noncitizens who, years earlier, came to the U.S. as children, meet certain other criteria, and do not present other circumstances that would warrant removal. Under earlier Centers for Medicare & Medicaid Services (CMS) rules, DACA recipients were excluded from the definition of lawfully present.<sup>2</sup> In May 2024, a [new rule](#) was issued to remove the exclusion from eligibility for DACA recipients to enroll in a health plan through the Affordable Care Act (ACA) Health Insurance Marketplaces, and to enroll in coverage through a Basic Health Program (BHP). The new rule updates and clarifies the definitions of “lawfully present” and “qualified noncitizen” for purposes of those programs. DACA recipients who meet the eligibility criteria for coverage will qualify for a 60-day Special Enrollment Period (SEP) for those becoming newly eligible to select a health plan through the Marketplace beginning on November 1, 2024. Eligible DACA recipients who want 2024 coverage should select a plan by November 30, 2024, to have coverage that begins on December 1, 2024. Consumers who only need 2025 coverage should enroll during Open Enrollment, which runs from November 1, 2024 – January 15, 2025.

More than one-third of DACA recipients currently do not have health insurance, and CMS has now eliminated the barrier for DACA recipients to obtain health care coverage under the Health Insurance Marketplace® and BHPs. Allowing DACA recipients to access coverage will enhance their health and well-being while benefiting the broader economy. Over 100,000 uninsured DACA recipients are likely eligible to enroll in Marketplaces or a BHP.

This toolkit was designed to reach as many uninsured, qualified DACA recipients who are eligible to enroll in Marketplace coverage as possible—with your help! Help us spread the word among DACA recipients by integrating some of these ready-to-use tools into your communication channels.

This toolkit includes the following downloadable materials. Each section includes a preview of the outreach material for reference. Please download the live materials via the provided links.

- Fact Sheet
- Frequently Asked Questions (FAQs)
- Drop-In Article
- Social Media Messages
- Postcard
- Fillable Flyer

Thank you in advance for sharing this important message and making a difference.

<sup>1</sup>Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.

<sup>2</sup>See 45 C.F.R. section 152.2 (definition of “lawfully present”).

# Frequently Asked Questions (FAQs)

*Use the following CMS produced FAQs for partners to help educate DACA recipients about enrolling in the Health Insurance Marketplace®. These FAQs will help ensure that recipients have the necessary information and support to navigate the application process effectively.*

## **Q: When should I apply?**

A: You can start applying for coverage on November 1, 2024, and you can apply for coverage through January 15, 2025.

Eligible DACA recipients and other newly eligible individuals who wish to enroll in coverage starting December 1, 2024, should complete an application for 2024 coverage and select a plan between November 1 – November 30, 2024. DACA recipients who wish to enroll in coverage starting January 1, 2025, may complete an application for 2025 coverage and select a plan between November 1 – December 31, 2024. After December 31, you can enroll in 2025 coverage by completing an application and selecting a plan on or before January 15, 2025, with coverage beginning on February 1, 2025.

Your enrollment dates may vary if you live in a state with a State-based Marketplace, please visit your [state website](#) for more information.

## **Q. How do I enroll in coverage?**

A: There are a few different ways you can enroll in coverage. You can enroll online at [HealthCare.gov](https://www.healthcare.gov) or [your state's Health Insurance Marketplace®](#) or by calling the [Marketplace call center](https://www.healthcare.gov) at 1-800-318-2596 for assistance in 200 languages. The call center is open 24 hours a day, 7 days a week. Additionally, consumers can find a local assister or an agent/broker in their area by visiting [HealthCare.gov](https://www.healthcare.gov) and selecting the “find local help” option or by using Help On Demand.



