



Immigrant Eligibility for Health Coverage

Health Coverage Available to Kentucky’s Immigrant Population

Immigrants in Kentucky may be eligible for a variety of health insurance programs offered in the state. The table below provides an overview of eligibility for these programs based on immigration status. Immigrants who are “qualified immigrants” are generally eligible for Qualified Health Plans (QHP), Advance Premium Tax Credits (APTC), Medicaid and Kentucky Children's Health Insurance Program (KCHIP) coverage if they meet income eligibility rules. Note that some “qualified immigrants” may be subject to a 5-year waiting period to receive Medicaid and KCHIP. For more detailed information, please reference the [Understanding Immigration and Eligibility Quick Reference Guide](#).

	“Qualified Immigrants”		Other Lawfully Present Individuals (except DACA)	Undocumented Immigrants and DACA Immigrants	
	Refugees, Asylees, and Other Humanitarian Immigrants	Lawful Permanent Residents (Green Card Holders)			
		Adults 19 and Over			Children under 19
Medicaid	✓	NO. Must wait 5 years	YES. During first 5 years	Only if under 19 years old	NO. (except emergency services)
KCHIP	✓	N/A	YES. During first 5 years	Only if under 19 years old	NO
Qualified Health Plans (QHP)	✓	✓	✓	✓	NO
Advance Premium Tax Credit (APTC)	✓	✓	✓	✓	NO

Eligibility Guidelines

1. Immigrants who are lawfully present and meet other basic income eligibility requirements may be eligible for Qualified Health Plans and Advance Premium Tax Credits.
2. Immigrants who are non-citizens and have a “qualified immigrant status” are eligible to enroll in Medicaid or KCHIP if they meet income and state residency criteria. Note that federal law requires most “qualified immigrants” meet a five-year waiting period (called the five-year bar) before becoming eligible for Medicaid or KCHIP. Some immigrant statuses may be exempt from the five-year waiting period.
3. Undocumented immigrants and individuals granted Deferred Action for Childhood Arrivals (DACA) are not eligible for QHPs, APTC, or Medicaid/KCHIP. However, Medicaid does provide payment for emergency services for treatment of emergency medical conditions if the individual meets all other Medicaid eligibility rules. **Beginning November 1, 2024:** Eligible for QHP and APTC. More Information: [CMS Press Release](#)





Immigration Statuses Eligible for Coverage

Lawfully Present Immigration Statuses

QHP and APTC Eligible

- Individuals with a valid non-immigrant status (includes worker visas such as H1, H-2A, H-2B, student visas and other visas, and citizens of Micronesia, the Marshall Islands, and Palau (Compact of Free Association migrants))
- Individuals who meet Medicaid eligibility immigrant criteria
- Temporary Protected Status
- Deferred Enforced Departure
- Deferred Action Status
- Lawful Temporary Resident
- Administrative order staying removal issued by the Department of Homeland Security
- Citizens of American Samoa
- Applicants for: Adjustment to Lawful Permanent Resident status, Temporary Protected Status and Asylum with Employment Authorization, Special Immigrant Juvenile Status, Victim of Trafficking Visa, Asylum, and withholding of deportation or withholding of removal under the immigration laws or under the Convention Against Torture (CAT)
- With Employment Authorization: Registry applicants, Order of Supervision, Applicant for cancellation of removal or suspension of deportation, Applicant for legalization under the Immigration Reform and Control Act (IRCA), Applicant for Lawful Permanent Resident under the LIFE Act

Medicaid Eligible Status (“Qualified Immigrant”)

Medicaid Eligible Status (if 5 year-bar is met)

- Lawful Permanent Resident (LPR/Green Card holder)
- Conditional entrant
- Paroled into the United States for 1 year or more
- Victims of human trafficking, and eligible relatives that do not have a final, non-appealable, legally enforceable order of deportation or exclusion entered against them
- Battered spouse, child, or parent with a pending or approved petition with the Department of Homeland Security (DHS)

Medicaid Eligible Status (5-year bar does not apply)

- Individuals who entered the U.S. before August 22, 1996, and remained continuously
- Trafficking survivors and their spouses, children, siblings, or parents
- Lawful Permanent Residents who adjusted from a status exempt from the five-year bar
- Veterans or active-duty military and their spouses or unmarried dependents who also have a qualified non-citizen status
- Refugees and asylees
- Cuban/Haitian entrants
- Granted withholding of deportation or of removal
- Member of a Federally-recognized Indian tribe or American Indian born in Canada
- Children who are lawfully present
- Afghans or Iraqis with special immigrant status

