TuSalud

# Undocumented and Uninsured

Three ways undocumented Latino immigrants can still find affordable health care without ACA coverage.

March 3, 2014 By Casey Halter

---

The latest federal health insurance data suggests that the Affordable Care Act (a.k.a. the health care reform law or ACA) has made nearly 10.2 million uninsured Latinos eligible for health care coverage in the United States this year. However, the new law will still exclude nearly as many Latinos as it covers.

That's because under the ACA, federally subsidized health care is not extended to undocumented immigrants. Out of a population including nearly 12 million people living and working in the United States, the vast majority—up to 75 percent—of this immigrant population is Latino.

Under the new health law, undocumented immigrants cannot get federal subsidies to buy health insurance. They can't shop for insurance plans in the marketplace on healthcare.gov, and they are not eligible to sign up for coverage under Medicaid or Medicare, regardless of their income status.

For most undocumented Latinos without employment benefits, this makes for a stark choice between paying for expensive private health care plans or forgoing insurance coverage altogether. As a result, experts estimate that more than half (59 percent) of undocumented immigrants and their children will lack health insurance this year.

Fortunately, there are some options for finding cheap medical care without ACA coverage. Here, Tu Salud goes over three steps you can take to keep your family healthy in America, regardless of your insurance or immigration status.

**1) Explore "underground" health care options.**

Unless you're having a true medical emergency such as a severed limb, heart attack or other life-threatening physical ailment, don't go to the emergency room at your local hospital. Although hospital ERs are required by law to screen and stabilize you regardless of your insurance or citizenship status, your follow-up care is not free, and it can rack up your medical bills incredibly quickly.

Instead, try an urgent care clinic. These are not only faster and less stressful than the ER, but

usually far cheaper too. If you can, call ahead to ask the clinic doctor straight up how much your visit will cost without insurance. Depending on where you live, and your condition, a visit at one of these sites will cost you between $150 to $200.

Or try looking up a Federally Qualified Health Center (FQHC) in your area. These are considered "safety net" providers, which are set up to help an underserved area or population. For uninsured immigrants, these sites offer a sliding scale fee that depends on a patient's annual income. The federal government will reimburse any additional costs you incur that you are unable to pay for.

FQHCs include community health clinics, migrant health centers (which specialize in providing care for seasonal and agricultural workers), health care for the homeless and public housing primary care programs. They provide physical, oral and mental health and substance abuse services to people of all ages, regardless of whether they have health insurance.

If you're having a reproductive health issue, Planned Parenthood also offers a similar sliding scale system for uninsured patients. Most sites provide pregnancy testing and counseling, prenatal care and fertility advice and referrals. Planned Parenthood also provides birth control, men's sexual health services and testing for HIV and other sexually transmitted infections (STIs).

Walk-in retail clinics at drugstores such as CVS or Walgreens could also be a good option for non-serious ailments including cold and flu symptoms or mild infections such as strep throat. These clinics are staffed by nurse practitioners, and visits run 40 percent to 80 percent cheaper than emergency rooms, doctor's offices and even urgent care facilities.

If you're looking for preventative care, try going online to look up free health screening events taking place in your neighborhood. Often, community health centers, health fairs and clinic openings will offer free testing to the public for diseases like HIV/AIDS, diabetes, hypertension, heart disease and even cancer.

**2) Know how to work the system.**

When you first walk in to any medical facility for care, immediately establish that you do not have health insurance. Try to work with your doctor to make your visit as cheap as possible. Make sure you ask for generic drugs only, and before you pay any money, ask for a discount point-blank.

Most doctor's offices won't offer a price cut for your visit unless you specifically ask for it, but they might strike a deal if you're paying cash. This can actually save your doctors time and money because they don't have to go through insurers to get paid. Inside sources suggest to start negotiating for 20 percent off and then to work your way down.

If you end up at the ER, make sure to go to the hospital's billing office immediately after being discharged. Explain your situation and the fact that you don't qualify for health insurance. If you have no job or prove you cannot pay for your visit, some hospitals may waive your bill altogether.

Also, depending on the state, undocumented immigrants may also be eligible for emergency Medicaid or Medicare for certain life-threatening conditions. This only applies to people who live in a state that decided to expand its Medicaid program under the ACA, so check this out first. And make sure to ask your doctor for information on how to apply.

If you're still stuck with a high hospital bill, know that a federal reimbursement program is often offered to hospitals for providing care to people who don't have insurance. Under this system, the hospital will usually bill the uninsured patient first, wait awhile and then turn to this program to reimburse your costs. But be careful—keep an open dialogue with your doctors about this; don't just ignore your bill.

Finally, many undocumented immigrants are unaware of the fact that their U.S.-born children can be still be enrolled in federal health care coverage. Undocumented Latinos can shop for their kids' coverage on state insurance exchanges, get tax credits for their health care or receive Medicaid and/or CHIP coverage depending on your annual income. Know that getting your kids covered, even while disclosing your personal information to the government will not get you deported.

**3) Find outside assistance.**

If you're still stuck with the bill or wary of racking up high costs after your diagnosis, there are several more ways an undocumented immigrant can help pay for medical costs. Several nonprofit organizations across the country help provide uninsured Latinos with low-cost health care and social services or may help you foot an unreasonably high bill.

For example, Puentes de Salud in south Philadelphia provides undocumented Latinos in the community with cheap primary care that can cost as little as $10 per visit. The California Endowment, one of the nation's largest health care foundations, helps subsidize health coverage for low-income undocumented immigrant children. Mission of Mercy in Frederick, Maryland, has a team of volunteer doctors and nurses who travel in a van providing free health and dental care specifically for undocumented immigrants.

For more dental care resources, check out the American Dental Association's listing of accredited dental schools. Both children and adults may be able to receive free or discounted cleanings and dental services at the hands of qualified med-school students.

You can also get discounts on specific health services you receive while at the doctor. For example, if you received any medical tests during your time at the hospital or clinic, ask for a Patient Financial Assistance Application. With it, you can apply for discounts directly with the testing company (for example, Quest Diagnostics and LabCorp), either online or via the mail. Depending on your income, you could get up to 75 percent off all your medical tests.

The same goes for any prescription drugs you may be taking. Apply for discounts directly from the pharmaceutical company that makes your medication. Many companies such as Gilead, Merck and Boehringer Ingelheim have applications available for download on their sites. Or check out

RxAssist, an online database of all the patient assistance programs run by pharma companies and nonprofits for people who cannot afford to buy their medicine.

For more information on finding a provider, drug assistance program or nonprofit organization to help pay for your medical services or medications, check out Tu Salud's health services directory.

---

© 2026 Smart + Strong All Rights Reserved.
http://beta.docker.tusaludmag.com/article/undocumented-uninsured-healthcare-options-25225-7042