# Frequently Asked Questions (FAQs)



**Q: Which immigrant populations are newly eligible to enroll in a health plan through the Health Insurance Marketplace® due to changes in the “lawfully present” definition?**

A: In addition to DACA recipients, several other noncitizen groups are newly eligible to enroll in a Marketplace health plan if they meet other eligibility criteria, such as:

- Noncitizens who have been granted work authorization
- Beneficiaries of the Family Unity Program under the LIFE Act Amendments of 2000
- Individuals with pending applications for lawful permanent residency (Green Card), regardless of whether they also have an approved visa petition
- Children under 14 who have a pending application for asylum, withholding of removal, or relief under the Convention Against Torture, no longer subject to a 180-day waiting period
- Children with approved petitions for Special Immigrant Juveniles (SIJ) classification.  
See the following page for more information: [HealthCare.gov/immigrants/immigration-status](https://www.healthcare.gov/immigrants/immigration-status)

**Q: How can I qualify for health insurance through the Marketplace?**

A: To qualify for health coverage through the Marketplace, a consumer must, among other eligibility criteria, be a U.S. citizen or a U.S. national or be lawfully present in the U.S. DACA recipients and certain other noncitizens who meet Marketplace eligibility requirements may now be eligible for coverage through the Marketplace.

**Q: Am I required to include my Social Security Number (SSN) on my application?**

A: Yes. The Marketplace is required by law to collect SSNs from all applicants who have SSNs. DACA recipients generally have SSNs, and all Marketplace applicants who have an SSN must provide this number when applying for coverage. The Marketplace will not collect identifying information for household members who are not seeking health coverage.

# Frequently Asked Questions (FAQs)

## **Q: Are DACA recipients or other noncitizens able to enroll in Medicaid or the Children’s Health Insurance Program (CHIP)?**

A: No, DACA recipients and the other noncitizens affected by the new rule remain ineligible for full Medicaid or CHIP coverage. DACA recipients and the other noncitizens affected by the new rule may continue to be eligible for limited Medicaid coverage for the treatment of an emergency medical condition (including labor and delivery) if they meet all other eligibility requirements in the state except for U.S. citizenship or eligible immigration status.

## **Q: How can my costs for health insurance through the Marketplace be reduced?**

A: DACA recipients and certain other noncitizens may qualify for financial help to reduce the costs of a Marketplace plan, if they’re otherwise eligible. This includes advance payments of the premium tax credit (APTC), which is a tax credit you can use to lower your monthly premium, and cost-sharing reductions (CSRs), which lower the amount you pay for deductibles, copayments, and coinsurance. Visit [HealthCare.gov](https://www.healthcare.gov) to see if you qualify for financial help.

## **Q: Can I still get coverage if I live in a mixed immigration status household?**

A: Yes. Many immigrant households are of “mixed status,” with members having different immigration and citizenship statuses. For example:

- Some families may have taxpaying members who can’t get Marketplace coverage, with other family members who qualify for Marketplace coverage as citizens or lawfully present immigrants.
- Some members may qualify for full Medicaid or CHIP coverage, while other members don’t.

“Mixed status” families can apply for the premium tax credit or extra savings to lower out-of-pocket costs for their dependent family members who qualify for Marketplace coverage. They can also apply for Medicaid and CHIP coverage for their dependent family members. Family members who aren’t applying for health coverage for themselves won’t be asked their immigration status.

## **Q: Will applying for Marketplace coverage impact my immigration eligibility as a DACA recipient?**

A: No, applying for or enrolling in Marketplace coverage will not impact your or your family’s immigration status in any way. Getting financial help paying your health insurance premiums doesn’t make you a “public charge,” meaning that it won’t affect your chances of becoming a Lawful Permanent Resident or U.S. citizen.

The Marketplace only uses immigration information to verify an applicant’s immigration status to determine eligibility for health insurance coverage; this information will not be used for immigration enforcement purposes.

For more information:

[HealthCare.gov/help/immigration-status-questions](https://www.healthcare.gov/help/immigration-status-questions)

# Drop-In Article

How to Use: Share this CMS produced message by inserting it in newsletters, publications, or websites/blogs.

Download in [English](#).



Health Insurance Marketplace®

## DACA Recipients, You Can Now Get Affordable Health Coverage—Here's How to Enroll!

A recent federal rule has eliminated the barrier for Deferred Action for Childhood Arrivals (DACA) recipients to access to affordable, quality health care coverage. Starting November 1, 2024, DACA recipients may be eligible to enroll in a health plan through the Health Insurance Marketplace<sup>®1</sup> or State-based Marketplaces, where they may qualify for financial assistance to help lower their monthly payments and reduce out-of-pocket costs like co-pays and deductibles, making health care more affordable. Additionally, beginning November 1, 2024, DACA recipients may be eligible to enroll in health coverage through the Basic Health Program (BHP), which is a coverage option for low-income individuals in Minnesota and Oregon.

