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CONSORTIUM**

**AFFORDABLE HEALTH COVERAGE:** Let's find it together.



**A Project of Legal Aid of North Carolina**

# Medicaid Expansion and ACA

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**LEGAL AID**  
OF NORTH CAROLINA

## **OUR SERVICES**

- **Housing**
- **Domestic Violence & Sexual Assault**
- **Benefits**
- **Consumer and more**

**Apply for Help**  
**(866) 219-5262**  
**Legalaidnc.org**

# Who We Are

- The NC Navigator Consortium is a statewide network of federally qualified health insurance navigators who give peace of mind to those seeking free, unbiased help finding quality affordable health insurance, with no pressure.
- We help educate North Carolinians on benefits made available through the Medicaid Expansion or Affordable Care Act
- We offer free appointments

# What We Do

Our Navigators offer experienced counsel to help by:

- Taking time with consumers and helping them avoid mistakes
- Showing consumers all their options and ensuring their providers are in-network and that their medications are covered
- Explaining terminology and processes, increasing health insurance literacy
- Assisting consumers with estimating their income for the year ahead

## More North Carolinians can get health care coverage through Medicaid.

- North Carolina is providing health care coverage to more people through Medicaid.
- Medicaid now covers people ages 19 through 64 with higher incomes.
- You may be eligible to get Medicaid even if you didn't qualify before.
- Medicaid pays for doctor visits, yearly check-ups, emergency care, mental health and more – at little or no cost to you.



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# Coverage through Medicaid lets you get the health care you need.

**Medicaid covers most health services, including but not limited to:**

- **primary care** so you can go to a doctor for a check-up or when you are not feeling well
- **hospital services** when you need to stay overnight (inpatient) or when you can go home the same day (outpatient)
- **maternity and postpartum care** if you are pregnant and after giving birth
- **prescription drug benefits** to pay for your medicines
- **behavioral health**
- **preventive** and wellness services
- **dental** and oral health services
- **medical-related devices** and other therapies



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More on Medicaid-covered services  
can be found at [Medicaid.nc.gov](https://www.Medicaid.nc.gov)



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## More North Carolinians are now eligible.

People ages 19 through 64 years old with income up to 135% of the Federal Poverty Level.

Family Size	2025 Monthly Income* (before taxes)
Single Adults	\$1,800 or less
Family of 2	\$2,433 or less
Family of 3	\$3,065 or less
Family of 4	\$3,698 or less
Family of 5	\$4,340 or less

\*Income limits are effective until April 1, 2026.

Include these people in your family size, even if they do not need Medicaid:

- You
- Your spouse
- Your children age 21 or younger, including stepchildren
- Any other person on the same federal income tax return

### Exceptions:

- If you are age 21 or over, do not include your parents who live with you and file their own tax return
- Do not include other adult relatives who file their own tax return

# What information do I need to apply?

It takes time to complete the application. Here is some of the information you will be asked to provide for each person applying:

- Full legal name
- Date of birth
- Social Security number (or immigration documents)
- North Carolina residency (mailing address)
- Income information (from paystubs, W-2 forms, tax returns or business records)
- Your signature (digital, voice or written depending on how you apply)

North Carolina uses external resources to verify the information you provide. If more information is needed, you will receive a letter in the mail from your local Department of Social Services (DSS). Learn more at [Medicaid.nc.gov](https://www.Medicaid.nc.gov).



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# Are immigrants eligible for Medicaid?

Some non-U.S. citizens can get health coverage through Medicaid.

## To be eligible you must be:

- A person living in North Carolina
- A non-citizen with qualified immigration status. Most people must wait five years.

Qualified immigration status includes:

- Lawful Permanent Residents (LPR/Green Card Holder)
- Asylees
- Refugees
- Cuban/Haitian entrants
- Paroled into U.S. for at least one year
- Conditional entrant granted before 1980
- Battered non-citizens, spouses, children or parents
- Victims of trafficking and his or her spouse, child, sibling or parent or individuals with a pending victim of trafficking visa application
- Granted withholding of deportation
- Member of a federally recognized Indian tribe or American Indian born in Canada
- Citizens of the Marshall Islands, Micronesia and Palau who are living in one of the U.S. states or territories (referred to as Compact of Free Association or COFA migrants)



# Temporary Health Coverage for Emergency Conditions

Non-citizens without documents who do not qualify for full health coverage under Medicaid may be able to get temporary coverage for emergency conditions that need to be treated in an emergency room.

Visit **[Medicaid.nc.gov/expansion](https://www.Medicaid.nc.gov/expansion)** to access fact sheets with more information.

