



Health Programs for Refugees and Asylees

Updated 03/2025

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Some people who immigrate to the US are seeking refuge or asylum from dangerous or unhealthy circumstances in other places. Usually, those immigrants to the US will process their immigration status through the Office of Refugee Resettlement, through Applications for Asylum or Withholdings of Removal, or other immigration avenues connected to asylees and refugees.

Resettlement Organizations

When USCIS grants refugee or asylee status to immigrants, USCIS then processes their refugee or asylee cases through local nonprofits connected to the federal Office of Refugee Resettlement (ORR).

Those organizations in Central Texas include [HIAS-Austin](#), [Texas Office of Refugees \(TXOR\)](#), [Caritas of Austin](#), and others as the refugee services community responds to the needs of US immigrant populations.

Help with Medical Needs

Urgent Needs: [Refugee Health Screening Clinic](#)

Refugees and asylees can find immediate care for primary care at the City of Austin’s [Refugee Health Screening Clinic](#).

Location and Contact:

Refugee Health Screening Clinic at the Clarksville Community Health Center
1000 Toyath St.

Austin, TX 78703

Phone: 512-972-6210

For more comprehensive care, see Refugee Medical Assistance, Marketplace health insurance, and employer options below:

Refugee Medical Assistance

When people enter the US as refugees or asylees, they have access to a program that's similar to Medicaid called Refugee Medical Assistance (RMA) for one year. Only resettlement agencies can help refugees and asylees apply for RMA.

After one year of RMA, adult refugees and asylees should transition over to Marketplace health insurance or employer health insurance.

* Refugees and asylees under 18 may be able to get coverage through Medicaid or the Children's Health Insurance Program (CHIP), depending on their family's household income.

Medicaid, CHIP, or Marketplace Health Insurance

When RMA ends, refugee and asylee children will be eligible for affordable health insurance through Medicaid or the Children's Health Insurance Plan (CHIP) until they turn 19. Prosper Health Coverage Navigators can help refugees and asylees apply for these programs for their children.

For adults, if refugees or asylees are in any of the following circumstances, they will likely qualify for IRS financial help to make affordable a qualified health plan through the federal Health Insurance Marketplace. These circumstances include Refugees or Asylees who are:

- Not working
- Working under the table for cash or other exchange
- Part-time employees
- Employees of small businesses
- Self-employed or contractors who will get 1099s (not w2s) at tax time

For refugees and asylees who are concerned that IRS financial help will jeopardize their US immigration status or application, it will not. Following is language direct from HealthCare.gov:

["Applying for or receiving Medicaid or CHIP benefits, or getting savings for health insurance costs in the Marketplace, doesn't make someone a "public charge". This means it won't affect their chances of becoming a Lawful Permanent Resident or U.S. citizen."](#)

Unfortunately, in efforts to protect clients, some immigration lawyers will give their clients inaccurate information about health programs.

Linked here are infographics in eleven languages from [Protecting Immigrant Families](#) that clients can take to their families or immigration attorneys for confirmation that receiving Marketplace financial help from the IRS, Medicaid, and CHIP does NOT make an immigrant a public charge.

Employer Health Insurance

When refugees become ineligible for RMA due to the one-year limit or Medicaid or CHIP due to age, that loss counts as a qualifying life event that employers must (by law) recognize by allowing refugees and asylees a 30-day Special Enrollment Period (SEP) to enroll in employer health plans.

Unfortunately, employers don't always understand this SEP requirement, so they'll tell employees that they're not eligible for employer plan enrollment until the next Open Enrollment period. With refugees and asylees, the likelihood of a language barrier poses another serious problem with transitioning over to employer coverage.

In cases where refugees or asylees do work for large employers, Navigator should equip them with lists of things for them to ask their employer and statements for them to make directly to their benefits manager:

1. What health insurance does my employer offer to employees?
2. When is the annual enrollment period?
3. What is the process for opening a Special Enrollment Period since I lost [RMA, Medicaid, or CHIP]?

If employers refuse to allow employees to enroll during an SEP or if they didn't get back to clients within the 30-day window, Prosper Health Coverage Navigators can help clients appeal to the Texas Department of Insurance for an Special Enrollment Period.

* One employer we've seen problems with in the past:

Michael Angelo's Gourmet Foods in Round Rock is a large warehouse/food production employer that has refused in the past to open SEPs for clients transitioning off of RMA. We worked to get that case sorted out, but the company is about to get bought out again, so we'll need to make sure to keep an eye out for any changes in business admins' treatment of immigrant staff.