Summary:
Senate Bill 4, the “Health For All Act”, expands access
to healthcare coverage to all Californians, regardless of
immigration status. The bill removes barriers to the
health insurance market by directing the state to seek
permission from the federal government to allow
undocumented Californians to purchase their own health
coverage through the Covered California Health
Insurance Exchange. SB 4 will also expand Medi-Cal to
include individuals who would qualify for enrollment in
the program based on their income but who are denied
based on their immigration status.

Background:
Implementation of the Affordable Care Act (ACA)
expanded access to health care coverage to millions of
Californians. The health benefit exchange, Covered
California, provides a marketplace for consumers to
choose a health plan. New rules for individual insurance
include important consumer protections – they must
include essential health benefits, and patients can’t be
denied or dropped from coverage due to a pre-existing
medical condition.

ACA also expanded Medi-Cal coverage to include
individuals and families under 138% of federal poverty
level. Millions of Californians have benefitted from
health care reform through expanded Medi-Cal access
and from coverage purchased through the Covered
California exchange.

Although many Californians are not eligible for Medi-
Cal or the exchange due to their immigration status, the
state does provide health care services through programs
with limited scope or duration, such as care for pregnant
women and emergency medical care. Some California
counties also provide health coverage regardless of
immigration status.

The state also provides Medi-Cal coverage to income
eligible individuals who are granted work authorization
and relief from deportation through the deferred action
program. It is estimated that approximately half of
California’s undocumented population will be eligible
for deferred action through President Obama’s Executive
Order announced in November, 2014.

A provision in the ACA, Section 1332, provides a way
for states to pursue their own innovative approaches to
expand coverage through a waiver of federal law.

Problem:
The Affordable Care Act (ACA) specifically excludes
undocumented immigrants from insurance coverage
provided through Medi-Cal, and even prohibits
individuals from purchasing their own insurance through
the health care exchange.

People without insurance generally wait to seek care
until they are seriously ill, and in many cases health
problems that could have been avoided with preventive
care, or treated early for little cost, become significant
and costly health issues. The impacts of this include lost
productivity, increased demand on emergency services,
and increased costs in our healthcare system.

Current policy excludes undocumented immigrants from
many of the most basic health care services. It does not
reflect our values, or serve the common good, to leave
hundreds of thousands of workers, students, and family
members without treatment for preventable ailments.

Solution:
SB 4 does all of the following:
• Expands Medi-Cal eligibility to include all
individuals who meet income eligibility
requirements, regardless or immigration status.
• Directs the state to seek federal approval for a
waiver of Section 1332 to allow undocumented
Californians to purchase their own insurance
through Covered California.
• If that request is denied, SB 4 directs the state to
establish a mirror exchange to provide
equivalent coverage options to undocumented
individuals.

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