



Enrolling COFA Islanders in Health Care Coverage **A Guide for Agents and Community Partners**

Immigrants from the Federated State of Micronesia, the Republic of the Marshall Islands and the Republic of Palau—collectively known as COFA islanders—are free to travel, work, and live in the U.S. through a Compact of Free Association (COFA) with the federal government. Due to their non-immigrant, “lawfully present” status, they have certain options for health care coverage through the Affordable Care Act. This guide provides information about what COFA islanders are eligible for and provides tips on how to enroll them in coverage.

Coverage Options

Health Insurance Marketplace

- COFA islanders **are eligible** to enroll in qualified health plans (QHPs) sold through the health insurance marketplace (Marketplace), HealthCare.gov.
- COFA islanders **are eligible** for subsidies including “advanced premium tax credits” (APTC) to help pay for premiums and “cost-sharing reductions” (CSR) to help pay for out-of-pocket costs through the health insurance marketplace. The subsidies are available to COFA islanders earning 0 percent to 400 percent of federal poverty level and can be used to purchase coverage **at all ages, from birth to death.** COFA islanders must file taxes in coming years to get the subsidies.

Oregon Health Plan

- COFA islanders under 19 **are eligible** for Oregon Health Plan, full level benefits.
- COFA islanders 19 and over **are eligible** for CAWEM if they are NOT pregnant
 - CAWEM only covers emergency care
 - CAWEM is NOT considered minimum essential coverage
 - Adults may be eligible for BOTH QHPs and CAWEM
- COFA islanders 19 and over are eligible for CAWEM+ if they are pregnant
 - CAWEM+ is full OHP benefits available to certain pregnant women during their pregnancy.
 - Hospice, family planning and abortion are not covered under CAWEM+
 - CAWEM+ is minimum essential coverage

Verifying Immigrant Status

HealthCare.gov electronically verifies consumers' immigration status in real time. If the Marketplace cannot verify a consumer's status electronically, HealthCare.gov sets an immigration status of data matching issue (DMI) and asks the consumer to provide additional information to verify his/her immigration status. Consumers will not receive APTC or CSRs unless the DMI has been resolved.

Consumers should provide documents to verify their immigration status within 95 days. The list of acceptable documents for resolving each type of DMI can be found at <https://www.healthcare.gov/help/how-do-i-resolve-an-inconsistency/> along with more information on how to submit documents. Agents and Community Partners are strongly encouraged to help consumers submit their documents to resolve their immigration status DMI as soon as possible.

HealthCare.gov uses the documentation to verify the consumer's immigration status and notifies the consumer of their eligibility. If the Marketplace verifies the consumer as being lawfully present, the consumer will receive one of the following outcomes:

- **Outcome A:** Consumer is not eligible for Medicaid based on their immigration status but is eligible for a QHP with APTC/CSRs. The consumer will receive a notice that includes information regarding eligibility and next steps for enrolling. The consumer will be able to proceed directly to plan compare in their HealthCare.gov account to select a plan or can complete next steps through the HealthCare.gov Call Center.
- **Outcome B:** Consumer eligible for Medicaid based on immigration status and is able to purchase a QHP at full cost without APTC/CSRs.

Assisters can help consumers understand the notices they receive from the Marketplace, determine the correct documentation to submit to resolve their DMI, and enroll in Marketplace coverage with or without APTC/CSRs.

Step by Step Enrollment Instructions

The next two pages include step by step instructions for enrolling COFA islanders in coverage through HealthCare.gov. Following these steps will help ensure that HealthCare.gov properly processes the consumer's application.

Does John Doe also have any of these documents or status types?
Answer: None of these

↓

Has John Doe lived in the U.S. since 1996?
Yes or No

↓

Is John Doe an honorably discharged veteran or active-duty member of the military?
Yes or No

↓

Does John Doe plan to file a federal income tax return for 2016?
COFA islanders don't have to file taxes to apply for coverage, but they will need to file next year if they want financial help.

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Will John Doe claim any dependents on federal income tax return for 2016?
Yes or No

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Will John Doe be claimed as a dependent on someone's else's federal income tax return for 2016?
Yes or No

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Does John Doe live with one or more children under age 19 and he is the main person taking care of that child or children?
Yes or No

↓

John Doe's race and ethnicity (optional)

↓

More about household

↓

Does John Doe have a physical disability or mental health condition that limits their ability to work, attend school, or take care of their daily needs? (optional)

↓

Do any of these people need help with activities of daily living (like bathing, dressing, and using the bathroom), or live in a nursing home, or other medical facility? (optional)

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Were any of these people found not eligible for Medicaid or the Children's Health Insurance Program (CHIP) in the past 90 days? Or, were any of them found not eligible for Medicaid or CHIP due to their immigration status since October 1, 2013?
Check the box only if a person was found not eligible by their state, not by HealthCare.gov. If yes, check the names of the individuals that this applies to. This will allow the application process to continue.