

Communications Toolkit: Health Coverage Expansion to DACA Recipients

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Background from the Centers for Medicare and Medicaid Services (CMS)

On May 2, 2024, the U.S. Department of Health and Human Services, through the CMS, published a final rule to modify the definition of “lawfully present” applicable to eligibility for enrollment in a Qualified Health Plan (QHP) through the Health Insurance Marketplace and a Basic Health Program (BHP). With this modification, DACA recipients and other non-citizen groups will no longer be excluded from that definition, thereby making it possible, effective November 1, 2024, for DACA recipients who meet all other eligibility requirements to enroll in:

- (1) a QHP through the Marketplace with financial assistance like advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs) or
- (2) a BHP.

What does this mean?

Starting November 1, 2024, DACA recipients will be considered lawfully present for Marketplace and Oregon Health Plan (OHP) Bridge – Basic Health Program coverage and, if they meet all other eligibility requirements, will be eligible to enroll in a health plan through the Marketplace with financial assistance such as advanced premium tax credits (APTC) and cost-sharing reductions (CSRs) or OHP Bridge, Oregon’s Basic Health Program.

Does this change only impact DACA recipients?

This change impacts:

- People with Deferred Action for Childhood Arrivals (DACA) status;
- People with pending applications for asylum; and
- People with an employment authorization that did not previously qualify.

This list is not exhaustive. For more details on this rule, please visit orhim.info/3UkjJN5.

Marketplace timelines

- Newly eligible individuals, including DACA recipients, will qualify for a special enrollment period (SEP) to enroll in a health plan through the Marketplace during the 60 days following November 1, 2024. Consumers who apply for coverage through a SEP during November 2024 can have their Marketplace coverage begin as early as December 1, 2024, if they meet all other eligibility requirements.

- Consumers who apply for coverage before December 15, 2024 through open enrollment can have their coverage begin as early as January 1, 2025, if they meet all other eligibility requirements.
- Consumers who apply for coverage between December 16, 2024 and January 15, 2025 can have their coverage begin February 1, 2025.
- For DACA recipients who are eligible for a BHP, coverage could begin as early as December 1, 2024.
- DACA recipients who enroll in a health plan under a SEP for coverage starting December 1, 2024 must also actively enroll in a health plan during open enrollment for coverage starting January 1, 2025. Their December coverage will not automatically re-enroll for 2025.

OHP Bridge – Basic Health Program timelines

- Consumers who are found eligible for OHP Bridge between November 1 and November 15, 2024 will have coverage starting December 1, 2024.
- Consumers who are found eligible for OHP Bridge between November 16 and December 15, 2024 will have coverage starting January 1, 2025.
- There is a continual activation period between the 16th of the month and the 15th of the next month for coverage beginning the first of the following month.

Suggested text for newsletter articles

More Oregonians now qualify for health coverage and financial help

Eligibility rules changed on Nov. 1, 2024, which means more people can get covered through OregonHealthCare.gov and Oregon Health Plan (OHP) Bridge – Basic Health Program.

Starting Nov. 1, 2024, DACA recipients are eligible to enroll in health coverage if they meet other eligibility requirements. Coverage can begin as early as Dec. 1 for individuals who act before Nov. 15.

OHP Plus benefits are still available to eligible people in Oregon regardless of immigration status.

There are multiple ways to apply for coverage, depending on what you may qualify for. No matter where you start, you will be referred to the right program for you. Help is available in many languages. All relay calls are accepted.

OHP Plus and OHP Bridge:

- Online at benefits.oregon.gov
- By calling 800-699-9075
- In person at an [Oregon Department of Human Services \(ODHS\) office \(orhim.info/DHSoffice\)](https://orhim.info/DHSoffice)
- With help from a certified community partner organization. Find one on OregonHealthCare.gov/GetHelp.

Marketplace health coverage:

- Online at HealthCare.gov
- By calling 800-318-2596
- With help from a licensed insurance agent or Marketplace-certified community partner. Find one at OregonHealthCare.gov/GetHelp.

Not sure where to start?

Use our Window Shopping tool to learn what program and savings are available to you. Visit the tool at OregonHealthCare.gov/WindowShop.

We can help!

Our team includes trained experts who can help you apply for the program best for your needs. Please call us at [phone] or email [email address] to make an appointment. You can also find free local help near you at OregonHealthCare.gov/GetHelp.

Suggested text for email messages

SUBJECT: More Oregonians now qualify for health coverage with financial help

PREVIEW LINE: OHP Bridge – Basic Health Program and Marketplace health plans are now available to more people.

EMAIL BODY:

Great news! Eligibility has expanded for health coverage through OregonHealthCare.gov and OHP Bridge – Basic Health Program. Starting Nov. 1, 2024, DACA recipients are eligible to enroll in health coverage if they meet other eligibility requirements. Coverage can begin as early as Dec. 1 for individuals who act before Nov. 15.

OHP Plus benefits are still available to eligible Oregonians regardless of immigration status.

We can help you enroll! Make an appointment for one-on-one help:

- Call us at [phone number];
- Email us at [email address];
- Or visit [website address] to learn more.

Get started by previewing your coverage options at OregonHealthCare.gov/WindowShop.

Suggested text for social media posts

- Have you heard? Eligibility rules have changed for Marketplace coverage and OHP Bridge – Basic Health Program. This means more Oregonians can now get coverage for as low as \$0 per month! See what coverage you can get at OregonHealthCare.gov/WindowShop. #HealthCoverage #HealthCare #OregonHealth
- DACA recipients: you can now get covered and protect your health. We are happy to help you apply and enroll in health coverage. Give us a call at [phone] to make an appointment today! #HealthCoverage #HealthCare #OregonHealth
- #DYK 97% of Oregonians are currently enrolled in health coverage – and now DACA recipients can be too! Get started at OregonHealthCare.gov/WindowShop today.
- Oregonians: listen up! Eligibility for health coverage is now available to more people. Now DACA recipients can enroll through the Marketplace and OHP Bridge – Basic Health Program. Find a local expert to help you apply and enroll at OregonHealthCare.gov/GetHelp.

Social media graphics

Predesigned social media graphics are available at orhim.info/resources by clicking "DACA Expansion Outreach Materials."

You can get this document in other languages, large print, braille or a format you prefer free of charge. Contact the Oregon Health Insurance Marketplace at info.marketplace@oha.oregon.gov or 855-268-3767. We accept all relay calls.

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