Health Coverage Options for Migrant/Seasonal Farmworkers in Michigan

WITH DOCUMENTATION

- Required to have coverage, however they may qualify for an exemption under the following categories: individuals who cannot afford health insurance (if coverage will cost them more than 8% of income); individuals who can show they are experiencing a hardship that interferes with their ability to obtain insurance; taxpayers with incomes below the filing threshold; individuals experiencing short coverage gaps of 3 months or less.

Medicaid
- Migrant/seasonal workers must satisfy “state resident” requirement and be “lawfully present”
  - Migrant and seasonal agricultural workers, as defined in Bridges Eligibility Manual 610, automatically satisfy the "state resident" requirement for Medicaid. They do not need to meet a separate "residency" test.
  - Bridges Eligibility Manual 225 lists eligible immigration classifications for “lawfully present.”
  - A five-year waiting period applies, as detailed in Bridges Eligibility Manual 225.
- Medicaid portability allows migrant workers covered with the Texas Migrant Care Network to use that coverage with the following Michigan Health Centers:
  - Baldwin Family Health Care
  - Cherry Street Health Services
  - InterCare Community Health Network
  *Current status as Texas Medicaid Provider must be verified as enrollment may change by agency and providers.

The Health Insurance Marketplace
- Migrant/seasonal workers can apply for tax credits/cost sharing and enroll in Qualified Health Plans if between 100-400% FPL.
- H-2A workers are considered "lawfully present," for at least during the time that their work-authorizing visas are in effect – as opposed to non-authorized workers or H-2A workers who may "overstay" their visa authorization.
- After March 31, they can apply through the Marketplace using a Special Enrollment Period if they moved within 60 days to a new county or service area.

WITHOUT DOCUMENTATION

- Not required to have coverage under the Affordable Care Act
- Not eligible for coverage through the Health Insurance Marketplace
- Eligible for Medicaid ESO if they satisfy “state residency”
  - Migrant/seasonal agricultural workers, as defined in Bridges Eligibility Manual 610, automatically satisfy the "state resident" requirement for Medicaid. They do not need to meet a separate "residency" test.
  - A migrant/seasonal worker is considered a “state resident” if he/she is living in Michigan, except for a temporary absence, and intends to remain in Michigan permanently or indefinitely. See Bridges Eligibility Manual 220.

RESOURCES

Health Coverage Options for Non-Citizens in Michigan
The Affordable Care Act and Farmworkers: Access to Healthcare
What do Immigrant Families Need to Know about the Marketplace?
Medicaid and Migrant and Seasonal Farmworkers