

SB4: Why #Health4All Matters

It's better for everyone when immigrants have coverage

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[SB4](#) (Lara) expands access to comprehensive health care coverage to Californians who are unjustly excluded from care because of their immigration status. Undocumented Californians with low incomes will be able to enroll in full-scope Medi-Cal—and qualify at the same income levels as other Californians, regardless of immigration status. Those above the Medi-Cal income limits, would be allowed to use their own money to purchase private insurance plans through Covered California.



The Need for SB4

The federal government explicitly excludes undocumented immigrants from eligibility and financial help for coverage under federal programs, including Medicaid and the Affordable Care Act. Even if they use their own money, undocumented Californians cannot use the state's marketplace (Covered California) to buy coverage. While some counties provide some care to undocumented people through their safety net systems, too many do not.ⁱ As a result, the uninsured live sicker, die younger, and are one emergency away from financial ruin—and this has health and economic impacts on whole families and communities. Our health care system and economy work better when everyone has coverage that provides access to primary and preventive care and prevents medical debt and bankruptcy.

Key Provisions of SB4

SB4 builds on what's working in the state's Medi-Cal and Covered California programs:

- SB4 strengthens California's well-established tradition of covering some immigrant populations in Medi-Cal who are excluded from federal programs. Examples include recent documented immigrants, including people with a "green card" for 5 years or less, and immigrants with "deferred action" status. SB4 extends state-funded full-scope Medi-Cal to cover all income-eligible Californians regardless of immigration status.
- The bill also requests that the Federal government allow (through a section 1332 waiver) undocumented Californians to buy coverage through Covered CA.ⁱⁱ If this is not granted, then the state will move forward with a marketplace that mirrors Covered CA to provide a similar option and experience. Either option will allow all Californians to make apples-to-apples comparisons between standardized health plan options, and get enrollment assistance through navigators, a website, and/or a call center.

Key Points

No one should suffer or die from a treatable condition, no matter where they were born.

It's better for everyone when we treat preventable conditions early, rather than resort to emergency rooms. It doesn't reflect California's values, and it simply doesn't make sense to lock a whole population of Californians out of access to care. We have nothing to gain from letting people go bankrupt trying to pay their health bills, or letting people die from a treatable condition—just because of where they were born.

What's at Stake in SB4?

Around 1 million of the Californians who remain without health insurance are undocumented immigrants.ⁱⁱⁱ Most of these Californians are low-income. Some of those who are undocumented, uninsured, and low income may soon be eligible to enroll in state-funded full-scope Medi-Cal (as many as 350,000-500,000) as a result of the deportation relief programs announced by President Obama last year and longstanding California law. Some people will not apply for deportation relief and not everyone who is eligible for Medi-Cal will sign up for it. But the President's action, combined with existing California law, has the potential to help hundreds of thousands low-income, uninsured, undocumented Californians.^{iv} SB4 would be a lifeline to hundreds of thousands of Californians who, without SB4, would remain undocumented and uninsured.

Let's do the right thing, right now.

Even when the new deportation relief programs are in effect, half of California's undocumented community members will be left out of the programs. That's why the Health for All Act is so important. It gives us the opportunity to expand access to affordable health insurance this year, regardless of immigration status. With the Health for All Act, we have an opportunity to do the right thing, right now.

And there's growing recognition that this is the right thing to do. A poll released last fall showed that a firm majority of California voters –54%– **support** expanding healthcare to undocumented Californians.

More modest proposal than prior year's bill

What's different this year? In addition to fortified public support and political momentum from health reform and immigrant rights developments, the cost of coverage in SB4 is a fraction of last year's proposal. SB4 focuses on Medi-Cal expansion, using state dollars as needed, and does not include subsidies for coverage on the marketplace. By recent UC Berkeley estimates, these changes reduce the cost to about \$350 million for just the Medi-Cal expansion portion of SB4—and that is before the effect of the President's action is taken into account, which further cuts this cost. That means that **for two cents more to the dollar** of what California already spends on Medi-Cal, we can expand Medi-Cal to *all* low-income Californians and take a major step toward making health for *all* a reality. Investing in immigrant families is investing in our state, as immigrants form a fundamental part of our workforce and communities.

ⁱ http://www.health-access.org/images/pdfs/county_safety_net_survey_reportupdate_march15final.pdf.

ⁱⁱ Learn more here: <http://www.cbpp.org/cms/?fa=view&id=5265>.

ⁱⁱⁱ http://laborcenter.berkeley.edu/healthcare/aca_uninsured.shtml

^{iv} <http://laborcenter.berkeley.edu/health-daca-dapa/>