

# A Quick Guide to Immigrant Eligibility for ACA and Key Federal Means-tested Programs

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PROGRAM	Lawful Permanent Residents (age 18 and over)	Lawful Permanent Residents (under age 18)	Lawful Permanent Residents (pregnant people)	Refugees, Asylees, Victims of Trafficking, Others <sup>1</sup>	Lawfully Present Individuals <sup>2</sup>	Undocumented Immigrants and DACA Recipients <sup>3</sup> (including children and pregnant people)
	If entered the U.S. on or after August 22, 1996					
ACA – Health Care Reform Subsidies (premium tax credits and cost-sharing reductions)	<b>Eligible</b>	<b>Eligible</b>	<b>Eligible</b>	<b>Eligible</b>	<b>Eligible</b>	<b>Not eligible</b> Also not eligible for full-priced health insurance in the Exchange marketplace <sup>3</sup>
SNAP	<b>Not eligible</b> until after 5-year waiting period <i>or</i> have credit for 40 quarters of work or in a military/veteran family	<b>Eligible</b>	<b>Not eligible</b> until after 5-year waiting period <i>or</i> have credit for 40 quarters of work or in a military/veteran family	<b>Eligible</b>	<b>Not eligible</b>	<b>Not eligible</b>
MEDICAID	<b>Not eligible</b> until after 5-year waiting period, unless meet another exemption <sup>4</sup>	<b>State option<sup>5</sup></b> to provide without a 5-year waiting period <sup>5</sup>	<b>State option</b> to provide without a 5-year waiting period <sup>5</sup>	<b>Eligible<sup>6</sup></b>	<b>State option</b> for children under 21 and pregnant people only	<b>Eligible only for emergency Medicaid</b>
CHIP	<b>Not eligible</b> until after 5-year waiting period or in a military/veteran family	<b>State option</b> to provide without a 5-year waiting period	<b>State option</b> to provide without a 5-year waiting period	<b>Eligible</b>	<b>State option</b> for children under 21 and pregnant people	<b>Not eligible</b>
TANF	<b>Not eligible</b> until after 5-year waiting period <sup>7</sup>	<b>Not eligible</b> until after 5-year waiting period <sup>7</sup>	<b>Not eligible</b> until after 5-year waiting period <sup>7</sup>	<b>Eligible<sup>5</sup></b>	<b>Not eligible</b>	<b>Not eligible</b>
SSI	<b>Not eligible</b> until have credit for 40 quarters of work and have had status for 5 years, or meet another exception	<b>Not eligible</b> until have credit for 40 quarters of work and have had status for 5 years, or meet another exception	<b>Not eligible</b> until have credit for 40 quarters of work and have had status for at least five years	<b>Only eligible</b> during first 7 years after status is granted, unless meet another exception	<b>Not eligible</b>	<b>Not eligible</b>

<sup>1</sup> Also includes Cuban/Haitian entrants, Amerasian immigrants, Iraqi or Afghan special immigrants, individuals paroled from Afghanistan or Ukraine during certain periods, and individuals granted withholding of deportation or removal.

<sup>2</sup> This column refers to a broader group of lawfully present immigrants who aren't listed as "qualified" immigrants in 8 USC § 1641.

<sup>3</sup> DACA is the acronym for Deferred Action for Childhood Arrivals. Effective November 1, 2024, DACA recipients will become eligible to enroll in the health insurance exchanges and to receive premium tax credits and cost sharing reductions. A couple of states have received federal waivers that open access to private coverage for immigrants regardless of status. See [https://www.nilc.org/wp-content/uploads/2023/12/4-NILC\\_1332Waivers\\_Final.pdf](https://www.nilc.org/wp-content/uploads/2023/12/4-NILC_1332Waivers_Final.pdf).

<sup>4</sup> In a few states, remain ineligible after 5 years unless have credit for 40 quarters of work history or are a veteran, active-duty military, or his or their spouse/child.

<sup>5</sup> Eligible if receiving federal foster care.

<sup>6</sup> A few states terminate Medicaid to humanitarian immigrants after a 7-year period, and/or TANF after a 5-year period.

<sup>7</sup> About a third of the states use their maintenance-of-effort funds to provide TANF to "qualified" immigrants without a waiting period.