

# Health Connector benefits and public charge



Some people who apply for a green card (lawful permanent residence) or a visa to enter the U.S. must pass a “public charge” test. The public charge test is used to decide if a person is likely to use certain government benefits in the future. Under new immigration rules that started on February 24, 2020, certain government health programs are now included with other circumstances that officials look at as part of the public charge test.

Here’s what you need to know about the public charge test if you have health insurance through the Massachusetts Health Connector or are thinking about applying:

- The new public charge rule does **not** apply to U.S. citizens (including naturalized citizens), green card holders who don’t leave the country for 180 continuous days. The public charge rule also does **not** apply to many other immigrants including refugees and asylees.
- The new public charge rule does **not** change whether you qualify for health insurance through the Massachusetts Health Connector
- Getting health insurance through the Health Connector—with or without financial help—is **not** considered a public benefit. It will not be a negative factor in a public charge test
  - Health Connector health insurance **without** financial help **is** considered a strongly positive factor under the public charge test
  - Health Connector coverage **with** financial help (ConnectorCare plans and Advance Premium Tax Credits) **may** be a positive factor under the public charge test

## MassHealth coverage

- If you are applying for financial help through the Health Connector’s online application, we will check your eligibility for MassHealth at the same time.
- Some MassHealth programs can be considered public benefits under the new rule. However, MassHealth for pregnant women, children under age 21, and for certain emergencies (including COVID-19 testing and treatment) is not considered a public benefit.
- The Health Safety Net and Children’s Medical Security Plan are state programs that are not counted for the public charge test.
- Some people may have ConnectorCare and MassHealth Limited. MassHealth Limited is Emergency Medicaid and does not count negatively for the public charge test. MassHealth coverage received by your children or other family members is not counted against you under the new public charge rule.

## **Not sure what type of coverage you have?**

If you are not sure what type of health coverage you have, you can find this information in one of the following ways:

- **Online.** Sign into your online account at [MAhealthconnector.org](https://MAhealthconnector.org) and look at the My Eligibility section
- **By phone.** To learn more about your Health Connector coverage, call Health Connector Customer Service at 1-877-MA ENROLL (1-877-623-6765), or TTY 1-877-623-7773. To learn more about MassHealth benefits, call MassHealth Customer Service at 1-800-841-2900, or TTY 1-800-497-4648

## **Find help and more information**

The public charge rule is complex and may affect families differently based on their unique situation.

You can find more information about public charge by going to [Mass.gov](https://Mass.gov) and typing “public charge” into the search tool.

If you have questions about your situation, you may also want to speak with an immigration expert. You can find help through the following resources:

- For more information about your health insurance and public charge and to find immigration services in your community, visit Health Care For All at [www.hcfama.org/immigrant-health](https://www.hcfama.org/immigrant-health)
- For more information about public charge generally and to find an immigration clinic, visit Massachusetts Legal Services at [www.masslegalservices.org/publiccharge](https://www.masslegalservices.org/publiccharge)
- To find a legal services organization, visit [www.masslegalservices.org/findlegalaid](https://www.masslegalservices.org/findlegalaid)