

Emergency Medicaid Guide for Vulnerable Patients with ESRD

Everyone has a right to emergency health services.

If you come across a patient who is an undocumented immigrant, here's information to help you guide them in finding safe healthcare in an emergency.

Q: Can undocumented patients go to an urgent care clinic or hospital emergency department?

A: They can seek care at an urgent care clinic or hospital emergency department. <https://bit.ly/42gYy03> (Eng); <https://bit.ly/42EKYnf> (Spa). Patients who seek this level of care will likely be responsible for the associated costs. Keep reading for information about payment assistance.

Patients will NOT be required to disclose their immigration status to receive care, but they may be asked about their status if they apply for insurance. Regardless of status, patients have a right to an interpreter when receiving medical treatment.

Q: Can undocumented immigrants get Medicare or Medicaid?

A: In general, no. But there are some public options that may be available. One is Emergency Medicaid.

Q: What is Emergency Medicaid, and how can patients find out if they qualify?

A: Medicaid is a government-funded health insurance benefit program created to provide health insurance to certain low-income families and individuals. Each state is required to provide limited coverage of emergency medical services to non-citizens who would qualify for full Medicaid benefits if they were citizens.

All ESRD patients experiencing serious symptoms should seek care from a medical professional right away. It's important that undocumented patients are made aware that while seeking care during the emergency visit, they should ask the care team if they qualify for a short-term coverage option. This is the Emergency Medicaid program (<https://bit.ly/3nDkeEL>).

Information on applying for Emergency Medicaid varies by state and is available in an accompanying resource. Emergency Medicaid does NOT have to be in place when receiving care for an emergency event. Patients can apply after the event has resolved, and for those who qualify, coverage will be applied retroactively. When applying, patients will NOT have to disclose their immigration status, but they will need to provide the following documents with their application:

- Bank statements
- Valid identification/Passport
- Pay stubs
- Utility bill to prove state residency
- Medical bills related to the emergency visit

Along with emergency care related to end-stage renal disease, this coverage includes emergency labor and delivery.

Each U.S. state has its own Medicaid program <https://bit.ly/3BaUeU4>, so Emergency Medicaid specific requirements and benefits for ESRD patients will vary from state to state.

Q: Can undocumented individuals qualify for other types of Medicaid?

A: Undocumented immigrants don't have access to health insurance plans that are government-sponsored unless they experience a health crisis and are eligible to receive benefits available through Emergency Medicaid.

Q: Can undocumented immigrants get private health insurance?

A: Yes. There are insurance options for undocumented immigrants, but they are limited due to state and federal legislation. Undocumented immigrants can get private health insurance, also known as commercial insurance through their employer. If this is an option for them, they should pursue further information.

Help is available if undocumented patients are looking for private coverage but don't know where to start. To begin the process, it would be most beneficial for the patient to be aware of their rights. (<https://bit.ly/3HMFONO>).

Next steps could include:

- Seeking out local chapters of advocacy groups.
- Contacting an insurance enrollment assistant using the government's Find Local Help tool (<https://localhelp.healthcare.gov/#>).
- Requesting enrollment advice from the National Immigration Legal Services Directory. (<https://bit.ly/42doYji>)

Q: Are there other ways patients can save money on care?

A: Yes.

- Financial assistance programs may be available to help with costs for more expensive name-brand medications. Manufacturers may have programs available for people with private insurance.
- Some states will also have State Insurance Counseling Teams that can advise on best ways to obtain coverage and medications.



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