

# WELCOME TO HEALTH CARE!

Health Care Options  
For Immigrant New Yorkers

# 歡迎來到醫療健保!

紐約移民的醫療健保選項

使政策  
公开

# NY



Hello! I can tell you about  
your health care rights.

您好! 我可以告知您關於您醫療健保  
的權利。



MAKING  
POLICY  
PUBLIC

**YOU HAVE THE RIGHT TO:**



您有權獲得：

Emergency care



緊急護理

Help paying medical bills (sometimes called "Charity Care")



幫助支付醫療費用 (有時稱為"慈善護理")

Free help finding out what health care coverage you qualify for



免費幫助查找您符合條件的醫療保險

Affordable health care at public hospitals



公立醫院的平價醫療

Free professional language interpretation services and translation of important health care forms

是!  
Yes!



免費專業語言翻譯服務和重要醫療表格翻譯。

It's safe to speak with a health care provider, no matter what your immigration status is.

無論您的移民身份如何，與醫療服務提供者交談都是安全的。



Health care providers won't report you to Immigration and Customs Enforcement (ICE) or U.S. Citizenship and Immigration Services (USCIS).

醫療健保提供者不會向美國移民及海關執法局 (ICE) 或美國公民及移民服務局 (USCIS) 舉報您。

A New York State health care Navigator can help you figure out your health insurance options!

紐約州的醫療健保導航員可以幫助您找到您的醫療保險選項!



Medicaid might be the best way to pay your medical bills. In New York State, if you have an immigration sponsor, they won't be required to pay your Medicaid benefits.

醫療補助計劃可能是支付醫療費的最佳方式。在紐約州，如果您有移民擔保人，他們並不需要支付您的醫療補助計劃福利。

Having health insurance is good for you and your family, and you should get it if you can.

擁有醫療保險對您和您的家人都有好處，如果可以，您應該加入一個醫療保險計劃。

If you get sick or have an accident, health insurance will pay most of the medical costs, so you won't end up owing a lot of money.

如果您生病了或發生意外，醫療保險將支付大部分的醫療費用，您就不會負債累累。



If you have health insurance, it's cheaper and easier to go to the doctor. That way you can treat small health problems before they become big ones.

如果您有醫療保險，那麼去看醫生時就會更便宜，更容易。這樣，您就可以在健康小毛病變成大問題之前對其進行治療。



## CAN INSURANCE AFFECT YOUR IMMIGRATION STATUS?

An immigrant who needs cash assistance from the government to pay for most of their daily needs, or for long-term care in a nursing home, might be considered a "public charge" by the government. This could put future applications for a green card at risk.

Most health insurance programs aren't part of the "public charge" test, but if you have questions about whether having health insurance could identify you as a "public charge" you can find more information from the New York Immigration Coalition at this website: [www.nycic.org/publiccharge](http://www.nycic.org/publiccharge)

Or call the New Americans Hotline, for free and confidentially, at 1-800-566-7636.

## 保險會影響您的移民身份嗎？

如果一個移民需要政府提供現金援助來支付大部分的日常需求或在療養院進行長期護理，可能會被政府認為是“公共負擔”。這可能會使未來的綠卡申請面臨風險。

大多數醫療保險計劃都不屬於“公共負擔”測試的一部分，但如果您對是否有醫療保險可以將您列為“公共負擔”有疑問，您可以瀏覽紐約移民聯盟的網站查找更多資訊：  
[www.nycic.org/publiccharge](http://www.nycic.org/publiccharge)

或者撥打新美國人熱線，免費並保密，電話1-800-566-7636。

## WHAT IF YOU

# Can't afford insurance or don't qualify for it?

You don't have to use the emergency room for regular health care. You can go to a public hospital or community health center.

These are cheaper options where you'll pay on a sliding scale, depending on how much you make. They provide affordable health care to all New Yorkers, no matter what their immigration status is.

## 如果您無法購買保險或不符合資格怎麼辦？

您無需使用急診室來獲取醫療服務。您可以選擇去公立醫院或社區健康中心。

這些是更便宜的選擇，您可以按收入比例支付，具體取決於您的收入。他們為所有紐約人提供可負擔的醫療健保，無論其移民身份如何。

### In New York City:

Go to a community health center or a NYC Health + Hospitals facility and ask for the "HHC Options" program. These facilities are NYC's system of public hospitals and health centers. Find one at [nychealthandhospitals.org](http://nychealthandhospitals.org)

在紐約市：

去社區健康中心或紐約市健康+醫院設施，詢問“HHC選項”計劃。這些設施是紐約市的公立醫院和健康中心的系統。可以在 [nychealthandhospitals.org](http://nychealthandhospitals.org) 上找到。

### In other parts of the state:

Go to a public hospital or community health center.

