HealthQuoted

HEALTHQUOTED COMMUNITY RESOURCE / 2027

Your health. Your options.

A simple guide to insurance and affordable medical care when immigration rules change.

Losing help paying for insurance does not always mean losing access to coverage or care.

HealthQuoted.com
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FREE COMMUNITY GUIDE • NOT A GOVERNMENT PUBLICATION

START HERE

First, know these 4 truths

A calm place to start before making any decisions.

01 **Coverage and savings are different.**

You may lose the subsidy (money that reduces your premium) but still be allowed to buy health insurance.

02 **Your immigration category matters.**

The 2027 subsidy rules are stricter. Never guess based only on having a work permit or pending papers.

03 **Care is not limited to insurance.**

Community health centers, sliding-fee clinics and hospital assistance may reduce medical costs.

04 **Do not ignore a renewal notice.**

A plan may renew at the FULL monthly price. Read the 2027 bill before keeping or canceling coverage.

FIRST STEP: Find your latest Marketplace eligibility notice and your projected 2027 premium.

CMS · 2027 · HealthCare.gov

THE 2027 RULE

Who can receive ACA subsidies?

Starting January 1, 2027, federal premium help is limited by immigration category.

01 **These immigration groups may qualify.**

U.S. citizens and nationals; lawful permanent residents (green-card holders); Cuban/Haitian entrants; and certain COFA migrants. Income and other rules still apply.

02 **Other lawfully present immigrants.**

Many refugees, asylees, TPS holders, people on visas and other eligible lawful-presence categories may buy Marketplace insurance, but generally without federal premium help.

03 **Undocumented immigrants.**

Federal Marketplace enrollment is not available. Private insurance purchased directly outside the Marketplace may still be an option.

04 **A second change started earlier.**

On October 1, 2026, separate federal Medicaid/CHIP funding rules for many noncitizens changed. Ask about state exceptions and children's programs.

IMPORTANT: Losing a subsidy does NOT automatically cancel a lawfully present person's Marketplace eligibility.

CMS · 2027 · CMS · Medicaid/CHIP · HHS / CMS

CHECK YOUR STATUS

Which status applies to me?

The exact legal category matters more than the document's nickname.

01 **I have a green card.**

You may remain eligible for 2027 Marketplace financial help if you meet income and all other requirements.

02 **I have asylum, refugee status or TPS.**

You may still qualify to ENROLL in Marketplace insurance if lawfully present, but generally lose federal premium savings in 2027.

03 **I have a work permit (EAD) or an I-797 notice.**

A work card or receipt does not, by itself, answer every eligibility question. Check the underlying immigration category and the Marketplace's verification result.

04 **I have no qualifying lawful-presence status, or I have DACA.**

Do not assume you can enroll through the federal Marketplace. Explore direct private coverage and low-cost clinics; get qualified immigration advice if your status is unclear.

TIP: Keep copies of your I-94, green card, EAD, approval notices and Marketplace letters, when applicable.

HealthCare.gov · CMS · 2027

KNOW YOUR RIGHTS

Can an insurance company refuse me?

There are real protections—but they do not guarantee free coverage.

01 **Direct private plans: an important right.**

CMS explains that people not lawfully present generally can buy individual insurance outside the Marketplace. Federal guaranteed-availability rules apply, subject to enrollment periods and applicable rules.

02 **Pre-existing conditions are protected.**

ACA-compliant individual major-medical plans generally cannot reject you or charge more because of diabetes, cancer, pregnancy or other medical history.

03 **Enrollment dates still matter.**

2027 federal Marketplace Open Enrollment runs November 1, 2026–January 15, 2027. Most ACA-compliant direct plans also have enrollment windows or qualifying events.

04 **Not every “private plan” is comprehensive.**

Short-term plans, fixed indemnity products and health-sharing arrangements may exclude major care. Ask for the Summary of Benefits and Coverage (SBC).

ASK THIS: “Is this an ACA-compliant major-medical plan that covers essential health benefits?”

HHS / CMS · HealthCare.gov · health history · HealthCare.gov · direct plans

BUYING INSURANCE

Where can I buy real private insurance?

Use this four-step shopping method.

01

1 • Ask for off-Marketplace ACA coverage.

Contact a licensed insurance agent or an insurer selling individual plans in your state. Ask for “ACA-compliant, off-exchange major-medical coverage.”

02

2 • Compare the FULL price.

Compare monthly premium, deductible, maximum out-of-pocket costs, prescriptions and doctors. Direct purchases do not receive federal Marketplace subsidies.

03

3 • Explore workplace coverage.

Ask an employer about available group health benefits, waiting periods, dependent costs and enrollment rules.

04

4 • Check before paying.

Read the plan SBC. Confirm the actual carrier, provider network, effective date and licensed seller. Check your state insurance department if unsure.

CAUTION: A cheaper limited-benefit product may pay only a small fixed amount toward a large hospital bill.

HealthCare.gov · direct plans · Florida DFS

LOW-COST CARE

Where can I get affordable care?

These options can help even when a full insurance premium is too expensive.

01 **Find a community health center.**

Search findahealthcenter.hrsa.gov by ZIP code. HRSA-funded centers offer primary care and sliding-fee discounts based on income and household size.

