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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

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 \$37,700 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.

Pregnant women and children under 19 are eligible for Medicaid in every lawful status except for DACA, with no waiting periods.

For certain immigrants, there is a 5-year waiting period before you can qualify for Medicaid. As of October 1, 2026, some categories of lawfully present immigrants who used to be eligible for Medicaid no longer are; see the attached chart for details. For more information on recent Medicaid changes, visit: www.ncjustice.org/immigrant-health

ACA/HealthCare.gov

The ACA is a program that helps people buy private health insurance with government assistance. Until December 31, 2026, all lawfully present immigrants (except DACA holders) 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 level. Both citizens and noncitizens must fall within those income guidelines to qualify for financial help.

- After January 1, 2027, fewer lawfully present immigrant categories will be eligible for ACA coverage. ACA eligibility in the attached chart is 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

When some immigrants apply for a green card, the government decides whether they might be dependent on the government or not in the future. This is called the "public charge test." The new public charge test in 2026 allows many types of benefits to be considered, including health programs. However, use of benefits is just **one factor** among many in the test, and each family should make its own decisions about what benefits are important to keep their families healthy, strong, and able to work or go to school.

- Many categories of immigrants don't go through the public charge test at all. This includes refugees, asylees, domestic violence survivors, human trafficking survivors, Special Immigrant Juveniles, and several other categories, both when they apply for status, and if they apply for a green card through those same categories. –
- People who already have their green cards do not go through the public charge test again, unless they leave the U.S. for more than 6 months and return.

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 (correct through 12-31-26)
		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	✓	X	X	▲
American Indian born in Canada	Tribal membership card	✓	X	X	▲
Asylee	EAD marked A5 OR order granting Asylum OR I-551 marked "AS"	✓	X	X	▲
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.	✓	X	X	▲
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	✓	X	X	▲
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	✓	X	X	▲
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	✓	X	X	▲
Refugee	EAD marked A3 or A4 OR refugee travel document (I-571)	✓	X	X	▲
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	✓	X	X	▲
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	✓	X	X	▲
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	✓	X	X	▲
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)

X = Only eligible for emergency Medicaid

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

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