This new rule is projected to help approximately 100,000 previously uninsured DACA recipients enroll in Marketplace coverage. To take advantage of this new opportunity, eligible DACA recipients can enroll through the Marketplace during a Special Enrollment Period, starting November 1, 2024.

*If you select a plan by November 30, 2024, your coverage will begin on December 1, 2024. You can apply for coverage through January 15, 2025.*

### Steps to Enroll:

- Visit the Marketplace: Go to [HealthCare.gov](https://HealthCare.gov), [CuidadodeSalud.gov](https://CuidadodeSalud.gov), or your [state's Marketplace website](#).
- Create an Account: If you haven't already, you'll need to [create an account](#) to start your application.
- Complete Your Application: During the application process, you'll be asked for information about your household income, household size, and immigration status. The Marketplace will not collect identifying information for household members who are not seeking health coverage. Follow on-screen guidance for attesting to questions about eligible immigration status.
- Review Your Options: Once your application is processed, you'll be able to see available health plans and financial assistance that you may qualify for to help lower the cost of your health plan.
- Choose a Plan: Compare plans based on coverage, cost, and your health care needs. Select your Marketplace plan by January 15, 2025, to ensure you don't miss out on coverage.

### Get Help

If you have questions or need assistance with your application, there are resources available to help:

1. You can reach out to local navigators, other assisters, agents, brokers, or community organizations that offer free help with the Marketplace application process. To find local help in your community, go to [HealthCare.gov/find-local-help](https://HealthCare.gov/find-local-help) to search the online directory and set up a time to talk in person, over the phone, or by email. You can filter results based on preferences and services provided, including language capabilities.
2. You can call the Marketplace Call Center at 1-800-318- 2596 (TTY is 1-855-889-4325) to fill out an application and enroll in a Marketplace plan. Free help is available 24 hours a day/7 days a week, and assistance is available in 200 languages.
3. You can also find guidance at [HealthCare.gov/apply-and-enroll/get-help-applying](https://HealthCare.gov/apply-and-enroll/get-help-applying) or your state's health insurance website.

### Don't Wait—Enroll Today

This new federal rule for DACA recipients increases access to affordable health care coverage that can help protect their health and financial well-being. Make sure they take action and select a Marketplace plan by January 15, 2025, to secure the coverage they need. Your enrollment dates may vary if you live in a state with a State-based Marketplace. Please visit your state website for more information.

For more information or to start your application, visit [HealthCare.gov](https://HealthCare.gov) or [CuidadodeSalud.gov](https://CuidadodeSalud.gov) today!

<sup>1</sup> Health Insurance Marketplace<sup>®</sup> is a registered service mark of the U.S. Department of Health & Human Services.

# Fact Sheet

*How to Use: Include this CMS produced fact sheet in your weekly bulletin/newsletter/blog or on your website to help spread the word.*

Download in [English](#).



Health Insurance Marketplace®

## Health Coverage Options for DACA Recipients

*Starting November 1, 2024, Deferred Action for Childhood Arrivals (DACA) recipients and certain other immigrants have new options to get affordable health coverage. Here's what you need to know:*

### 1 Get Health Coverage Through the Marketplace

- If you are a DACA recipient, you may now be eligible for coverage through the Health Insurance Marketplace®<sup>1</sup>.
- Many people can find a Marketplace plan for as little as \$10 a month, with financial help.
- All Marketplace plans cover important services like doctor visits, prescription drugs, emergency care, mental health, and more.
- Visit [HealthCare.gov](https://www.healthcare.gov) to apply and sign up for a plan, or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). You'll need to provide your Social Security number, if you have one, and information from documents to verify your immigration status.

### 2 Get Help Paying for Your Plan

- You may qualify for financial assistance to help lower your monthly premiums and out-of-pocket costs.
- Even if your household income is below 100% of the federal poverty level (FPL), you could still get help paying for coverage because DACA recipients don't qualify for full Medicaid.

