

SB 10 (Lara): Providing All Californians Access to Covered California

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 access to health care coverage for all Californians, regardless of immigration status, through the state marketplace. The bill requires the state to apply for a federal waiver that would allow undocumented immigrants and DACA recipients to buy unsubsidized coverage through Covered California using their own money.

Move California closer to Health For All

SB 10 removes a critical barrier to health access due to immigration status and moves California closer to ensuring that every Californian has comprehensive, affordable, and accessible care. This bill directs the state to apply for a waiver under Section 1332 of the Affordable Care Act allowing undocumented immigrants to purchase health coverage through Covered California with their own money. If granted, the 1332 waiver would make it possible for undocumented adults to review, and purchase Covered California plans available to them. Unfortunately, these individuals will not be eligible for subsidies.



The 2015-16 state budget, signed into law in June 2015, extended full-scope “comprehensive” 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 “comprehensive” 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 give every Californian access to our state marketplace, Covered California, no matter where they were born.

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 available through full-scope Medi-Cal or Covered California. While some California counties provide some care to undocumented adults through their safety-net systems, many do not.² As a result, undocumented and uninsured Californians live sicker, die younger, and are one emergency away from

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.

financial ruin. This reality has tremendous health and economic impacts on families and our state. 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 and public health programs. By allowing everyone to access Covered California regardless of immigration status, families can view and compare health insurance options for all family members including those who are eligible for financial help and 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. By directing the state to apply for a federal waiver, immigrant families will have the opportunity to access health plan options through Covered California’s “one-stop shop.”

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 purchase 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 available through the marketplace.

The Bottom Line

SB 10 moves California and the nation closer to Health for All, by allowing undocumented adults and DACA recipients access our state health insurance marketplace. California is stronger when everyone can access Covered California.