Access FAQs on immigration status and eligibility at **[Medicaid.nc.gov/immigration](https://www.Medicaid.nc.gov/immigration)**

# How much does Medicaid cost me?

- You do not have to pay any monthly premiums
- Medicaid pays the cost for most health care services.
- The highest copay is \$4 and that is only required on some services.



# ▶ How to apply for Medicaid

People can enroll five ways:



**ePASS**

[ePASS.nc.gov](http://ePASS.nc.gov)

**HealthCare.gov**

[HealthCare.gov](http://HealthCare.gov)



**Paper application**

[medicaid.nc.gov/print-application](http://medicaid.nc.gov/print-application)



**In person at your local DSS office**

[ncdhhs.gov/localDSS](http://ncdhhs.gov/localDSS)



**Call DSS office**

[ncdhhs.gov/localDSS](http://ncdhhs.gov/localDSS)

For free help applying, visit [NCNavigator.org](http://NCNavigator.org) or call 855-733-3711.



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## ▶ What if I'm still not eligible?

- You can find out if you are eligible for Medicaid and apply through **ePASS** or **HealthCare.gov**.
- If you are still not eligible for health coverage through Medicaid, you may be able to get other health coverage options through the Affordable Care Act Marketplace at **HealthCare.gov**.
- Many households that apply may be eligible for help to pay for their premiums.
- If you don't have health insurance, you can also get basic health care services at federally qualified health centers, rural health clinics, and free and charitable clinics. Costs vary based on income. Learn more at **[www.ncdhhs.gov/divisions/office-rural-health-/safety-net-resources](http://www.ncdhhs.gov/divisions/office-rural-health-/safety-net-resources)**

Learn more at [HealthCare.gov](http://HealthCare.gov)



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# ACA Expected Contributions at Certain Income Levels (for 2026 Coverage)

Annual Household Income		Expected Premium Contribution	
% of FPL	Income Amount (For HH of 1 using 2025 FPL)	% of Income	Monthly Dollar Amount (For HH of 1 using 2025 FPL)
< 133%*	< \$20,815	2.1%	\$36
133%*	\$20,815	3.14%	\$55
138%*	\$21,597	3.45%	\$62
150%	\$23,475	4.19%	\$82
200%	\$31,300	6.6%	\$172
250%	\$39,125	8.44%	\$275
300%	\$46,950	9.96%	\$390
400%	\$62,600	9.96%	\$520
> 400%	> \$62,600	n/a	n/a

\*Individuals who are eligible for Medicaid are ineligible for PTC

# Changes to Eligibility

- Deferred Action for Childhood Arrivals (DACA) recipients are no longer included in the definition of “lawfully present,” and are therefore ineligible for Marketplace coverage.
- The Special Enrollment Period for lower-income individuals is no longer available
- Beginning in 2026, Healthcare.gov plans are prohibited from including gender-affirming care as part of the Essential Health Benefits required by the Affordable Care Act.

# Special Enrollment Periods (SEP)

## Loss of Minimum Essential Coverage (MEC) Qualified individual, enrollee, or a dependent:

- Loses employer coverage due to, for example:  
Loss of a job, Voluntarily quitting a job, reduction in work hours that causes loss of eligibility for employer plan, discontinuation of employer plan
- Loses eligibility for Medicaid or (CHIP)
- COBRA coverage expires
- Non-group plan is canceled
- Loses eligibility for student health plan that is MEC
- Loses coverage due to a divorce or legal separation
- Loses coverage because no longer a dependent
- Loses eligibility for coverage under a parent's plan
- Loses coverage due to a death of another person in the family
- No longer living, working, or residing in the area of the plan

**Up to 60 days BEFORE & AFTER loss of coverage, or up to 90 days AFTER loss of Medicaid or CHIP**

# Public Charge

- Applying for or receiving Medicaid or ACA does NOT make anyone a "PUBLIC CHARGE."
- NO, it does not affect your immigration status or your immigration application.
- It only affects whether it is used for long-term hospitalization or nursing home care.

# FRAUD & SCAMS

- DO NOT sign up for health coverage if you do not have legal status
- DO NOT give your information when they call you to offer you OBAMACARE
- If you have health coverage in the health insurance marketplace and you do not have documents. You must cancel it.
- We can help you report fraud

# Medicare

- Government Health Insurance Program for people of 65 year or older.
- Call SHIIP 1-855-408-1212

# Open Enrollment for 2026

- **From November 01 to January 15**

Enroll by December 15 for coverage that starts January 1

Enroll by January 15 for coverage that starts February 1

You can enroll in, renew, or change health plans through the Marketplace for the coming year.

# Need help?

NC Navigator Consortium gives free advice about health insurance and can even help you apply.

Make a free appointment online

[ncnavigator.org/get-help](https://ncnavigator.org/get-help)

or call 1-855-733-3711

# Questions?

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# THANK YOU!