在該州的其他地方：

去公立醫院或社區健康中心



If you get a hospital bill you can't afford, ask the hospital for help from a program called "Charity Care."

如果您付不起醫藥費，詢問醫院有關一個名為“慈善護理”的項目。

**Charity Care** is a program that requires ALL hospitals in New York State to help ALL low-income people pay for their medical care, no matter what their immigration status is. But getting care from a private hospital is almost always more expensive than a public hospital.

慈善護理一個要求紐約州所有醫院都必須幫助低收入人群支付醫療費用的項目，無論其移民身份如何。但是從私立醫院得到的治療幾乎總是比公立醫院要昂貴。



# WHAT KIND OF HEALTH CARE DO YOU QUALIFY FOR?

## 您符合什麼類型的醫療保健?



### Are you pregnant or looking for health care for a child?

#### 您是否懷孕或為孩子尋求醫療保險?

All children under 19 years old and pregnant women can get health insurance, no matter what their immigration status is.

所有19歲以下的兒童,和孕婦,無論其移民身份如何,都可以獲得特別醫療保險。

If you're undocumented, you can apply for

**CHILD HEALTH PLUS (CHP)**

This is health insurance for children under 19 years old that the government helps pay for.

All pregnant women can apply for Medicaid regardless of their immigration status.

**MEDICAID**

This is health insurance for low- and middle-income children and pregnant women that the government helps pay for. How much you pay depends on how much you make, but this program will cover most of your health care costs. If you are undocumented, your coverage lasts for two months after your pregnancy is over. Your baby is covered until he or she is one year old (and after that they qualify for Child Health Plus or Medicaid).

Many family planning and prenatal care places will treat you without proof of insurance and help you apply for financial help.

如果您沒有合法身份,您可以申請

**兒童健康附加計劃 (CHP)**

這是政府為19歲以下兒童和孕婦幫助支付的醫療保險。

所有的孕婦都可以申請醫療補助計劃,無論其移民身份如何。

**醫療補助計劃**

這是政府為中低收入兒童和孕婦幫助支付的醫療保險。您支付多少具體取決於您的收入,但該計劃將涵蓋您大部分的醫療服務費用。懷孕結束後,您的保險期限為兩個月。您的資格申請兒童健康附加計劃或醫療補助計劃。許多計劃生育和產前護理場所將在您沒有保險證明的情況下為您提供服務並幫助您申請財政援助。

# 1. First, find your IMMIGRATION STATUS ↓ to see which programs you qualify for. 根據您的移民身份 ↓ 查看您符合哪些項目

## LAWFULLY PRESENT 合法居留

You're Lawfully Present if you're a permanent resident, refugee, asylee, or an individual with Temporary Protected Status.

You could also be Lawfully Present if you have permission from the government to live in the US, or current work authorization (except Deferred Action for Childhood Arrivals (DACA), see "PRUCOL" below).

Here are some insurance options, depending on how much money you make:

**QUALIFIED HEALTH PLANS → 合格健康保險計劃 →**

**THE ESSENTIAL PLAN → 基本計劃 →**

**MEDICAID → 醫療補助計劃 →**

## NON-IMMIGRANT 非移民

## NON-IMMIGRANT 非移民

You're a non-immigrant if you are here on a visa.

Here are some insurance options, depending on how much you make:

**QUALIFIED HEALTH PLANS → 合格健康保險計劃 →**

**THE ESSENTIAL PLAN → 基本計劃 →**

**MEDICAID → 醫療補助計劃 →**

## UNDOCUMENTED 無證

## UNDOCUMENTED 無證

You entered the US without inspection at the border or your visa has expired.

If you are low-income you have these options:

**EMERGENCY MEDICAID → 緊急醫療補助 →**

**←CHILD HEALTH PLUS (CHP) ← 兒童健康附加計劃 (CHP)**

## "PRUCOL," BUT NOT LAWFULLY PRESENT "PRUCOL,"但不是合法居留

## "PRUCOL," BUT NOT LAWFULLY PRESENT "PRUCOL,"但不是合法居留

"PRUCOL" means you have evidence from United States Citizenship and Immigration Services (USCIS) that they do not intend to deport you.

This category also includes people who have, or used to have, Deferred Action for Childhood Arrival (DACA).

Or if you have an application for an immigration benefit.

