



Updated September 2025

North Carolina Health Insurance Eligibility for Immigrants

If you are an immigrant in the United States, it is important to know your rights to access health insurance. The table that accompanies this flyer includes common immigration statuses, documentation for those statuses, and corresponding health insurance eligibility for Medicaid and under the ACA/HealthCare.gov.

General Eligibility Information

For both ACA and Medicaid eligibility:

- A Social Security number is not required for immigrants who are ineligible to receive one.
- Applicants for coverage must reside in North Carolina, but you do not have to intend to remain in North Carolina indefinitely.

Medicaid/CHIP

Medicaid is a program that provides free or very low-cost health care to people with low incomes. Everyone in North Carolina is eligible for Medicaid if:

- they are between the ages of 19-64
- they have an eligible immigration status, and
- their income is less than 138% of the federal poverty level (about \$36,750 for a family of three).

Other eligible categories include:

- Certain pregnant women and children with incomes over 138% of federal poverty level.
- Some adults over age 64 if they have low income and few assets.

For certain immigrants, there is a 5-year waiting period before you can qualify for Medicaid.

After October 1, 2026, fewer lawfully present immigrant categories will be eligible for Medicaid. Medicaid eligibility on the attached flyer is correct until September 30, 2026.

ACA/HealthCare.gov

The ACA is a program that helps people buy private health insurance with government assistance. All lawfully present immigrants (except DACA) can purchase insurance through the ACA/ HealthCare.gov. Financial help is also available for individuals with incomes between 100 and 400% of the federal poverty line, and there is no waiting period to be eligible.

- **Until January 1, 2026**, lawfully present immigrants who are ineligible for Medicaid based on their immigration status, may qualify for ACA coverage even if their income is below the poverty level. After 1-1-26, they must earn over 100% of the federal poverty level.

- **After January 1, 2027**, fewer lawfully present immigrant categories will be eligible for ACA coverage. The ACA eligibility included in the attached flyer will be correct until December 31, 2026.

Mixed Status Families

Parents who are not eligible for benefits based on their immigration status can still apply for their eligible children. The law prohibits sharing personal information with immigration officials about people who use government-funded health or social services. But under the Trump administration, that information may sometimes be shared with immigration enforcement, even if it's against the law. If only one family member is applying for health insurance, **only** the applicant(s) must provide immigration status information or their social security number. Other family members who are not applying do not have to provide immigration information and **should not do so**. Read more guidance on privacy here: bit.ly/dataprivacy-eng

Public Charge

Many people have heard that the law states that those who receive government benefits might not qualify for a green card. This rule **does not apply** to immigrants who purchase insurance through the ACA/Healthcare.gov or to nearly all Medicaid cases. There are also many categories of immigrants who don't go through the public charge evaluation at all. Immigrants who are eligible can and should apply for financial help to pay for health care through the ACA/ HealthCare.gov or Medicaid for themselves or their family members.

Emergency Care

Immigrants who are not eligible for ACA insurance or full Medicaid coverage may still qualify to receive payment from Medicaid for treatment of emergency medical conditions including labor and delivery.

