

SB 10 (Lara): Expanding Health Care Coverage to All Californians, Regardless of Immigration Status

The Affordable Care Act explicitly and unjustly excludes undocumented immigrants and Deferred Action for Childhood Arrivals (DACA) recipients from receiving health coverage through federally funded programs including Covered California, the state's health insurance marketplace. Though California recently made the investment to extend comprehensive full-scope Medi-Cal to all children and youth, regardless of where they were born, the fight to ensure that *everyone* has access to health care is not over.

Supported by the California Immigrant Policy Center and Health Access California, [SB 10](#) (Lara) would expand health care coverage to all Californians, regardless of immigration status. The bill expands full-scope comprehensive Medi-Cal to all adults who are income-eligible, as funding is made available, and also requires the state to apply for a federal waiver that would allow undocumented immigrants to buy coverage through Covered California using their own money.

Move California closer to Health For All

SB 10 removes barriers to health access due to immigration status and moves California closer to ensuring that every Californian has comprehensive, affordable, and accessible care. SB 10 will expand California's state funded full-scope Medi-Cal program to low-income undocumented adults, as budget allocations allow. This bill will also direct the state to apply for a waiver under Section 1332 of the Affordable Care Act, allowing undocumented immigrants with higher incomes to purchase a health plan through Covered California with their own money. If granted, the 1332 Waiver would make it possible for undocumented adults to view, choose, and purchase Covered California plans available to them with their own money. Unfortunately, these individuals will not be eligible for subsidies.



The 2015-16 state budget, signed into law in June 2015, extended full-scope Medi-Cal coverage to all low-income California children and youth regardless of immigration status (SB 75).¹ In addition, SB 4 (Lara), signed into law in October 2015, strengthens this expansion by ensuring that undocumented children are able to transition from restricted-scope "emergency" Medi-Cal to full-scope Medi-Cal seamlessly without barriers to enrollment. Building on the progress of SB 4 and SB 75, immigrant and health advocates are working together to pass SB 10, which will help ensure that every Californian has access to health care coverage.

The Financial and Health Effects of Being Uninsured and Undocumented

Undocumented immigrants do not have access to comprehensive, affordable benefits through publicly funded health coverage programs. Low-income undocumented immigrants are eligible for emergency-only Medi-Cal but not for primary or preventive care. While some California counties provide some care to undocumented adults through their safety-net systems, too many do not.² As a result, undocumented and uninsured Californians live

¹ Eligible children and youth will be able to receive Medi-Cal coverage through this expansion until they turn 19 years old.

² Health Access, Re-Orienting the Safety Net for the Remaining Uninsured, March, 2015. http://www.health-access.org/images/pdfs/county_safety_net_survey_reportupdate_march15final.pdf.

sicker, die younger, and are one emergency away from financial ruin. This reality has tremendous health and economic impacts on families and entire communities. Our health care system works better when everyone—children *and* adults regardless of immigration status—has access to primary and preventive care to prevent medical debt and bankruptcy.

Further, many undocumented immigrants are part of mixed-status families that include family members who are U.S. citizens or lawfully present immigrants who are already eligible for financial assistance. By allowing everyone to access Covered California regardless of immigration status, families can view and compare health insurance options for all family members--for those who are eligible for financial help and for those who are not. Improving health access and allowing people to buy health coverage through the state marketplace are important steps toward achieving Health for All.

Key Points

SB 10 builds on California’s tradition of immigrant inclusion. It will allow undocumented adults to receive comprehensive care through full-scope Medi-Cal and will help immigrant families with higher incomes find health plan options through Covered California’s “one-stop shop.”

SB 10 expands California’s well-established tradition of covering some immigrant populations in Medi-Cal who are excluded from federal programs by providing undocumented adults comprehensive coverage through full-scope Medi-Cal, as funding is made available. Examples of populations eligible for full-scope Medi-Cal include recent documented immigrants, including people who have had a “green card” for 5 years or less, and immigrants with a “deferred action” status like Deferred Action for Childhood Arrivals (DACA) recipients.

Through SB 10, California will create a path to remove an unjust exclusion to Covered California based on immigration status. Mixed-status families across California will be better served when Covered California is accessible to the entire family, regardless of their immigration status. Allowing all Californians to access and search for health plans through California’s health insurance marketplace is another step toward achieving Health for All.

No one should suffer or die from a treatable condition based on where they were born.

California is stronger when all Californians are covered. Our health care system is stronger when we detect and treat preventable conditions early, rather than require patients to resort to emergency room visits. Further, excluding undocumented immigrants from health care does not reflect California’s values and it simply does not make sense to shut out a whole population of California adults from health care coverage.

The Bottom Line

SB 10 moves California and the nation closer to Health for All, by allowing undocumented adults receive comprehensive care through Medi-Cal and access the same state health insurance marketplace available to everyone else. California is stronger when everyone can access Covered California.