Here are some insurance options, depending on how much you make:

**MEDICAID → 醫療補助計劃 →**

**EMERGENCY MEDICAID → 緊急醫療補助 →**

## "PRUCOL," BUT NOT LAWFULLY PRESENT "PRUCOL,"但不是合法居留

"PRUCOL"指您持有美國公民和移民服務局 (USCIS) 的證明,他們不打算驅逐您。

此類別還包括童年入境者暫緩遣返手續 (DACA) 人士,或者您有申請移民福利。

以下是一些保險選項,具體取決於您的收入:

**MEDICAID → 醫療補助計劃 →**

**EMERGENCY MEDICAID → 緊急醫療補助 →**

# 2. Then, learn more about the PROGRAMS. ↓ 然後,了解更多關於計劃 ↓ 的詳情。

## QUALIFIED HEALTH PLANS 合格健康保險計劃

### WHAT IS IT?

Health insurance that the government might help you pay for. You can only apply on the NY State of Health Marketplace during 'open enrollment,' which is a set time period every year. You can apply at any time if you have a change in your life like marriage, birth, or adoption, but you only have 60 days to do it.

### WHAT'S THE COST?

You pay a set amount each month, plus fees for doctor's visits and other services. How much you pay depends on how much money you make.

### 它是什麼?

政府可能會幫助您支付醫療保險。您只能在紐約州健康市場每年固定的“開放登記”期間申請。如果您的生活有變化,例如婚姻,生育或續費,您可以隨時申請,但是您只有60天的時間。

### 費用是多少?

您每月支付固定的金額及加上看醫生和其他服務費用。您支付多少具體取決於您的收入。

## THE ESSENTIAL PLAN 基本計劃

### WHAT IS IT?

Low-cost health insurance plans for people who make too much money to qualify for Medicaid. You can apply at any time.

### WHAT'S THE COST?

Care is free or low-cost. How much you pay depends on how much you make.

### 它是什麼?

低費用醫療保險計劃給收入高出於符合醫療補助計劃資格的人士。您可以隨時申請。

### 費用是多少?

保健是免費或低費用。您支付多少具體取決於您的收入。

## MEDICAID 醫療補助計劃

### WHAT IS IT?

Health insurance for low-income people that is paid for by the government. You can apply at any time.

### WHAT'S THE COST?

Care is free or low-cost. How much you pay depends on how much you make. With Medicaid the government pays almost all of your health care costs.

### 它是什麼?

由政府為低收入人群支付的醫療保險。您可以隨時申請。

### 費用是多少?

保險是免費或低費用。您支付多少具體取決於您的收入。有了醫療補助計劃,政府將支付幾乎您所有的醫療費用。

## EMERGENCY MEDICAID 緊急醫療補助

### WHAT IS IT?

A program for low-income people who aren't eligible for Medicaid because of their immigration status. You can pre-apply for Emergency Medicaid at any time so that the emergency room knows you have it when you need to get emergency care.

### WHAT'S THE COST?

Care is free. But Emergency Medicaid only covers the cost of treating medical emergencies.

### 它是什麼?

針對因移民身份而無資格獲得醫療補助計劃的低收入人群計劃。您可以隨時預先申請緊急醫療補助,這樣當您需要緊急護理時,急診室就會知道您擁有緊急醫療補助。

### 費用是多少?

保險是免費的,但是緊急醫療補助只覆蓋治療緊急醫療的費用。

## ! What if I have an emergency?

如果我有一個緊急情況怎麼辦?

You have the right to get treated if you have an emergency! It doesn't matter what your immigration status is, if you have insurance, or if you can afford to pay.

如果您遇到緊急情況,您有權得到治療!不論您的移民身份如何,您是否有保險,或您是否有能力支付。



Go to an emergency room. You'll have to be examined to make sure you have an emergency.

去急診室。您將必須接受檢查以確保您有緊急情況。



You also have the right to emergency transportation in an ambulance.

您也有權使用救護車進行緊急運輸。



This doesn't mean your care will be free – it can be very expensive. But the hospital is required to help you figure out how to pay for your medical bills.

這並不意味著您的護理將是免費的 – 它可能非常昂貴。但醫院必須幫助您弄清楚如何支付您的醫療費。



You will get better care from a health care provider that you visit regularly who knows you. The emergency room should be your last choice for health care, unless you have an emergency!

您將從您經常訪問的醫療保健提供者那里得到更好的醫療護理。除非有緊急情況,否則急診室應該是您最後的醫療保健選擇!

If you're uninsured, you can still get health care at NYC Health + Hospitals and public hospitals across NY State.

如果您沒有保險,您仍然可以在紐約健康+醫院和紐約州公立醫院得到醫療護理。

Don't forget! You have the right to interpretation and translation of important forms wherever you go.

別忘了!無論您去哪裏,您都有權要求口語翻譯和重要表格的翻譯文本。



## WHAT'S NEXT? 下一步是什麼?

You can apply for all of these options on the NY State of Health Marketplace.

**nystateofhealth.ny.gov 1-855-355-5777**

The Marketplace is the only place where you can get financial help with insurance. If you need help, contact a health care Navigator. They can give you free help you can trust. Find one by calling 1-855-355-5777. For more options, see the back.

