

FACT SHEET FOR PARTNERS

2027 Marketplace Eligibility Changes for Certain Lawfully Present Immigrants

What is Changing?

In 2025, President Trump signed H.R. 1, also known as the One Big Beautiful Bill Act, which specifies that certain immigrant groups with legal status will be ineligible for financial assistance, including premium tax credits and cost-sharing reductions, beginning in coverage year 2027.

Lawfully present immigrant (LPI) consumers who will become ineligible in 2027 will still be able to enroll in Covered California coverage; however, they will not be eligible for any financial assistance. As a result, many of these consumers will see their health insurance costs increase in 2027.

These changes will not go into effect until 2027 and do not affect current plan costs. LPI consumers can continue using their current health insurance for doctor visits and other necessary healthcare services throughout the remainder of 2026.

If an LPI consumer plans to apply for a green card, receiving financial assistance for health insurance may affect their application. Because immigration rules are complex, encourage them to talk to a qualified immigration legal representative.

Who Will Remain Eligible?

Starting in 2027, **only these immigrant groups will be eligible for financial assistance** to lower the cost of their health insurance:

- Lawful permanent residents (green card holders)
- Cuban and Haitian Entrants (**includes Cubans and Haitians with a range of current or past immigration statuses**)
- Migrants from Compact of Free Association (COFA) countries, including Micronesia, the Marshall Islands, and Palau

Who May Be Impacted?

Approximately 140,000 Covered California enrollees may be impacted by this federal change.

This includes consumers with:

- Work visas
- Student visas
- Asylum or pending asylum status
- Refugee status
- Survivors of trafficking, domestic violence, and other serious crimes (U visa, T visa, and pending Violence Against Women Act petitions)
- Temporary Protected Status (TPS)
- Other humanitarian or temporary lawful statuses previously eligible for Marketplace financial assistance

What Consumers Can Do

We know this news is not easy to hear. Covered California is working to keep health insurance affordable and help consumers navigate this change. We encourage consumers to reach out for free, confidential advice using the following channels:

- Contact Covered California at **800-300-1506** or visit **CoveredCA.com** for more information and support.
- For enrollment assistance with a certified enroller visit: **coveredca.com/support/find-an-enroller/**.
- For immigration legal support visit California Department of Social Services at **cdss.ca.gov/inforesources/immigration**.
- For legal information and referrals call the Health Consumer Alliance at **888-804-3536** or visit **healthconsumer.org**.
- Only use trusted sources and beware of scams. When in doubt, call us directly.

HAVE QUESTIONS? WE CAN HELP.

For more information, contact: 800-300-1506 | CoveredCA.com

Covered California complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Atención: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-300-0213 (TTY: 1-888-889-4500).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-300-1533 (TTY 1-888-889-4500)。