



Mixed-Status Families & Undocumented Citizens

HOW TO APPLY FOR COVERAGE

Frequently Asked Questions for Mixed-Status Families/Undocumented Citizens

F A Q

FREQUENTLY ASKED QUESTIONS MIXED-STATUS FAMILIES/ UNDOCUMENTED CITIZENS

Mission:

Nevada Health Link's mission is to increase the number of insured Nevadans through a transparent, simplified marketplace of qualified health plans.

Overview:

What is a mixed-status family? A 'mixed-status family' is a family whose members include people with different citizenship or immigration statuses. An example of a mixed-status family would include undocumented parents with children that were born in the U.S.



What are the requirements needed in order to apply for health insurance in all instances?

- You must be a US Citizen, National, Legal Permanent Resident (green card holder) or Lawfully Present Immigrants NOTE: Persons with DACA are not eligible to apply
- You can't be incarcerated
- You must be a resident and living in Nevada.



What documents are needed to apply for healthcare through Nevada Health Link?

- Valid Driver's license or ID, Student ID for dependent children
- Permanent Resident card if applicable
- Social Security cards and dates of birth for all tax household members that are applying for health coverage
- Proof of Nevada Residence
- Estimate of tax household income
- Three most recent paycheck stubs
- Copy of any current health insurance information (Employer, Medicaid or Medicare)



I'm in the process of becoming a resident but have a social security/work permit - do I qualify?

- You must have lawful presence, be a resident of Nevada, and a qualifying immigration status in order to qualify.

[Immigration status that qualifies](#)



Can I use an individual taxpayer identification number (ITIN) number, to qualify, what are my options?

- No, ITIN number is not acceptable. You must use your social security number.



FREQUENTLY ASKED QUESTIONS - CONTINUED



I currently have insurance through my employer but my premiums are very high, can I inquire through Nevada Health Link for alternate options?

- You can, however, you might lose eligibility for tax credits.
- The minimum value in Nevada health insurance has at least 60 percent coverage. **For example**, if your medical is \$100, the insurance company will cover \$60 of that bill and you pay \$40 out of pocket.



How does the American Rescue Plan Act of 2021 (ARPA) help me if I already have and am paying for health insurance?

- No one will pay more than 8.5 % of their household income towards the cost of the benchmark plan or a less expensive plan for plan years 2021 and 2022.



My kids have insurance through Medicaid but I was not approved based on my immigration residency status. Do I qualify through Nevada Health Link?

- If you were denied Medicaid due to the 5 year waiting period for any person ages 19-64 you may qualify for coverage through Nevada Health Link and potentially receive premium tax credits and other subsidies.



My spouse has insurance through work, how can NVHL benefit me and my children if we inquire directly versus my spouse's employer?

- Per ACA federal regulations, If the spouse employer coverage offers dependent and spouse coverage you may inquire for Nevada Health link options without any premium tax credits or other subsidies.



My employer offers insurance but I missed the enrollment deadline.

- If you missed the deadline and don't have another qualifying life event (QLE) you must wait for the employers' open enrollment or for the Nevada Health Link open enrollment period to begin. If employer coverage is offered and meets the affordability and minimum value standards you can still apply for coverage but will NOT receive any premium tax credits or other subsidies.



How can I apply for NVHL if my employer already offers insurance coverage?

- If employer coverage is offered and meets the affordability and minimum value standards you can still apply for coverage but will NOT receive any premium tax credits or other subsidies.



FREQUENTLY ASKED QUESTIONS - CONTINUED



I applied for Medicaid and haven't heard anything in over 60 days? Can I apply for health insurance through NVHL?

- You can always call NVHL and see what options you may have. You can apply for health coverage through Nevada Health Link during open enrollment period or during a qualifying life event (QLE) anytime of the year.



Will any of my information be shared with outside agencies?

- We use trusted federal data sources to verify information for application purposes.



My family is **mixed status**, do we have to include everyone in the family's information to apply through Nevada Health Link?

- If you have a **mixed status** family you only have to give detailed information for those who are applying for health coverage and are in the tax household. If your mixed family status involves parent(s) that are not eligible for coverage but children/young adults up to age 26 who do qualify for coverage then we will only ask for limited information about the parent(s) who are not seeking coverage. All information is kept confidential.

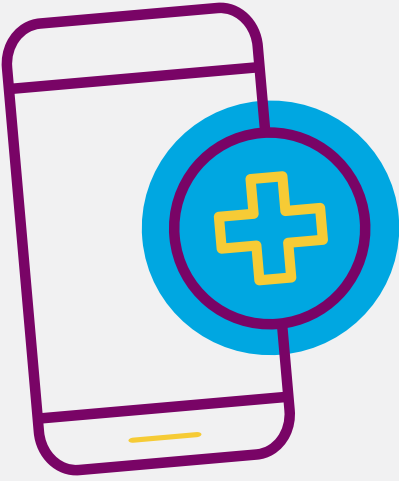


What documents are required to prove my status?

- You can submit any of these **[documents](#)** for verification of immigration status.
[Required immigration documents](#)
- I am an Individual who is under Deferred Action for Childhood Arrivals (DACA). What are my options through NVHL? Unfortunately, DACA is not eligible for health coverage through NVHL. There are, however, several federally qualified health centers that can assist any person regardless of their immigration status in Nevada. Please use this link to find a center closest to you.
findahealthcenter.hrsa.gov



ASSISTANCE



Nevada Health Link provides free & multilingual assistance to any consumer needing assistance with their application questions or enrollments. You can visit our website and click on *Find Assistance* and search for help near you.

- [Dignity Health, St. Rose Dominican – 702-616-4904](#)
- [Access to Healthcare Network – 877-385-2345](#)

In-Person Assister organizations staffed by certified enrollment counselors:

- [Asian Community Resource Center \(ACRC\) – 702-984-0015](#)
- [Community Health Alliance \(CHA\) – 775-329-6300](#)
- [Nevada Health Centers – 800-787-2568](#)
- [Asian Community Development Council \(ACDC\) – 702-489-8866](#)
- [NV Outreach Training Organization/
No to Abuse or Pahrump Family Resource Center – 775-751-1118](#)

RESOURCES



[Documents to confirm your
immigration status](#)

[More information for
immigrant families](#)

[Immigration statuses
that qualify for
Nevada Health Link coverage](#)



[State Bar of Nevada
Informational Flyer - English](#)

[Division of Welfare & Supportive
Services Flyer - English](#)

[Division of Welfare & Supportive
Services Flyer - Spanish](#)

NATIONAL RESOURCES

[National Health
Center Database](#)

[National Information on
Immigrant Health Coverage](#)

[Public Charge FAQ - English](#)