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| IMMIGRATION STATUS This is not an exhaustive list of immigration statuses eligible for Medicaid and the healthcare Marketplace. Please see website appendix for full list of eligible immigrant and alien statuses. | VERIFICATION DOCUMENTS Many types of immigration documents are acceptable to prove immigration status. Potential verification documents are not limited to those provided in the list below. Employment Authorization Documents (EADs) and Green Cards/LPR Cards both contain letter and number codes in the center of the card that help identify which immigration status category the cardholder has. <i>Please visit the NC DHHS Medicaid Manual for a more exhaustive list of documents that can be used for verification.</i> | MEDICAID | | | Health Insurance Marketplace |
|--|--|------------------------------------|---|---|------------------------------|
| | | Pregnant Women & Children under 19 | Aged 65+, Adult, Blind, and Disabled Medicaid | Medicaid Expansion (Adults 19 to 64, under 138% of FPL) | |
| Afghani Parolees Admitted 07/31/21-09/30/23 (and their spouses or children paroled in at later dates) | Form I-94 indicating "parole," "212(d)(5)," SI or SQ; EAD marked C11; passport marked OAW, OAR, or PAR | ✓ | ✓ | ✓ | ▲ |
| American Indian born in Canada | Tribal membership card | ✓ | ✓ | ✓ | ▲ |
| Asylee | EAD marked A5 OR order granting Asylum OR I-551 marked "AS" | ✓ | ✓ | ✓ | ▲ |
| Battered Alien (Violence Against Women Act) (includes approved and certain pending VAWA applications) | Form I-797 Notice of Action (reference to pending I-130/I-360) OR EAD marked C9, C10, C14 or C31. | ✓ | ★ | ★ | ▲ ▲ |
| Citizens of Micronesia, Marshall Islands, and Palau" (COFA Migrants) | EAD marked A8 or I-94 marked "COFA" | ✓ | ✓ | ✓ | ▲ |
| Cuban-Haitian Entrant | EAD marked C8 or C11 OR I-551 card coded CA, CU, HA, or HB | ✓ | ✓ | ✓ | ▲ |
| Granted Withholding of Deportation or Removal | EAD marked A10 or C10 | ✓ | ✓ | ✓ | ▲ |
| Deferred Action (non-DACA) | EAD marked C14 or I-797 approval notice | ✓ | X | X | ▲ ▲ |
| Deferred Action for Childhood Arrivals (DACA) | EAD marked C33 | X | X | X | X |
| Iraqi or Afghan Special Immigrant Visas (SIV) | Iraqi or Afghan Passport with an IV visa marked SIV, CPR, or SIP | ✓ | ✓ | ✓ | ▲ |
| Lawful Permanent Resident (LPR) ¹ | "Green Card" (Form I-551). The "category code" in the middle helps identify how the cardholder obtained his or her green card. | ✓ | ★ | ★ | ▲ ▲ |
| Non-Immigrant Visa Holder (includes student visas, tourist visas, work visas, U [victim of crime] visas and many more) | Form I-94 or passport indicating admission with nonimmigrant visa OR EAD marked A6, A7, A9, A15, A19, A20, C1, C3, C4, C5, C6, C17, C21, C26 | ✓ | X | X | ▲ ▲ |
| Order of Supervision (with employment authorization) | EAD marked C18 | ✓ | X | X | ▲ ▲ |
| Parolees Admitted for Less than One Year | Form I-94 indicating "parole" or "212(d)(5)," EAD marked A4 or C11 | ✓ | X | X | ▲ ▲ |
| Parolees Admitted for More than One Year (Nicaraguans, Venezuelans are included; see different rules for Ukraine, Afghanistan) | Form I-94 indicating "parole" or "212(d)(5)," EAD marked A4 or C11 | ✓ | ★ | ★ | ▲ ▲ |
| Refugee | EAD marked A3 or A4 OR refugee travel document (I-571) | ✓ | ✓ | ✓ | ▲ |
| Temporary Protected Status (TPS) | EAD marked A12 OR I-797 approval notice | ✓ | X | X | ▲ ▲ |
| Trafficking Victim/ "T" Visa | EAD marked A16 OR I-797 approval notice OR I-551 coded ST6 | ✓ | ✓ | ✓ | ▲ |
| Trafficking Survivors – Derivative beneficiaries | I-797 Notice of Action indicating T2, T3, T4 or T5 status OR I-766 EAD marked C25 OR I-551 coded ST7, ST8, ST 9 or ST0 | ✓ | ✓ | ✓ | ▲ |
| Ukrainian Parolees Admitted 2/24/22 – 09/30/23 (and their spouses or children paroled in at later dates) | Form I-94 indicating "parole" or "212(d)(5)," EAD marked C11; passport marked U4U or UHP | ✓ | ✓ | ✓ | ▲ |
| Undocumented immigrants/immigrants with no current legal status | Not applicable (N/A) | X | X | X | X |
| APPLICANTS | | | | | |
| Applicant for Asylum or withholding of deportation/removal | I-797 showing pending I-589 or CAT OR I-766 EAD coded C8 | ✓ | X | X | ▲ ▲ |
| Applicant for Adjustment to LPR Status w/Approved Visa | Receipt showing pending I-485 OR I-688B of I-766 EAD coded C8 | ✓ | X | X | ▲ ▲ |
| Applicant for Temporary Protected Status | Receipt or notice showing filing or pending status of Form I-821 OR Form I-688B or I-766 EAD coded C19 | ✓ | X | X | ▲ ▲ |
| Applicant for Cancellation of Removal or Suspension of Deportation with employment authorization (not through VAWA) | Receipt or notice showing filing Form EOIR-40, EOIR-42, or I-881 OR Form I-688B or I-766 EAD coded C10 | ✓ | X | X | ▲ ▲ |
| Applicant for Special Immigrant Juvenile Status | Form I-797 Notice of Action Special Immigrant Juvenile Approval Notice OR I-551 coded "SL6" | ✓ | X | X | ▲ ▲ |

¹ LPRs who come through either family or employment pathways must generally wait 5 years for Medicaid eligibility; LPRs who come through humanitarian pathways (refugees, asylee, and some others on this chart) do not have to wait 5 years.

✓ = Eligible, exempt from 5 year bar (if otherwise qualify for Medicaid)

★ = Eligible, after 5 year bar (if otherwise qualify for Medicaid)

X = Only eligible for emergency Medicaid

▲ = Eligible for Marketplace subsidies if income is between 100-400% of the federal poverty line (FPL)

▲ = Eligible for Marketplace subsidies even if income is < 100% FPL and not eligible for Medicaid due to immigration status