02 **Ask for sliding-fee pricing.**

Say: “I am uninsured or my plan is too expensive. Do you offer reduced fees?” Ask what identification, address or income proof the clinic requests.

03 **Call 211 for local help.**

Dial 2-1-1, or visit 211.org, for referrals to clinics, medicine assistance and community services. Availability varies by location.

04 **Ask a hospital about financial assistance.**

Many nonprofit hospital facilities must publish a financial-assistance policy. Ask the billing office for “charity care” or the FAP application.

CENTRAL FLORIDA EXAMPLE: Osceola Community Health Services — 407-943-8600; osceolahealthcare.org (income-based program).

HRSA clinic finder · HRSA · sliding fees · IRS · 501(r) · Osceola clinics

FAMILY COVERAGE

What about my children or pregnancy?

Different people in one family can have different coverage rights.

01 **A child may qualify even if a parent does not.**

U.S.-citizen children can apply for eligible Marketplace coverage, Medicaid or CHIP. A parent’s immigration category does not automatically decide a child’s eligibility.

02 **Non-applicants do not report their status.**

For a mixed-status household, family members who are not applying for their own coverage generally do not have to provide their immigration status.

03 **Some states cover lawfully residing children.**

States may use special Medicaid/CHIP rules for lawfully residing children or pregnant people. Florida uses this option for certain children. Income and state rules apply.

04 **Pregnancy needs a separate review.**

Check pregnancy-related insurance, state programs, prenatal clinics and hospital financial assistance. Do not assume that all maternity services are free.

REMEMBER: Apply for each eligible family member; one person’s denial is not automatically everyone’s denial.

HealthCare.gov · families · Medicaid.gov · children · CMS · Medicaid/CHIP

EMERGENCIES

What if I need emergency care?

Do not avoid urgent treatment because of an insurance problem.

01 **Emergency departments have duties.**

Under EMTALA, Medicare-participating hospital emergency departments generally must screen a person for an emergency medical condition regardless of ability to pay.

02 **Stabilizing treatment is required.**

If an emergency condition is found, the hospital must provide stabilizing care within its capabilities or arrange an appropriate transfer.

03 **Emergency care is NOT automatically free.**

A bill may follow. Ask the hospital for its financial-assistance policy, a reduced-bill review, and any applicable emergency Medicaid assessment.

04 **For non-emergency needs, choose wisely.**

A community clinic or primary care center is often more affordable for routine visits, medication checks and ongoing conditions.

FOR A SERIOUS EMERGENCY: call 911 or seek emergency care. Do not delay for insurance paperwork.

CMS · EMTALA · IRS · 501(r) · CMS · Medicaid/CHIP

IF YOU GET A NOTICE

Denied subsidies—or asked for proof?

A notice is a starting point for action, not always the end of your options.

01

1 • Read the exact reason.

Does it say “no premium tax credit,” “document mismatch,” or “not eligible for Marketplace enrollment”? These are different decisions.

02

2 • Correct outdated information.

Update your current immigration category, household and income through the official Marketplace or state exchange. Do not guess or misstate a category.

03

3 • Watch the document deadline.

For federal Marketplace citizenship or immigration verification, the usual document period is 95 days. Follow the specific date on your notice.

04

4 • Appeal if the decision is wrong.

You generally have 90 days from the Marketplace eligibility notice to request an appeal. Sending missing documents first may fix the issue.

ALSO CHECK: Your new premium. Automatic re-enrollment without financial help may produce a much larger bill.

CMS · 2027 · HealthCare.gov · documents · HealthCare.gov · appeal

YOUR ACTION PLAN

What should I do today?

Four clear steps. Save this page or share it with a family member.

01 **Today: save your papers.**

Collect the current insurance card, Marketplace notice, projected 2027 premium, and relevant immigration documents.

02 **Next: verify coverage and help separately.**

Ask whether you may ENROLL in coverage and whether you qualify for SAVINGS. Do not assume they have the same answer.

03 **Compare two paths.**

Get the full cost of a real ACA-compliant policy; also identify a nearby sliding-fee clinic if premiums are unaffordable.

04 **Get help before a deadline passes.**

Ask HealthQuoted or your Marketplace for an enrollment review. For immigration legal questions, use a qualified immigration attorney or accredited legal provider.

NEVER send sensitive immigration documents to an unverified website, text number, or stranger.

HealthCare.gov · CMS · 2027 · HRSA clinic finder

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Trusted help & official sources

Tap the links in the PDF or scan the QR codes. Services and eligibility may change.

Community clinics (nationwide)
findahealthcenter.hrsa.gov

Local help: dial 211
211.org

Verify your status category
HealthCare.gov

HealthQuoted: plan review
HealthQuoted.com

Official legal & consumer references

- CMS 2027 immigration/subsidy guidance
- HealthCare.gov: status categories
- CMS/HHS: direct private coverage
- CMS: emergency treatment (EMTALA)
- HRSA: sliding fee rules
- IRS: hospital financial assistance
- Medicaid/CHIP rule effective 10/1/2026
- Marketplace: appeals and deadlines

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