

**Talking Points—Five-Year Bar**

- We must remove remaining restrictions for legal immigrants to access Medicaid and the Children’s Health Insurance Program (CHIP), including the five-year bar that keeps lawfully present individuals from gaining access to affordable health coverage.
- Legal immigrants face higher uninsurance rates than citizens. Among adults, nearly one-quarter (24%) of legal immigrants are uninsured. In contrast, 13% of U.S.-born citizens do not have health insurance.
- Under the current system, legal immigrants are being unfairly denied access to Medicaid services, despite paying the exact same taxes as citizens. These individuals are committed to becoming citizens and should have equal access to health coverage.
- Providing access to preventive care for legal immigrants can ensure that families use preventive services that save money instead of relying on expensive emergency room care when they have a serious illness or condition.
- The five-year bar prevents individuals from accessing the care they need while medical conditions worsen.
- Exclusion from the federal health care system does not prevent legal immigrants from becoming sick and needing care. Rather, it shifts the burden of care to state and local governments, churches, nonprofits, and health care providers.
- An inclusive system where everyone can contribute and gain access to health services makes fiscal sense. Failure to cover millions of people living in our communities will only weaken health care reform efforts to expand access and control costs.
- The individual mandate is an essential part of health care reform. However, legal immigrants are unable to fulfill their responsibilities to obtain insurance if they don’t have access to affordable health coverage.
- If the five-year bar remains in place, many of these individuals would be denied access to Medicaid coverage despite being subject to an individual mandate. As a result, they could potentially be punished for lacking insurance that they cannot access.
- Medicaid coverage must coincide with the individual mandate. Mandating Medicaid coverage ensures that these individuals would have the opportunity to fulfill their obligations and lead healthier lives.
- Any lawfully present individual who would otherwise qualify for Medicaid and CHIP should receive mandatory coverage through these programs or be ensured another affordable, high-quality option.