Need Help?

Visit [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help) to find free help from a certified expert in your area. They can guide you through your options and help you enroll.

<sup>1</sup>Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.

### 3 Special Enrollment Period Just for You

- DACA recipients and other newly eligible individuals can apply for Marketplace health coverage between November 1, 2024 – January 15, 2025.
- To start coverage as soon as December 1, 2024, apply between November 1 and November 30, 2024.
  - Once you complete your 2024 application and enrollment, you can then update your 2025 application to enroll in coverage for 2025. Plans and prices can change each year, so it's important that you actively apply and enroll for 2025.
- To start coverage on January 1, 2025, apply and select a plan between November 1 and December 31, 2024.
- January 15, 2025, is the deadline to enroll in coverage. If you select a plan between January 1 and January 15, your coverage will begin on February 1.
- Enrollment dates may vary if you live in a state with a State-based Marketplace. Please visit your [state website](#) for more information.

### 4 Medicaid and CHIP

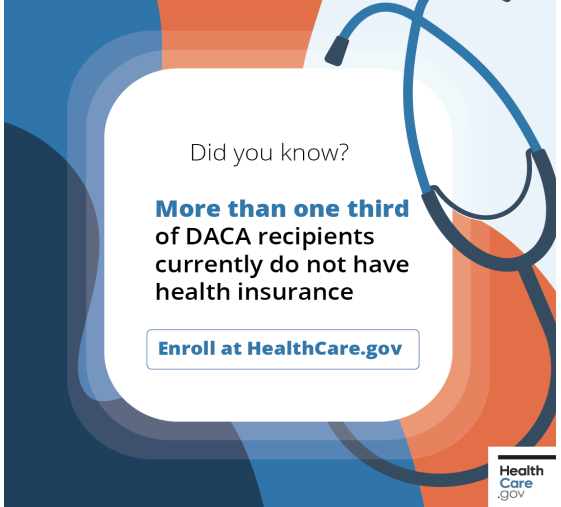


- DACA recipients are not eligible for full Medicaid or CHIP coverage.
- DACA recipients may be eligible for limited Medicaid coverage for the treatment of an emergency medical condition if they meet all other state requirements except U.S. citizenship or eligible immigration status.



# Social Media Messages

*How to Use: Tag @HealthCareGov and use the social media posts below to remind your DACA recipient followers that they may be eligible for Marketplace health coverage and, if so, can enroll by following these steps:*

Download in [English](#).

Post Date	Post Copy	Graphics
Nov 1 – Jan 15	<p>Thanks to a new rule, #Dreamers who meet other eligibility requirements can now qualify for quality health coverage through HealthCare.gov! All plans cover 10 categories of essential benefits &amp; 4 out of 5 customers can find a plan for \$10 a month or less with financial assistance. Enroll today &amp; #GetCovered:  <a href="https://www.HealthCare.gov/get-coverage">https://www.HealthCare.gov/get-coverage</a>            #MarketplaceOE #DACA</p>	 <p>Did you know?</p> <p><b>More than one third of DACA recipients currently do not have health insurance</b></p> <p><a href="#">Enroll at HealthCare.gov</a></p> <p>Health Care .gov</p>
	<p>As a #DACA recipient, you may now qualify for a low-cost, quality HealthCare.gov plan! All plans cover essential benefits such as primary care visits, prescriptions, emergency care, and more. #GetCovered at:  <a href="https://www.HealthCare.gov/get-coverage">https://www.HealthCare.gov/get-coverage</a>            #MarketplaceOE</p>	 <p></p> <p><b>A new rule reduces barriers for DACA recipients to obtain health care coverage starting November 1</b></p> <p><a href="#">Enroll at HealthCare.gov</a></p> <p>Health Care .gov</p>

# Social Media Messages

*How to Use: Tag @HealthCareGov and use the social media posts below to remind your DACA recipient followers that they may be eligible for Marketplace health coverage and, if so, can enroll by following these steps:*

Post Date

Post Copy

Graphics

Nov 1 – Jan 15

#DYK A new rule issued in May 2024 allows #DACA recipients to enroll in health coverage through HealthCare.gov’s #MarketplaceOE. If eligible, don’t wait! Enroll today and #GetCovered.  
<https://www.HealthCare.gov/get-coverage>



## SHARE HEALTHCARE.GOV POSTS

You can also go to the [HealthCare.gov](https://www.healthcare.gov) page on Facebook and LinkedIn and “share” DACA posts to your page.

