



Legislative Fact Sheet



SB 1005 (LARA)

Health For All

Summary:

SB 1005 will expand access to health care coverage for all Californians, regardless of immigration status.

This bill will authorize enrollment in the Medi-Cal program, or in insurance offered through a separate new health benefit exchange, to individuals who would otherwise qualify for enrollment in those programs but are denied based on their immigration status.

Background:

Implementation of the Affordable Care Act (ACA) expands access to health care coverage to millions of Californians. The health benefit exchange, Covered California, provides a marketplace for consumers to choose a health plan. New rules for individual insurance include important consumer protections – they must include essential health benefits, and patients can't be denied or dropped from coverage due to a pre-existing medical condition. Plans offered through the exchange are also subsidized, based on income.

ACA also expanded Medi-Cal coverage, to include individuals and families under 138% of federal poverty level. Over one million newly eligible Californians are expected to enroll in Medi-Cal and many more are expected to purchase coverage through the exchange by 2015.

Although many Californians are not eligible for Medi-Cal or the exchange due to their immigration status, the state does provide health care services through programs with limited scope or duration, such as care for pregnant women and emergency medical care. Some California counties also provide health coverage regardless of immigration status.

Problem:

The Affordable Care Act (ACA) specifically excluded undocumented immigrants from insurance coverage provided through Medi-Cal and the health care exchange. Recent estimates indicate that 3-4 million Californians will be uninsured after full implementation

of the ACA. Most of these individuals are eligible for coverage through the exchange, Medi-Cal, or other insurance, but are not enrolled. An estimated 1 million Californians will be uninsured and not eligible for coverage due to immigration status.

Although those individuals are uninsured and not eligible for coverage based on their immigration status, the state still spends an estimated \$1.3 billion each year providing health care services. People without insurance generally wait to seek care until they are seriously ill, and in many cases health problems that could have been avoided with preventive care, or treated early for little cost, become significant, and costly health issues. The impacts of this include lost productivity, increased demand on emergency services, and increased costs in our healthcare system.

Current policy excludes undocumented immigrants from many of the most basic health care services. It does not reflect our values, or serve the common good, to leave hundreds of thousands of workers, students, and family members without treatment for preventable ailments.

Solution:

SB 1005 will ensure that everyone in our communities has access to quality, affordable healthcare.

Access to preventive care keeps people healthier by providing regular check-ups and screenings, and early diagnosis of health problems ensures those problems can be treated before they become overly expensive. By ensuring everyone has access to health care, we can improve the health of our entire community, limit the overcrowding of emergency rooms, and reduce the costs of healthcare in California.

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