If you have questions about how your use of health insurance could affect the "public charge" test on your immigration application, you should contact your immigration attorney. If you do not have an immigration attorney, you can call the New Americans Hotline, for free and confidentially, at 1-800-566-7636.

您可以在紐約州健康市場申請所有這些選項。

**nystateofhealth.ny.gov 1-855-355-5777**

健康市場是您唯一可以獲得保險財政援助的地方。如果您需要幫助,請聯繫一位醫療保健導航員。他們可以為您提供值得信賴的免費幫助。請撥打1-855-355-5777查找。有關更多選項,請參閱後面的內容。

如果您對使用健康保險會如何影響您的移民申請的“公共負擔”測試有疑問,您應該聯繫您的移民律師。如果您沒有移民律師,您可以致電新美國人熱線,免費並保密。電話1-800-566-7636。

使政策公开

MAKING POLICY PUBLIC



Need more help finding health care or applying for health insurance?

需要更多的幫助尋找醫健保健或申請醫療保險？

1.

## Visit a health care Navigator!

Navigators are trained to help you understand and access your health care options. They can give you information you can trust and their help is free. You should never have to pay for information on health care or for help signing up for insurance.

Visit: [nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)  
Or call: 1-855-355-5777

## 約見醫療導航員！

經過培訓的導航員可以幫助您了解和獲取您的醫療保健選項。他們可以為您提供值得信賴的信息，並且他們的幫助是免費的。您永遠不必支付費用以獲取醫療保健資訊或幫助申請醫療保險。

訪問：[nystateofhealth.ny.gov](http://nystateofhealth.ny.gov)  
或致電：1-855-355-5777

2.

## Ask for help at a hospital or clinic.

Hospitals and health centers have application counselors that can help you apply for insurance.

## 在醫院或診所尋求幫助。

醫院和醫療中心有申請顧問可以幫助您申請保險。

3.

## Not sure what to do next?

Call the New York Immigration Coalition for help figuring out your next step:  
(212) 627-2227

## 不確定下一步該做什麼？

致電紐約移民聯盟，尋求幫助：(212) 627-2227

MAKING POLICY PUBLIC is a program of the Center for Urban Pedagogy (CUP). CUP partners with policy advocates and graphic designers to produce foldout posters that explain complicated policy issues, like this one. [makingpolicypublic.net](http://makingpolicypublic.net)

### COLLABORATORS

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THE CENTER FOR URBAN PEDAGOGY (CUP) is a nonprofit organization that uses the power of design and art to increase meaningful civic engagement. [welcometoCUP.org](http://welcometoCUP.org)



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PARTNER & PARTNERS is a design practice focusing on print, exhibition, interactive and identity work with clients and collaborators in art, architecture, public spaces and activism. [partnerandpartners.com](http://partnerandpartners.com)

THE NEW YORK IMMIGRATION COALITION aims to achieve a fairer and more just society that values the contributions of immigrants and extends opportunity to all. [thenyic.org](http://thenyic.org)

紐約移民聯盟的目標是建立一個更加公平和公正的社會，重視移民的貢獻，為所有人提供機會。[thenyic.org](http://thenyic.org)



### Big thanks to / 特別鳴謝：

Empire Justice Center: Barbara Weiner and Amy Lowenstein; New York Legal Assistance Group: Julie Brandfield, Randye Retkin, Norma Tinubu, and Sylvia Miller; Make the Road New York: Becca Telzak, Liz Castellano, and Arline Cruz; Planned Parenthood of NYC: Elizabeth Adams and Carmina Bernardo; Community Healthcare Network: Diana Christina; New York Immigration Coalition: Thanu Yakupityage, Seongeun Chun, and Mayra Aldas-Deckert; Korean Community Services: Eunhye Grace Kim; Arab American Family Support Center: Maha Attieh; CUP: Cassie Ang, Clair Beltran, Christine Gaspar, Aska Mukuti, Oscar Nuñez, Shristi Shrestha, Jenn Anne Williams, and Sandy Xu; Access Health NYC awardees: Tatiana Baquero; Caroline Rath; Catia Dorado; Mauricio Jimenez; Leticia Pazmiño; Jose Luis Rodriguez; Karen Low

Support for this project was provided by the New York State Health Foundation; the Nathan Cummings Foundation; the National Endowment for the Arts; North Star Fund; and public funds from the New York City Department of Cultural Affairs in partnership with the City Council.



This guide is for informational use only and is not a source of legal advice. If you need legal advice, talk to a qualified lawyer.

本指南僅供參考用途，並不能充當法律建議。如果您需要法律建議，請諮詢一名合格的律師。