**Facebook:** [www.facebook.com/HealthCare.gov](https://www.facebook.com/HealthCare.gov)

**X (formerly Twitter):** <https://x.com/HealthCareGov>



# Postcard

*How to Use: Digital or Print: Hand out this CMS produced postcard; display postcards on a counter, bulletin board, or rack; insert them in your weekly bulletin or newsletter; or post them online on your website or blog.*

Download in [English](#).



Health Insurance Marketplace®

## Health Coverage Is Now Available for Eligible DACA Recipients!

Starting **November 1, 2024** (until January 15, 2025) eligible **DACA** recipients can apply to enroll in comprehensive health plans that include doctor visits, prescription medications, preventive care, and more. Enrollment dates may vary if you live in a state with a State-based Marketplace. Please visit your state website for more information.

**Financial assistance may be available to DACA recipients** to make coverage more affordable.

### Take the next step for your health.

Visit [HealthCare.gov](https://www.healthcare.gov) or [CuidadodeSalud.gov](https://www.cuidadodesalud.gov) to explore your options and enroll today! If you select a plan by November 30, 2024, your coverage will begin on December 1, 2024. Once you complete your 2024 application and enrollment, update your 2025 application to enroll in coverage for 2025. Plans and prices can change each year, so it's important that you actively apply and enroll for 2025.



For more information, go to [HealthCare.gov](https://www.healthcare.gov), or visit [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help) to speak to a local health care navigator or other assister for help with your application. You can also call the Marketplace Call Center at 1-800-318-2596 (TTY is 1-855-889-4325) to fill out an application and enroll in a Marketplace plan. The call center provides free help 24 hours a day/7 days a week, and assistance is available in 200 languages.



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.gov

# Fillable Flyer

*How to Use: Digital or Print: Display this CMS produced flyer on a bulletin board, table, or rack; insert it in your weekly bulletin or newsletter; or post it on your website or blog.*

Download in [English](#).




Health Insurance Marketplace®

## Big News for DACA Recipients!

You may be eligible to apply for health coverage through the Health Insurance Marketplace®<sup>1</sup> starting **November 1, 2024!**

**Don't Wait—Enroll Today at [HealthCare.gov](https://www.healthcare.gov) or [CuidadodeSalud.gov](https://www.cuidadodesalud.gov) to Get Protected and Save on Health Care Costs!**

Follow these steps to get enrolled:

**1**   
Create an Account

**2**   
Fill Out an Application

**3**   
Choose a Plan

### Need Help?

Call:

Or

Visit:

<sup>1</sup>Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.

# Additional Resources

Be sure to visit the following CMS pages to access a wide range of additional resources, including materials that can help you better engage with your audience and support your outreach efforts:

- [Partner Tools & Toolkits](#)
- [Materials for Special Populations](#)
- [Materials in Multiple Languages](#)

Please visit [HealthCare.gov](https://www.healthcare.gov) for more information about immigrant eligibility for health coverage. [HealthCare.gov/immigrants/coverage](https://www.healthcare.gov/immigrants/coverage)

The following documents can be downloaded for print or saved to your computer and used digitally.

**Postcard (English):** Use this postcard to email or hand out vital information regarding where DACA recipients can learn more about their eligibility for health coverage during open enrollment.

**Fact Sheet (English):** Use this fact sheet to help DACA recipients enroll in Marketplace coverage.

**Fillable Flyer (English):** Use this fillable flyer to customize contact information so DACA recipients can find someone who can guide them through the application and enrollment process.

**Drop-In Article (English):** Use this drop-in article for listservs, newsletters, and other outreach to help educate DACA recipients about Marketplace coverage.

**Social Media Messages (English):** Share these messages on your social media and tag @HealthCareGov.

