

Facts About Student Visa Holders and Health Insurance

Are Student visa holders eligible for health insurance coverage through NY State of Health?

Yes. Under the federal Patient Protection and Affordable Care Act (ACA), Student visa holders who intend to reside in New York are eligible to enroll in Qualified Health Plans. Depending on income level, they may also be eligible for federal tax credits to reduce the monthly premium and cost-sharing reductions to help lower the cost of health care services. Students over the age of 19 who intend to reside in New York and have incomes at or below 200% of federal poverty level may be eligible for the Essential Plan.

Are Student visa holders eligible for Child Health Plus?

Yes. Student visa holders who are under the age of 19 and intend to reside in New York are eligible for Child Health Plus.

Are Student visa holders eligible for Medicaid?

No. Lower income Student visa holders over the age of 19 would be eligible to enroll in Essential Plan, New York's Basic Health Program, not Medicaid.

Will enrolling in a Qualified Health Plan or the Essential Plan impact an applicant's eligibility for a Student visa?

No. Enrolling in Qualified Health Plans, the Essential Plan or Child Health Plus will not impact a Student visa application. In fact, under the ACA, Student visa holders should enroll in health insurance because they may be liable for a federal tax penalty under the ACA if they do not have insurance.

Is there any health benefit that could impact a Student visa application?

Yes. Some Student visa holders, who need long term care services that are not covered by Essential Plan or Child Health Plus may be eligible for Medicaid. Enrolling in Medicaid long term care services in a nursing home or mental health facility could make an applicant for a Student visa inadmissible as a public charge.

For more information on eligibility for coverage for non-immigrant visa holders under the ACA, please see the Department of Health and Human Services information for applicants at <https://www.healthcare.gov/immigrants/lawfully-present-immigrants/>